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Conventions used in this yearbook

- 0 Rounded zero or value negligible.
- Absolute zero.
- .
- 195** Figures in bold type show new or revised values.
- Break in the series.

Notes

Rounding differences

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

Further information

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Editorial deadline

The cut-off date for the tables was 9 June 2009.

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.

Moreover, some tables that are not included in the printed version of *Banks in Switzerland* for lack of space are published on the SNB website. In the table of contents, *website* is added next to these supplementary tables instead of the page number. The name of the table has three digits, e.g. 561, 562.

Banks in Switzerland – key developments in 2008

The year 2008 was dominated by the turmoil on international financial markets. This turmoil also had a marked impact on the data published here. For instance, some balance sheet items relating to business with foreign countries declined markedly, and significant reallocations occurred among items on both the asset and the liability side of the balance sheet. In addition there were shifts between individual bank categories, in particular in the area of customer business. In the profit and loss accounts, the financial crisis resulted in either a loss or a decline in profit for most banks. The problems of one big bank were reflected extremely clearly in the figures.

This publication contains data on banks' individual financial statements as required by law (parent company statements). In the case of big bank profit and loss accounts, in particular, these figures may deviate considerably from data based on consolidated financial statements. The *Financial Stability Report*, released at the same time as this publication, refers to consolidated financial statements in the case of the big banks. When interpreting the results, this difference in the data basis must be taken into account.¹

1. Balance sheet business

In 2008, the aggregate balance sheet total for all banks in Switzerland fell by 10.9% to CHF 3,079.6 billion. This drop was attributable to a number of balance sheet items on both the asset and the liability side, reflecting banking transactions with entities abroad. In the case of assets, these foreign items were down by 17.6% to CHF 1,911.4 billion, while for liabilities, there was a 15.8% decrease to CHF 1,807.2 billion. In the domestic area, the situation was less uniform. Although asset items in this area again increased (+2.7% to CHF 1,168.3 billion), liability items registered a reduction (–3.0% to CHF 1,272.4 billion).

While the international big banks played a significant part in the drop in the aggregated balance sheet total (–19.5%), the branches of foreign banks also registered a sharp decline (–31.1%). By contrast, a substantial rise was again recorded in the balance sheet total for private bankers (+37.8%). Increased balance sheet totals were also registered by cantonal banks (+9.2%), Raiffeisen banks (+6.9%) and the regional banks and savings banks (+5.4%).

Domestic mortgage claims rose by 3.6% to CHF 689.2 billion. The low interest level probably contributed to this increase. In terms of individual bank categories, the Raiffeisen banks, in particular, recorded substantial growth in mortgage claims. Claims against customers in Switzerland remained almost unchanged (–0.4% to CHF 181.8 billion), while claims against customers abroad were down by 25.8% to CHF 401.8 billion. The decreasing figures were particularly marked in the case of loans in foreign currency (USD and EUR).

Balance sheet total

Assets

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

In 2008, trading portfolios dropped by more than half to CHF 213.9 billion. The main reason for this fall was the lower valuation, reduction and reallocation of positions. In addition, some banks began reporting securities under financial investments instead of under the trading portfolio, as they had done previously. This was part of the reason why financial investments rose by 34.8% to CHF 100.2 billion. Participations increased by 6.4% to CHF 48.1 billion, with growth recorded particularly in the domestic market.

The financial crisis and the concomitant loss of trust resulted in, first, a drop in interbank business, and second, banks relying more on liquidity provided by central banks. In quantitative terms, claims against banks dropped by 18.9% to CHF 822.0 billion. This fall was mainly attributable to the foreign business of big banks, which dominates interbank business (–27.3% to CHF 553.5 billion). Liquid assets ascended rapidly in 2008, both in Switzerland and abroad, attaining a level four times that of the previous year (from CHF 28.9 billion to CHF 128.0 billion). This growth is due to the sharp rise in banks' balances with central banks. In Switzerland, sight deposits with the SNB expanded from CHF 12.0 billion to CHF 39.1 billion; in foreign countries sight deposits with foreign central banks soared, increasing from CHF 8.0 billion to CHF 76.4 billion. Claims from money market instruments were up by 19.4% to CHF 140.0 billion.

Liabilities

Considerable shifts and reallocations were observed during the course of 2008. Customers again placed more of their funds in savings and sight deposits, as well as in medium-term bank-issued notes. Holdings of time deposits, by contrast, were considerably reduced, due to interest rate considerations. In addition, there were shifts between bank categories. While big banks and the branches of foreign banks were observing reductions in their customer deposits, the cantonal banks, Raiffeisen banks and private banks, in particular, enjoyed strong growth in this area of business. In quantitative terms, liabilities towards customers in the form of savings and deposits rose by CHF 23.3 billion to CHF 358.2 billion. Other liabilities towards customers declined overall by CHF 146.9 billion to CHF 1,037.5 billion. While sight liabilities rose by CHF 50.3 billion to CHF 381.5 billion, time liabilities were down by CHF 197.1 billion to CHF 656.0 billion. Medium-term bank-issued notes rose by CHF 9.2 billion to CHF 50.3 billion.

Liabilities towards banks slipped by 21.4% to CHF 726.3 billion. As in the case of the asset side of the balance sheet, it was mainly foreign business that fell off. Declining business abroad was the main reason behind the drop in bonds and loans by central mortgage bond institutions (–8.9% to CHF 305.1 billion) and money market paper issued (–46.9% to CHF 93.5 billion).

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

Derivative financial instruments

For the first time since 2002, the contract volume of derivative financial instruments decreased, slipping by 3.2% in 2008 to CHF 52.8 trillion. Derivative financial instruments are held for trading and hedging purposes. The contract volume of trading instruments declined by 3.3% to CHF 52.4 trillion. In the case of derivative hedging instruments, contract volume was up by 11.1%; at CHF 0.4 tril-

lion, however, the volume of these instruments remained significantly lower than that of trading instruments. With a share of 96.6% in total contract volume, big banks still dominate transactions in derivative financial instruments.

The contract volume of interest rate derivatives, which are the largest category, grew by 7.7% to CHF 38.0 trillion. In the case of foreign exchange derivatives, the second largest category, contract volume fell by 15.4% to CHF 9.5 trillion. The contract volume of credit derivatives, which had almost doubled in 2007, dropped sharply by 32.6% to CHF 4.1 trillion.

The positive replacement value of derivative financial instruments almost doubled to some CHF 1 trillion, and the same applied to the negative replacement value. The replacement values for exchange rate and interest rate derivatives increased particularly strongly. In the case of equity derivatives, however, they declined.

Fiduciary funds managed by banks fell by 20.8% to CHF 382.4 billion, reacting to falling interest rates in a manner similar to that of time deposits. Fiduciary funds invested in Swiss francs were down by 22.9% while those in US dollars dropped by 26.5%. The decline in the USD investments was attributable not only to interest rate movements but also to the lower value of the currency (-6.2%). Despite the weaker euro (-10.3%), funds invested in euros only dropped by 9.1%. The USD remained the most important investment currency, but its share was reduced from 47.0% in 2007 to 43.6% in 2008, while the share of the euro rose from 32.9% to 37.7%. One reason for this shift is probably the fact that, averaged out over the year, interest rates for money market investments in euros were about 170 basis points higher than those in US dollars.

Fiduciary deposits from abroad fell by 21.5%. While deposits from the advanced economies of Europe declined less rapidly, at 11.5%, those from offshore financial centres recorded a greater relative decline, at 26.8%.

The value of securities held in custody accounts fell by 25.7% to CHF 4,012.1 billion, thus reaching roughly the level of 2005. Apart from money market papers, which rose by 38.1% to CHF 133.5 billion, holdings of all categories of securities declined. Investments in shares registered the sharpest drop, by 38.4% to CHF 1,220.0 billion. Units in collective investment schemes recorded a similar decline (-29.0% to CHF 1,199.5 billion). Valuation losses were the main reason for these falls. Bonds were down to CHF 1,162.1 billion, representing a 7.7% decline, which was the smallest drop of all. Until recently, shares were the most important category of securities by far, accounting for over 35%. However, valuation losses have now led to a situation where shares, bonds and units in collective investment schemes are evenly distributed, at about 30% each.

Custody account holders in Switzerland held 44.1% of securities (42.0% in 2007), and custody account holders in other countries 55.9% (58.0% in 2007). The holdings of private customers fell by 31.8% to CHF 1,176.3 billion, while those of commercial customers were down by 32.4% to CHF 398.0 billion. In the case of institutional investors, the drop in holdings was less substantial (-21.1% to CHF 2,437.8 billion).

Fiduciary business

Securities held in custody accounts

3. Profit and loss account

Annual profit and annual loss

Of the 327 banks covered, 284 reported a profit (319 in 2007), with 90 banks posting a higher profit than in 2007. The total annual profit for all the banks dropped by 40.3% to CHF 8.4 billion. The number of banks registering a loss advanced significantly (from 11 in 2007 to 43). The total annual loss for all the banks rose substantially from CHF 4.3 billion to CHF 38.9 billion. As in 2007, the negative result of one big bank contributed significantly to the substantial increase in the annual loss. The negative result achieved by this bank was due, in particular, to write-downs on loss-making subsidiaries abroad. These write-downs are not included in the consolidated income statement. For the bank in question, the consolidated financial statements show a lower loss figure than the statutory individual financial statement discussed here. In addition, the differing accounting procedures used at the parent company level (Swiss GAAP) and the consolidated level (IFRS) resulted in differences in the financial statements.

Overall, almost all bank categories were confronted with falling annual profits or increasing annual losses. The declining results were attributable, in particular, to lower profits from ordinary banking operations (-6.4%), higher depreciation of fixed assets (+206.0%) and increases in the value adjustments, provisions and losses item (+41.6%).

Gross profit

The profit from ordinary banking operations dropped from CHF 24.2 billion to CHF 8.6 billion. This result was heavily affected by the big banks, which recorded a gross loss of CHF 4.6 billion. Although the other bank categories posted profits from ordinary banking operations, for most categories these profits decreased by a double-digit percentage figure from the 2007 levels. The fall in the profit from ordinary banking operations was due, in particular, to the results obtained in trading operations as well as commission business and services.

Net interest income

Overall, net interest income was down by 6.7% to CHF 21.4 billion. However, results varied from one bank category to another. While the big banks reported a drop in net interest income (-26.1% to CHF 6.2 billion), the other bank categories achieved an overall increase (+4.3% to CHF 15.2 billion).

Net income from commission business and services

For the first time since 2003, net income from commission business and services decreased, a development registered by a majority of bank categories. At CHF 30.0 billion (-18.5%), this item fell to about the level of 2005. The decline in commission income from securities and investment business was particularly significant at -18.6%, falling to CHF 31.3 billion. Commission income from lending also dwindled (-10.4% to CHF 1.6 billion). However, commission income from other services was up (+2.3% to CHF 3.3 billion).

Net dealing income

Overall, the banks lost CHF 8.1 billion in trading operations as compared to 2007, when net dealing income had amounted to CHF +5.6 billion. Big bank losses dominated the result in 2008. Most other bank categories, by contrast, registered a positive result in trading operations. However, net income was significantly reduced by comparison with the 2007 result for all bank categories, with the exception of private bankers (+5.4%). The reduction in net dealing income is attributable to valuation losses due to the sharp drop in the prices of securities.

Other ordinary income rose by 5.4%, compared to the 2007 figure, reaching CHF 5.7 billion. The main element in other ordinary income was income on participating interests, which rose significantly, as it had in 2007, and attained a level of CHF 5.1 billion (+17.1%).

Other ordinary income

Overall, operating expenses were down by 13.3% to CHF 40.3 billion. The most important factor in this decline was the significant drop in personnel expenses, which were reduced by almost a fifth to CHF 25.4 billion. At the big banks alone, personnel expenses decreased by 37.4% to CHF 11.7 billion. General overheads, by contrast, continued increasing and reached CHF 14.9 billion (+ 4.7%).

Personnel expenses and general overheads

Depreciation of fixed assets rose sharply from CHF 11.0 billion to CHF 33.6 billion, a huge increase attributable to write-downs on participations held by a big bank. All bank categories increased their depreciation apart from cantonal banks and the regional banks and saving banks category. The value adjustments, provisions and losses item rose by CHF 1.8 billion to CHF 6.3 billion. Almost all bank categories contributed to this increase.

Depreciation, value adjustments and provisions

4. Equity and liquidity

While required capital fell by 13.4% to CHF 93.8 billion, eligible capital was up by 6.9% to CHF 175.2 billion. Excess capital rose by 46.2% to CHF 81.5 billion.

Equity

In the fourth quarter of 2008, required liquid funds amounted to CHF 252.3 billion (year-back quarter: CHF 269.9 billion). The available liquid funds totalled CHF 511.0 billion (year-back quarter CHF 461.3 billion), so that the excess cover rose from CHF 191.4 billion to CHF 258.7 billion (+35.1%). The liquidity ratio rose from 170.9% to 202.5%, reflecting the higher bank demand for liquidity.

Liquidity

5. Offices

In 2008, the number of banks in Switzerland (excluding institutions with a special field of business) declined from 330 to 327. A total of 3 banks were established, one bank was liquidated and one lost the status of a bank due to a change in purpose. In addition, three institutions were taken over by other banks, one bank was transferred to a new institution, while one institution was a party in a merger. These shifts mainly affected institutions in the other banks category. In the year under review, 11 banks were moved to another bank category. In 7 cases, this change was attributable to the dissolution of the commercial banks category.

6. Number of staff

In terms of full-time equivalents, staff numbers were down by 425 to 135,775 (-0.3%). While the number of jobs in Switzerland increased (+1,323), they declined outside the country (-1,749). The big banks were the only category to cut back jobs both domestically and abroad.

The number of employed women fell by 140 (–0.3%), while the number of men in employment dropped by 286 (–0.3%). The proportion of female employees remained constant at 38.5%.

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

At the end of 2008, the average rate of interest on domestic mortgage claims,² weighted by the holdings, was 3.3% (+1 basis point). The rate of interest for most bank categories rose between 5 and 11 basis points; however, in some cases it fell, for instance in the case of the big banks (–9 basis points). The rate of interest on claims against domestic customers fell by 71 basis points to 3.3%.

As in previous years, the rate of interest on liabilities in the form of savings and deposits, weighted by the holdings, registered an increase (+12 basis points to 1.2%). The rate of interest on liabilities from medium-term bank-issued notes also recorded a further advance (+21 basis points to 2.7%). By contrast, interest paid on other liabilities towards customers declined by 57 basis points to 1.0%. The rate of interest on liabilities arising out of bonds, warrant issues and convertible bonds also fell (–15 basis points to 3.0%).

A substantial drop was recorded in the rate of interest on claims and liabilities with respect to domestic banks, weighted by the holdings. Interest on claims against banks fell by 95 basis points to 1.4% while interest on liabilities towards banks was down by 119 basis points to 1.0%.

² Not comparable with the reference interest rate for tenancies. For the reference rate for tenancies, only banks in Switzerland whose domestic mortgage claims in Swiss francs exceed a total amount of CHF 300 million are required to report data.

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

Transactions with regard to the Principality of Liechtenstein are considered to be domestic transactions.

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 Financial Market Supervisory Authority FINMA⁷ is responsible for interpreting this ordinance and publishing its interpretation in the guidelines on bank accounting and financial reporting regulations (FINMA-RS 08/2).^{8, 9} 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 FINMA-RS 08/2

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 Until the end of 2008, Swiss Federal Banking Commission (SFBC).

⁸ Until the end of 2008, BAG-SFBC.

⁹ See also the associated FINMA circulars at www.finma.ch.

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.¹⁰ 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.¹¹

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 currently includes the following sub-categories: 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)**

¹⁰ See also section 5, *Institutions with a special field of business*, for information about the Entris Banking Ltd (until 2007, RBA Central Bank).

¹¹ 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 the banks in this category.

Special features: In the course of 2008, the commercial banks category was dissolved due to increasing overlap between the business areas of individual institutions and those of the stock exchange banks category, as well as the heterogeneity of the banks classified as commercial banks. The banks of this category were reclassified either as stock exchange banks or as other banking institutions.

**Stock exchange banks
(category 5.12)**

Business focus: Stock exchange banks operate mainly in 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 the banks in this category.

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.¹² 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).¹³

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.

¹² Art. 3bis para. 3 Banking Act.

¹³ 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.¹⁴ 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),¹⁵ 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).¹⁶

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.¹⁷ 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.

¹⁴ Cf. art. 99 para. 2 of the Federal Constitution of the Swiss Confederation (SR 101).

¹⁵ SR 951.11, version dated 3 October 2003 (in force since 1 May 2004).

¹⁶ SR 951.131

¹⁷ 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 Entris Banking Ltd (until 2007, RBA Central Bank) is to increase the profitability of the RBA banks and other financial service providers 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 the requisite liquidity at the SNB and PostFinance for all payment transactions.

Entris Banking Ltd

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

In the Swiss financial market, SIX SIS Ltd¹⁸ effects securities transactions and performs a collective custody function with respect to both domestic and international securities. SIX x-clear Ltd¹⁹ provides clearing services for stock exchanges as a central counterparty.

**SIX SIS Ltd and
SIX x-clear Ltd**

¹⁸ Until August 2008, SIS SegalInterSettle AG.

¹⁹ Until August 2008, SIS x-clear AG.

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 31.12.2008
1.00 Cantonal banks	–	–	24
2.00 Big banks	–	–	2
3.00 Regional banks and savings banks	–	1	75
4.00 Raiffeisen banks	–	–	1
5.11 Commercial banks	–	7	0
5.12 Stock exchange banks	4	4	48
5.14 Other banking institutions	4	1	9
5.20 Foreign-controlled banks	4	3	123
7.00 Branches of foreign banks	2	1	31
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*.²⁰

7. Surveys

The data published in the tables are compiled by the SNB, either independently or on behalf of FINMA. Data compiled independently by the SNB include the comprehensive year-end statistics (the main source of data for this publication), the detailed monthly balance sheet, and the securities holdings statistics. Data compiled on behalf of FINMA comprise reporting in connection with capital adequacy, liquidity and supervisory requirements. These data collections, or more specifically the parts relevant to this publication, are described in greater detail below.

Comprehensive year-end statistics

Content of survey: Balance sheet items, income statement and off-balance-sheet business after appropriation of profit are reported in accordance with the guidelines of FINMA on bank accounting and financial reporting regulations (FINMA-RS 08/2).

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.

Off-balance-sheet reporting primarily includes data on fiduciary business, contingent liabilities and irrevocable facilities granted.

As with the balance sheet assets and liabilities, some banks report fiduciary assets and liabilities by country, too.

The breakdown of the income statement is determined by the relevant structure in the FINMA-RS 08/2.

²⁰ See also section 9, *Banks in Switzerland on the SNB website*.

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

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 (327 banks).

If a bank's foreign assets and liabilities exceed CHF 1 billion (88 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.

Frequency: Annually

Tables: 1–32, 36–38, 39–42, 47–62 and 63–66.

Comments: The figures published comprise all annual financial results. In the case of most of the banks, the financial year closes as at the end of December. No separate mention is made of banks whose financial year closes at a different date.

Most of the terminology used here is the same as that used by the Swiss Financial Market Supervisory Authority FINMA. Detailed explanations may be found on the FINMA website, www.finma.ch.

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

Content of survey: In its sectoral breakdown of the monthly balance sheet, banks report their domestic balance sheet items and fiduciary business broken down by economic sector. The breakdown by sector is part of the detailed monthly balance sheet. Unlike the year-end statistics, the monthly balance sheet reports data before appropriation of profit. The data reported are those applicable for the month of December.

Sectoral breakdown of monthly balance sheet

Reporting entity: Parent company

Institutions required to report data: If a bank's domestic assets and liabilities exceed CHF 1.5 billion, it breaks down the domestic assets and liabilities in its balance sheet and its domestic fiduciary assets and liabilities by sector (59 banks).

Frequency: Monthly

Table: 33

Comments: Until the 2007 reporting year, banks reported data pertaining to the breakdown by sector in the comprehensive year-end statistics. As of 2008, the figures will be included in the sectoral breakdown of the monthly balance sheet.

Content of survey: The positive and negative replacement values as well as the contract volume for outstanding derivative financial instruments are reported broken down by financial instrument. Outstanding derivative financial instruments constitute a part of the supervisory reporting.

Outstanding derivative financial instruments

Reporting entity: Parent company

Institutions required to report data: All banks and securities dealers. This publication reports only the data relating to banks (326 banks).²¹

Frequency: Annually

Table: 34

Comments: Supervisory reporting is a survey commissioned by FINMA (cf. the relevant circular, FINMA-RS 08/14, on the FINMA website, www.finma.ch). 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 until 2004.

Survey on securities holdings

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.

Reporting entity: Bank office

Institutions required to report data: A full sample survey including the SNB²² is conducted once a year (328 banks).

Frequency: Annually

Tables: 38a, 38b and 38c.

Comments: –

Capital adequacy reporting

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 (281 banks).

Frequency: Quarterly

Table: 44a

Comments: The survey is conducted on behalf of FINMA. The Ordinance on Capital and Risk Distribution for Banks and Securities Traders (Capital Ordinance)²³ 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. Not all banks had adapted to the requirements of Basel II by the end of 2008, continuing to submit their capital adequacy reports in accordance with Basel I. Capital adequacy reporting 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). Detailed explanations may be found on the FINMA website, www.finma.ch.

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

²¹ Only banks whose financial year closes at the end of December.

²² Reporting covers securities holdings in SNB custody accounts managed on behalf of the Federal Finance Administration and other federal offices.

²³ SR 952.03

Institutions required to report data: All 327 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 FINMA on its website, www.finma.ch.

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, going back to the year 1996 at most.

Changes to accounting procedures, legal requirements or other revisions

Adjustment in off-balance-sheet business

Introduction of the Collective Capital Investments Act (CCIA)

As of the **2008** reporting year, the off-balance-sheet business items were adjusted to the latest legal provisions (Banking Ordinance, FINMA-RS 08/2). Table 39 now includes data on contingent liabilities, irrevocable facilities granted, obligations to pay or make additional payments, and commitment credits. The former time series have had to be discontinued.

The Federal Act on Collective Capital Investments (CCIA)²⁴ 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'.

New Capital Ordinance

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, in 2007 and 2008, banks and securities traders could submit their capital adequacy reports in accordance with either Basel II or Basel I. By the end of 2008, however, not all banks had made the switch. Owing to the differences in content between Basel I and Basel II, the staggered changeover meant that certain sub-items in the capital adequacy reporting table (table 44a) could not be continued for the years 2007 and 2008. The published table remains based on the structure of Basel I.

²⁴ SR 951.31

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

Changes in the liquidity requirements

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.

Revisions to data collection procedures for the survey on securities holdings

The changes introduced in the new consumer credit legislation²⁵ 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).

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

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.²⁶

Introduction of minimum reserve requirements

²⁵ SR 221.214.1, Federal Act on Consumer Credit.

²⁶ Cf. Swiss Federal Statistical Office, *Statistisches Jahrbuch/Annuaire statistique 2006*, chapter 12.

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

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

Netting of
Other assets and
Other liabilities at UBS

In essence, the *Other assets* and *Other liabilities* items in the balance sheet contain the positive or negative replacement values of certain derivative financial instruments outstanding on the date to which the balance sheet relates. In certain clearly defined circumstances, institutions required to report data may offset these assets against the corresponding liabilities (this is referred to as 'netting').²⁸

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

Use of full-time equivalents for calculating
staff numbers

Since 2001, part-time jobs, as well as apprentice and trainee posts, have been weighted in the statistics (full-time equivalents), rather than counting them as full-time positions.²⁹

New accounting
procedure for interest
business at UBS

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

Adjustment of balance
sheet data to include
lending and repo
transactions²⁷

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.

New accounting
procedure for
repo transactions²⁷

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.

²⁷ 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 lending and repo transactions; New accounting procedures for repo transactions*.

²⁸ The precise details were governed by art. 12f of the old Banking Ordinance (version of 15 June 2004).

²⁹ Cf. Swiss National Bank, *Die Banken in der Schweiz/Les banques suisses 2001*, p. 47 (only available in a German/French edition).

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

SNB uses repo transactions as a new monetary policy instrument

In 1996, all banks were required to submit annual accounts in accordance with the revised SFBC³⁰ 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 FINMA website, www.finma.ch, or in *Die Banken in der Schweiz/Les banques suisses 1996* (German/French only).

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

The BAG-SFBC³¹ 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 FINMA website, www.finma.ch.

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

Modifications to bank categories

In 2008, the commercial banks category (5.11) was dissolved and the banks concerned were reclassified either as stock exchange banks (5.12) or as other banking institutions (5.14) (cf. also *Changes in institutions included in the banking statistics* in the annex of this publication). Reasons for the dissolution were the increasing overlap between the business areas of individual institutions and those of the stock exchange banks category, as well as the heterogeneity of the banks classified as commercial banks. The aggregate of the other banks category has not been affected by this reclassification.

Dissolution of category 5.11 (commercial banks)

In 2008, Banca del Gottardo (5.12) was taken over by BSI SA (5.20). As Banca del Gottardo was among the five largest banks of the stock exchange banks category (5.12), its removal from this group has a considerable impact on the aggregate figures. Caution should be exercised when making year-on-year comparisons in the categories of stock exchange banks (5.12) and foreign-controlled banks (5.20).

Takeover of Banca del Gottardo

Until 2004, the UBS Card Center Ltd was reported under other banking institutions (category 5.14). Since 2005, it has no longer been subject to the Federal Act on Banks and Savings Banks and therefore was not required to report data in 2005. As a result, comparisons of the latest figures for other banking institutions (category 5.14) with those for the previous year are not always possible.

UBS Card Center Ltd

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

Reclassification of Bank Sarasin & Cie

³⁰ As of 2009 Swiss Financial Market Supervisory Authority (FINMA).

³¹ As of 2009 FINMA-RS 08/2.

Reallocation of Bank Julius Bär & Co AG

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

Takeover of Crédit Agricole Indosuez

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

Reclassification of Banca del Gottardo

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

Dissolution of category 5.13 (consumer credit banks)

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

Reclassification of Bank Leu and Banca della Svizzera Italiana

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

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

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

Reclassification of the RBA central bank

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

Revision of the list of countries

Separate listings for Serbia and Montenegro

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

Adoption of BIS country definitions

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.

Separate listing for Timor-Leste

Claims against and liabilities towards Serbia and Montenegro

Changes to the list of countries in 2001

9. Banks in Switzerland on the SNB website

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

Tables in Excel and text format

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

Longer time series

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

Bank categories

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

Adjustments to the list of countries

10. Websites

Swiss Confederation

Classified Compilation of Federal Legislation (in German, French and Italian)

www.admin.ch/ch/d/sr/sr.html

Swiss Financial Market Supervisory Authority (FINMA)

www.finma.ch

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									
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
	1	2	3	4	5	6	7	8	9	10
1.00–8.00 Alle Banken	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	3 079 620
1.00 Kantonalbanken	296 195	303 385	304 779	312 804	310 664	314 331	326 997	343 080	356 580	389 316
2.00 Grossbanken	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	1 885 316
3.00 Regionalbanken und Sparkassen	74 065	75 808	77 682	78 820	80 619	81 492	83 878	85 942	85 311	89 922
4.00 Raiffeisenbanken	65 556	77 142	82 409	92 684	102 140	106 098	108 187	113 998	123 076	131 575
5.00 Übrige Banken	266 293	290 968	312 180	290 447	301 519	313 610	382 315	410 586	487 838	519 097
5.11 Handelsbanken	53 391	55 199	53 095	40 623	41 994	42 948	44 593	45 936	47 214	.
5.12 Börsenbanken	64 309	70 830	68 679	80 858	82 853	85 514	106 069	121 919	144 645	131 395
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	2 915	3 204	3 439	3 238	3 139	3 502	3 426	3 617	7 177	56 051
5.20 Ausländisch beherrschte Banken	145 678	161 734	186 967	165 728	173 533	181 645	228 227	239 114	288 802	331 651
6.00 Finanzgesellschaften	.	.	.	.	.	.	.	.	.	.
7.00 Filialen ausländischer Banken	21 534	18 843	17 010	16 436	16 013	14 925	17 427	23 657	34 444	23 717
8.00 Privatbankiers	15 448	18 424	17 374	16 222	17 427	16 807	17 207	18 561	29 513	40 677
1.00–5.00 Total	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	3 015 226

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	9.0	-5.3	4.8	1.1	-0.7	11.3	14.3	12.2	8.3	-10.9
1.00 Cantonal banks	8.0	2.4	0.5	2.6	-0.7	1.2	4.0	4.9	3.9	9.2
2.00 Big banks	9.6	-10.9	5.6	2.0	-2.5	16.7	16.2	15.1	6.5	-19.5
3.00 Regional banks and savings banks	3.3	2.4	2.5	1.5	2.3	1.1	2.9	2.5	-0.7	5.4
4.00 Raiffeisen banks	6.5	17.7	6.8	12.5	10.2	3.9	2.0	5.4	8.0	6.9
5.00 Other banks	12.6	9.3	7.3	-7.0	3.8	4.0	21.9	7.4	18.8	6.4
5.11 Commercial banks	12.4	3.4	-3.8	-23.5	3.4	2.3	3.8	3.0	2.8	.
5.12 Stock exchange banks	33.4	10.1	-3.0	17.7	2.5	3.2	24.0	14.9	18.6	-9.2
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	57.9	9.9	7.3	-5.9	-3.1	11.6	-2.2	5.6	98.4	681.0
5.20 Foreign-controlled banks	5.6	11.0	15.6	-11.4	4.7	4.7	25.6	4.8	20.8	14.8
6.00 Finance companies	.	.	.	.	.	.	.	.	.	.
7.00 Branches of foreign banks	-21.2	-12.5	-9.7	-3.4	-2.6	-6.8	16.8	35.7	45.6	-31.1
8.00 Private bankers	19.2	19.3	-5.7	-6.6	7.4	-3.6	2.4	7.9	59.0	37.8
Total for 1.00–5.00	9.4	-5.4	5.0	1.2	-0.7	11.6	14.3	12.1	7.7	-11.2

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

Gruppe Category	Jahresende End of year									
	1980 1	1985 2	1990 3	1995 4	2000 5	2004 6	2005 7	2006 8	2007 9	2008 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	12.6	11.5	10.7	10.3	12.6
2.00 Grossbanken Big banks	48.9	50.7	48.4	55.2	63.1	66.0	67.1	68.8	67.7	61.2
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	9.4	8.3	8.7	5.5	3.6	3.3	2.9	2.7	2.5	2.9
4.00 Raiffeisenbanken Raiffeisen banks	2.7	2.7	3.1	3.8	3.6	4.3	3.8	3.6	3.6	4.3
5.00 Übrige Banken Other banks	13.6	14.7	15.5	14.1	13.7	12.6	13.4	12.9	14.1	16.9
5.11 Handelsbanken Commercial banks	2.8	3.1	4.9	4.1	2.6	1.7	1.6	1.4	1.4	.
5.12 Börsenbanken Stock exchange banks	1.0	1.2	1.6	2.3	3.3	3.4	3.7	3.8	4.2	4.3
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	0.2	1.8
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	9.2	9.9	8.4	7.3	7.6	7.3	8.0	7.5	8.4	10.8
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	0.6	0.6	0.7	1.0	0.8
8.00 Privatbankiers Private bankers	0.5	0.5	0.5	0.5	0.9	0.7	0.6	0.6	0.9	1.3
1.00–5.00 Total	95.3	94.9	95.5	98.3	98.2	98.7	98.8	98.7	98.2	97.9

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

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
2008	48	57	59	45	74	13	26	1	4	327

1.00 Kantonalbanken / Cantonal banks

2004	—	—	—	—	8	5	10	1	—	24
2005	—	—	—	—	8	5	10	1	—	24
2006	—	—	—	—	8	4	11	1	—	24
2007	—	—	—	—	7	5	11	—	1	24
2008	—	—	—	—	7	3	13	—	1	24

2.00 Grossbanken / Big banks

2004	—	—	—	—	—	—	—	—	3	3
2005	—	—	—	—	—	—	—	—	2	2
2006	—	—	—	—	—	—	—	—	2	2
2007	—	—	—	—	—	—	—	—	2	2
2008	—	—	—	—	—	—	—	—	2	2

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2008	5	13	22	17	15	1	2	—	—	75

4.00 Raiffeisenbanken / Raiffeisen banks

2004	—	—	—	—	—	—	—	—	1	1
2005	—	—	—	—	—	—	—	—	1	1
2006	—	—	—	—	—	—	—	—	1	1
2007	—	—	—	—	—	—	—	—	1	1
2008	—	—	—	—	—	—	—	—	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

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
2008	2 484	9 910	21 986	31 831	164 572	90 288	556 635	73 670	2 128 243	3 079 620

1.00 Kantonalbanken / Cantonal banks

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
2008	—	—	—	—	19 862	23 090	235 011	—	111 353	389 316

2.00 Grossbanken / Big banks

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
2008	—	—	—	—	—	—	—	—	1 885 316	1 885 316

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2008	237	2 439	7 818	11 866	24 620	5 664	37 278	—	—	89 922

4.00 Raiffeisenbanken / Raiffeisen banks

2004	—	—	—	—	—	—	—	—	106 098	106 098
2005	—	—	—	—	—	—	—	—	108 187	108 187
2006	—	—	—	—	—	—	—	—	113 998	113 998
2007	—	—	—	—	—	—	—	—	123 076	123 076
2008	—	—	—	—	—	—	—	—	131 575	131 575

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)

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
2008	28	41	29	22	42	7	10	1	—	180

5.11 Handelsbanken / Commercial banks

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
2008	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2008	11	9	12	5	6	1	4	—	—	48

5.14 Andere Banken / Other banking institutions

2004	—	2	1	—	1	—	—	—	—	4
2005	1	2	—	—	1	—	—	—	—	4
2006	—	2	1	—	1	—	—	—	—	4
2007	—	2	1	1	2	—	—	—	—	6
2008	—	2	—	2	3	—	2	—	—	9

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2008	17	30	17	15	33	6	4	1	—	123

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)

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
2008	1 884	7 025	11 167	15 763	100 705	46 764	262 118	73 670	—	519 097

5.11 Handelsbanken / Commercial banks

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
2008	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2008	738	1 482	4 657	3 100	11 132	7 089	103 197	—	—	131 395

5.14 Andere Banken / Other banking institutions

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
2008	—	380	—	1 578	9 756	—	44 336	—	—	56 051

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2008	1 146	5 163	6 511	11 086	79 817	39 675	114 584	73 670	—	331 651

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

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
2008	13	2	5	4	6	1	—	—	—	31

8.00 Privatbankiers / Private bankers

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
2008	2	1	3	2	4	1	1	—	—	14

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

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
2008	33	54	51	39	64	11	25	1	4	282

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

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
2008	237	269	1 990	2 719	12 198	6 303	—	—	—	23 717

8.00 Privatbankiers / Private bankers

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
2008	125	177	1 011	1 482	7 187	8 466	22 228	—	—	40 677

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

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	2 642	8 641	21 588	30 719	132 511	78 331	487 281	67 317	2 564 911	3 393 940
2008	2 122	9 464	18 985	27 629	145 187	75 518	534 407	73 670	2 128 243	3 015 226

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	5	234	26	46	327
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	.	5	46	23	1	75
4.00 Raiffeisenbanken Raiffeisen banks	.	.	.	1	.	1
5.00 Übrige Banken Other banks	.	.	178	2	.	180
5.11 Handelsbanken Commercial banks	.	.	.	.	.	.
5.12 Börsenbanken Stock exchange banks	.	.	48	.	.	48
5.14 Andere Banken Other banking institutions	.	.	7	2	.	9
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	.	.	123	.	.	123
7.00 Filialen ausländischer Banken Branches of foreign banks	.	.	.	.	31	31
8.00 Privatbankiers Private bankers	.	.	.	.	14	14
1.00-5.00 Total	16	5	234	26	1	282

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

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
2008	327	128 047	139 962	145 222	676 733	583 642	295 775	701 884

1.00 Kantonalbanken / Cantonal banks

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
2008	24	6 798	17 004	8 733	32 914	44 944	12 222	230 263

2.00 Grossbanken / Big banks

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
2008	2	95 040	68 088	82 054	483 617	389 864	176 442	235 648

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2008	75	1 831	42	918	4 006	6 452	3 449	70 396

4.00 Raiffeisenbanken / Raiffeisen banks

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
2008	1	1 829	5	278	12 327	7 160	3 210	101 435

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

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
213 920	100 227	48 087	21 767	12 678	307 423	27	.	3 079 620

1.00 Kantonalbanken / Cantonal banks

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
9 538	18 194	1 536	3 244	1 215	14 933	—	.	389 316

2.00 Grossbanken / Big banks

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
189 157	27 049	40 285	8 721	7 142	258 652	—	.	1 885 316

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
108	4 665	130	926	200	247	0	.	89 922

4.00 Raiffeisenbanken / Raiffeisen banks

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
341	3 391	339	1 976	219	2 275	—	.	131 575

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)

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
2008	180	17 155	49 037	41 640	131 196	121 901	91 829	62 995

5.11 Handelsbanken / Commercial banks

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
2008	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2008	48	8 441	15 244	9 970	35 097	25 679	22 785	5 739

5.14 Andere Banken / Other banking institutions

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
2008	9	2 046	2	1 176	2 641	7 268	1 975	38 484

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2008	123	6 668	33 791	30 494	93 457	88 953	67 069	18 772

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

5.00 Übrige Banken / Other banks (5.11–5.20)

8 372	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
10 949	43 862	5 625	6 141	3 439	25 130	27	.	519 097

5.11 Handelsbanken / Commercial banks

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

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
4 471	10 292	1 432	3 275	919	10 835	—	.	131 395

5.14 Andere Banken / Other banking institutions

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
477	2 868	88	444	234	321	—	.	56 051

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
7 757	26 827	1 986	2 449	2 548	10 552	27	.	288 802
6 000	30 701	4 106	2 422	2 286	13 974	27	.	331 651

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

2004	25	488	210	1977	4463	3961	1849	321
2005	28	620	231	3076	4592	4986	2311	459
2006	29	669	94	5063	5161	5597	3079	569
2007	30	1365	86	7768	6857	8355	4131	776
2008	31	1573	53	2924	5881	7568	3468	876

8.00 Privatbankiers / Private bankers

2004	14	542	2141	3317	4861	2279	1987	179
2005	14	297	1516	3066	5151	3392	2949	188
2006	14	1055	888	3752	5317	3358	3019	205
2007	14	1943	607	10003	5302	5872	5551	215
2008	14	3821	5734	8674	6793	5754	5156	271

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

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	265	803	—	.	34 444
2 594	377	0	39	238	1 593	—	.	23 717

8.00 Privatbankiers / Private bankers

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
1 234	2 689	172	720	225	4 593	—	.	40 677

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

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	217 328	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
2008	282	122 653	134 176	133 624	664 059	570 320	287 152	700 738

Handelsbestände in Wertschriften und Edelmetallen ¹	Finanzanlagen	Beteiligungen	Sachanlagen	Rechnungsabgrenzungen	Sonstige Aktiven	Nicht einbezahltes Gesellschaftskapital	Saldo vortrag 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

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	216 659	27	.	3 393 940
210 092	97 161	47 915	21 009	12 215	301 237	27	.	3 015 226

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 und Edel- metallen 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 and precious metals 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

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
2008	100.0	4.2	4.5	26.7	19.0	22.8	6.9	3.2	1.6	0.7	10.4

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

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
2008	100.0	3.9	2.0	8.1	13.7	56.2	2.2	3.5	2.7	1.7	6.0

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

1.00–8.00 Alle Banken / All banks

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
2008	128 047	7 788	39 072	669	524	—

1.00 Kantonalbanken / Cantonal banks

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	—	—
2008	6 798	1 736	4 370	237	5	—

2.00 Grossbanken / Big banks

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
2008	95 040	3 877	14 560	54	—	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	—
2008	1 831	495	650	114	504	—

4.00 Raiffeisenbanken / Raiffeisen banks

2004	1 259	828	181	96	—	—
2005	1 140	839	29	58	—	—
2006	1 138	912	13	53	—	—
2007	1 203	992	—	19	—	—
2008	1 829	1 112	536	7	—	—

6 Flüssige Mittel Liquid assets

In Millionen Franken / In CHF millions

Jahres- ende End of year	Total	davon / of which				
		in Schweizer Franken In CHF		Postkontoguthaben Credit balances on Swiss postal accounts	Guthaben bei Girozentralen Credit balances with clearing houses	Sichtguthaben bei ausländischen Notenbanken Sight deposits with foreign central banks
	1	2	3				4	5	6

5.00 Übrige Banken / Other banks (5.11–5.20)

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	—
2008	17 155	488	13 747	204	15	—

5.11 Handelsbanken / Commercial banks

2004	910	193	538	74	—	—
2005	868	186	558	44	—	—
2006	959	199	585	97	—	—
2007	1 079	238	682	75	—	—
2008	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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	—
2008	8 441	82	8 145	24	1	—

5.14 Andere Banken / Other banking institutions

2004	16	2	7	8	—	—
2005	13	2	5	5	—	—
2006	22	1	15	6	—	—
2007	38	1	30	7	—	—
2008	2 046	256	1 507	110	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	—	—
2008	6 668	150	4 095	70	14	—

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2004	488	4	437	43	—	—
2005	620	5	575	34	1	—
2006	669	4	633	26	3	—
2007	1 365	3	1 335	23	1	—
2008	1 573	3	1 537	29	—	—

8.00 Privatbankiers / Private bankers

2004	542	24	445	19	—	—
2005	297	25	204	5	—	—
2006	1 055	26	989	4	—	—
2007	1 943	34	1 868	5	—	—
2008	3 821	76	3 672	23	—	—

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

2004	16 594	4 734	6 887	1 143	424	29
2005	16 361	5 024	6 713	639	312	46
2006	16 505	5 596	6 845	681	306	0
2007	25 594	6 037	8 797	632	283	0
2008	122 653	7 709	33 863	618	524	—

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

2004	3847	25 403	.	.	.	41 958	71 207
2005	4 637	22 482	.	.	.	68 433	95 551
2006	4 775	41 846	.	.	.	70 899	117 520
2007	1 569	54 522	.	.	.	61 176	117 267
2008	1 479	75 507	.	.	.	62 975	139 962

1.00 Kantonalbanken / Cantonal banks

2004	260	3 613	3 593	—	—	0	3 873
2005	349	3 869	3 842	—	—	0	4 218
2006	216	4 042	3 933	—	—	64	4 322
2007	286	3 482	3 428	—	—	131	3 899
2008	173	11 072	11 039	—	—	5 759	17 004

2.00 Grossbanken / Big banks

2004	1 269	17 533	—	—	—	28 175	46 978
2005	468	13 727	299	—	—	45 852	60 046
2006	590	34 058	202	—	—	41 019	75 668
2007	163	48 251	5	—	—	21 030	69 444
2008	130	56 440	2	—	—	11 518	68 088

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2004	16	294	294	—	—	—	310
2005	12	313	313	—	—	—	325
2006	11	353	353	—	—	—	364
2007	10	197	197	—	—	0	207
2008	7	5	5	—	—	30	42

4.00 Raiffeisenbanken / Raiffeisen banks

2004	13	—	—	—	—	—	13
2005	11	—	—	—	—	—	11
2006	11	—	—	—	—	—	11
2007	10	—	—	—	—	—	10
2008	5	—	—	—	—	—	5

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2008	1 112	2 962	1 141	—	—	44 964	49 037

5.11 Handelsbanken / Commercial banks

2004	2	8	8	—	—	4	14
2005	2	8	8	—	—	—	10
2006	2	1	—	—	—	—	3
2007	1	1	—	—	—	—	2
2008	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2008	0	1 816	517	—	—	13 428	15 244

5.14 Andere Banken / Other banking institutions

2004	—	—	—	—	—	—	—
2005	—	—	—	—	—	—	—
2006	—	—	—	—	—	—	—
2007	—	3	3	—	—	—	3
2008	1	1	1	—	—	—	2

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2008	1 110	1 145	624	—	—	31 536	33 791

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

2004	90	—	—	—	—	120	210
2005	100	11	11	—	—	120	231
2006	69	20	20	—	—	6	94
2007	66	20	—	—	—	—	86
2008	53	—	—	—	—	—	53

8.00 Privatbankiers / Private bankers

2004	5	1 429	.	.	.	707	2 141
2005	0	1 335	.	.	.	181	1 516
2006	2	504	.	.	.	382	888
2007	0	394	.	.	.	213	607
2008	0	5 029	.	.	.	705	5 734

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

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
2008	1 426	70 479	12 188	—	—	62 271	134 176

8 Beanspruchte Konsumkredite¹ Consumer credit lending (utilised)¹

1.00–8.00 Alle Banken / All banks

Jahres- ende End of year	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	35 001 –40 000 CHF	40 001 –45 000 CHF
	1	2	3	4	5	6	7	8	9

In tausend Franken / In CHF thousands

2004	200840	418581	491757	495596	417039	358287	271429	225859	168130
2005	381751	761242	940059	1049758	958315	853101	654325	543249	391547
2006	384385	767244	940279	1032887	941662	844900	656915	558194	413994
2007	382253	789812	961271	1054727	959412	866443	674873	575020	421475
2008	379057	767653	929654	1009642	911468	823419	632797	536861	399891

Anzahl Kredite / Number of loans

2004	87583	56219	39569	28423	18615	13059	8370	6029	3961
2005	137264	102451	75395	60146	42720	31082	20207	14512	9234
2006	138567	103442	75432	59100	41978	30782	20273	14911	9773
2007	133808	106351	77197	60331	42769	31576	20833	15365	9941
2008	137455	103903	74691	57929	40689	30040	19555	14361	9442

Jahres- ende	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
End of year									Number of institutions
	10	11	12	13	14	15	16	17	18

2004	135 378	82 048	63 231	.	.	.	.	3 328 175	32
2005	338 163	228 862	200 772	130 376	99 588	78 280	64 965	7 674 353	57
2006	351 945	235 827	204 240	135 072	102 585	80 253	75 463	7 725 847	56
2007	366 607	241 588	207 896	142 848	117 624	95 432	77 837	7 935 118	55
2008	329 583	230 907	198 415	143 036	115 275	86 255	79 148	7 573 060	52

2004	2 856	1 566	1 100	.	.	.	.	267 350	32
2005	7 129	4 371	3 493	2 094	1 478	1 081	838	513 495	57
2006	7 423	4 505	3 559	2 170	1 521	1 108	974	515 518	56
2007	7 732	4 614	3 619	2 290	1 744	1 319	1 005	520 494	55
2008	6 948	4 411	3 456	2 295	1 710	1 191	1 022	509 098	52

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. Bis 2004 wurden die beanspruchten Kleinkredite erhoben, 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. Until 2004, data on a category designated "utilised consumer credit loans" was collected; the definition of this category was similar and was specified by the Swiss National Bank.

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

2004	6 437	24 816	.	.
2005	7 679	22 078	.	.
2006	6 679	20 815	.	.
2007	4 977	19 792	.	.
2008	16 405	18 014	.	.

1.00 Kantonalbanken / Cantonal banks

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
2008	11 039	8 432	5 248	24 719

2.00 Grossbanken / Big banks

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
2008	2	4 831	924	5 757

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2008	5	1 152	1 216	2 373

4.00 Raiffeisenbanken / Raiffeisen banks

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
2008	—	3 089	1 799	4 889

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)

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
2008	1 141	460	3 558	5 160

5.11 Handelsbanken / Commercial banks

2004	8	290	703	1 000
2005	8	271	678	957
2006	—	259	509	768
2007	—	204	515	719
2008	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2004	431	385	994	1 809
2005	872	345	830	2 047
2006	494	295	537	1 326
2007	212	313	534	1 060
2008	517	24	794	1 334

5.14 Andere Banken / Other banking institutions

2004	—	—	183	183
2005	—	—	167	167
2006	—	3	157	160
2007	3	5	165	173
2008	1	164	586	751

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2008	624	273	2 179	3 075

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

2004	—	15	217	232
2005	11	—	230	241
2006	20	193	233	446
2007	—	69	193	262
2008	—	47	232	278

8.00 Privatbankiers / Private bankers

2004	1 074	2	.	.
2005	1 278	0	.	.
2006	504	1	.	.
2007	394	2	.	.
2008	4 218	3	.	.

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

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
2008	12 188	17 964	12 746	42 898

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

2004	-	-	-	587 360
2005	-	-	-	618 670
2006	-	-	-	643 291
2007	-	-	-	665 122
2008	-	-	-	689 193

1.00 Kantonalbanken / Cantonal banks

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
2008	221 877	41 473	33 387	229 963

2.00 Grossbanken / Big banks

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
2008	225 499	50 803	48 197	228 106

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2008	67 408	10 392	7 562	70 238

4.00 Raiffeisenbanken / Raiffeisen banks

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
2008	94 299	18 683	11 547	101 435

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)

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
2008	54 924	9 143	5 711	58 356

5.11 Handelsbanken / Commercial banks

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
2008	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2008	5 448	774	643	5 579

5.14 Andere Banken / Other banking institutions

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
2008	36 384	5 742	3 713	38 413

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2008	13 092	2 628	1 356	14 363

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

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
2008	664 008	130 494	106 405	688 097

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

2004	587 360	.	.	.	.	.	.
2005	618 670	.	.	.	.	.	.
2006	643 291	.	.	.	.	.	.
2007	665 122	.	.	.	.	.	.
2008	689 193	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

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
2008	229 963	214 556	144 130	11 628	6 782	3 778	1 806

2.00 Grossbanken / Big banks

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
2008	228 106	209 091	156 160	14 410	10 838	4 605	3 172

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2008	70 238	63 892	39 568	4 921	1 214	1 424	754

4.00 Raiffeisenbanken / Raiffeisen banks

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
2008	101 435	95 376	52 751	4 974	1 726	1 085	436

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)

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
2008	58 356	54 087	32 993	3 592	1 805	677	347

5.11 Handelsbanken / Commercial banks

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
2008	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2008	5 579	5 066	4 264	351	287	162	122

5.14 Andere Banken / Other banking institutions

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	—
2008	38 413	36 900	20 806	1 293	437	220	41

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2008	14 363	12 120	7 923	1 948	1 082	295	184

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

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

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

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

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

11a Hypothekarforderungen Inland – Belehnungsgruppen²

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

In Millionen Franken / En millions de francs

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

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

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
2008	688 097	637 002	425 601	39 526	22 365	11 570	6 515

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	72 561	24 351	3 264 000	131 530	51 278
Bern	Berne	42 748	9 604	2 575 582	77 255	28 315
Luzern	Lucerne	15 946	2 523	1 106 168	32 572	7 299
Uri	Uri	1 309	175	96 148	2 870	492
Schwyz	Schwyz	8 134	1 453	400 894	16 129	3 265
Obwalden	Obwalden	1 506	166	100 062	3 310	467
Nidwalden	Nidwalden	2 349	410	119 360	3 928	782
Glarus	Glarus	1 637	223	101 357	3 168	574
Zug	Zug	6 672	1 369	313 347	13 562	3 310
Freiburg	Fribourg	8 887	1 715	655 275	21 467	6 570
Solothurn	Solothurn	10 056	1 958	668 571	23 917	6 433
Basel-Stadt	Basel-Stadt	13 922	5 989	452 204	13 256	4 909
Baselland	Baselland	12 414	2 634	661 404	27 337	8 175
Schaffhausen	Schaffhausen	2 851	586	174 705	6 811	1 730
Appenzell AR	Appenzell Ausserrhodon	2 157	668	116 503	4 319	1 598
Appenzell IR	Appenzell Innerrhodon	777	62	38 675	1 269	116
St. Gallen	St Gallen	18 539	2 617	1 131 384	40 449	7 716
Graubünden	Graubünden	7 884	1 315	424 247	22 304	7 043
Aargau	Aargau	27 238	3 619	1 561 783	61 255	13 279
Thurgau	Thurgau	9 279	1 355	589 177	24 824	4 822
Tessin	Ticino	12 385	4 148	660 345	31 661	12 646
Waadt	Vaud	21 105	6 777	1 240 455	52 298	23 144
Wallis	Valais	11 421	2 754	665 486	22 943	8 831
Neuenburg	Neuchâtel	4 378	1 397	319 608	10 301	3 969
Genf	Geneva	16 004	7 924	760 071	33 925	19 788
Jura	Jura	2 257	406	168 659	5 382	1 540
Fürstentum Liechtenstein	Principality of Liechtenstein	262	93	6 412	54	14
Total	Total	334 678	86 292	18 371 883	688 097	228 106

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									
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
	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	637 315	646 805	663 372	668 042	677 850	697 677	721 293	756 667	790 529	832 883
1.00 Kantonalbanken	222 506	227 196	231 534	233 311	234 356	237 991	243 028	249 402	256 252	267 686
2.00 Grossbanken	247 702	236 728	239 390	232 907	234 694	240 775	250 518	269 393	278 833	296 361
3.00 Regionalbanken und Sparkassen	64 140	65 583	66 559	67 629	68 529	70 332	72 124	73 944	73 547	76 496
4.00 Raiffeisenbanken	57 360	66 168	70 749	75 860	81 280	86 523	90 742	95 049	101 473	108 536
5.00 Übrige Banken	43 499	48 782	52 576	55 980	56 713	59 762	61 899	65 686	76 140	79 615
5.11 Handelsbanken	25 925	27 704	29 323	31 172	31 789	32 861	33 759	35 810	37 787	.
5.12 Börsenbanken	5 969	7 717	7 951	9 754	10 086	10 564	11 352	11 613	11 354	8 952
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	2 244	2 523	2 775	2 613	1 949	2 189	2 419	2 879	5 357	45 069
5.20 Ausländisch beherrschte Banken	9 360	10 838	12 527	12 440	12 890	14 148	14 369	15 384	21 642	25 594
7.00 Filialen ausländischer Banken	1 199	1 108	1 287	1 594	1 538	1 615	1 946	2 239	3 065	2 868
8.00 Privatbankiers	909	1 240	1 275	760	739	679	1 037	954	1 217	1 321
1.00–5.00 Total	635 207	644 457	660 809	665 687	675 572	695 383	718 310	753 474	786 246	828 694

Anteil in Prozent / Percentage share of total

1.00–8.00 All banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1.00 Cantonal banks	34.9	35.1	34.9	34.9	34.6	34.1	33.7	33.0	32.4	32.1
2.00 Big banks	38.9	36.6	36.1	34.9	34.6	34.5	34.7	35.6	35.3	35.6
3.00 Regional banks and savings banks	10.1	10.1	10.0	10.1	10.1	10.1	10.0	9.8	9.3	9.2
4.00 Raiffeisen banks	9.0	10.2	10.7	11.4	12.0	12.4	12.6	12.6	12.8	13.0
5.00 Other banks	6.8	7.5	7.9	8.4	8.4	8.6	8.6	8.7	9.6	9.6
5.11 Commercial banks	4.1	4.3	4.4	4.7	4.7	4.7	4.7	4.7	4.8	.
5.12 Stock exchange banks	0.9	1.2	1.2	1.5	1.5	1.5	1.6	1.5	1.4	1.1
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.4	0.7	5.4
5.20 Foreign-controlled banks	1.5	1.7	1.9	1.9	1.9	2.0	2.0	2.0	2.7	3.1
7.00 Branches of foreign banks	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.4	0.3
8.00 Private bankers	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.2	0.2
Total for 1.00–5.00	99.7	99.6	99.6	99.6	99.7	99.7	99.6	99.6	99.5	99.5

Gruppe Category	Jahresende End of year									
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
	1	2	3	4	5	6	7	8	9	10

Einlagen inländischer Kunden³ / Deposits by domestic customers³

1.00–8.00 Alle Banken	578 353	579 583	602 521	621 535	648 782	659 622	687 093	706 684	724 556	737 288
1.00 Kantonalbanken	210 580	213 561	219 875	229 497	227 900	234 060	236 732	239 071	245 801	270 642
2.00 Grossbanken	199 551	188 780	197 385	193 952	209 700	207 861	222 317	234 465	233 711	196 382
3.00 Regionalbanken und Sparkassen	58 876	60 144	61 923	63 489	66 095	67 476	69 828	71 064	70 444	74 371
4.00 Raiffeisenbanken	55 863	63 624	68 838	75 032	80 535	85 774	88 400	93 033	99 366	108 788
5.00 Übrige Banken	46 816	46 941	48 540	53 074	57 463	58 676	64 240	63 830	68 482	77 105
5.11 Handelsbanken	27 863	28 439	30 872	31 386	32 387	33 093	34 271	35 488	36 307	.
5.12 Börsenbanken	8 533	9 107	9 165	12 567	13 650	13 444	17 987	15 928	14 718	16 270
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	1 613	1 844	2 019	1 937	2 427	2 778	2 913	2 857	3 330	42 529
5.20 Ausländisch beherrschte Banken	8 807	7 551	6 484	7 184	8 999	9 362	9 068	9 557	14 128	18 306
7.00 Filialen ausländischer Banken	1 012	700	441	632	508	499	452	414	1 270	1 180
8.00 Privatbankiers	5 655	5 832	5 518	5 859	6 581	5 277	5 125	4 807	5 483	8 820
1.00–5.00 Total	571 686	573 051	596 562	615 044	641 693	653 846	681 516	701 463	717 804	727 288

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	36.4	36.8	36.5	36.9	35.1	35.5	34.5	33.8	33.9	36.7
2.00 Big banks	34.5	32.6	32.8	31.2	32.3	31.5	32.4	33.2	32.3	26.6
3.00 Regional banks and savings banks	10.2	10.4	10.3	10.2	10.2	10.2	10.2	10.1	9.7	10.1
4.00 Raiffeisen banks	9.7	11.0	11.4	12.1	12.4	13.0	12.9	13.2	13.7	14.8
5.00 Other banks	8.1	8.1	8.1	8.5	8.9	8.9	9.3	9.0	9.5	10.5
5.11 Commercial banks	4.8	4.9	5.1	5.0	5.0	5.0	5.0	5.0	5.0	.
5.12 Stock exchange banks	1.5	1.6	1.5	2.0	2.1	2.0	2.6	2.3	2.0	2.2
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.5	5.8
5.20 Foreign-controlled banks	1.5	1.3	1.1	1.2	1.4	1.4	1.3	1.4	1.9	2.5
7.00 Branches of foreign banks	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2
8.00 Private bankers	1.0	1.0	0.9	0.9	1.0	0.8	0.7	0.7	0.8	1.2
Total for 1.00–5.00	98.8	98.9	99.0	99.0	98.9	99.1	99.2	99.3	99.1	98.6

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

2004	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.
2006	.	.	.	.	.	.	.	.	.	.
2007	.	.	.	.	.	.	.	.	.	.
2008	.	.	.	.	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

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
2008	3 464	1 316	468	5 248	2 922	299	355	397	3 354	12 576

2.00 Grossbanken / Big banks

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
2008	899	8	17	924	293	40	171	56	242	1 726

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2008	314	711	190	1 216	458	108	132	113	1 376	3 403

4.00 Raiffeisenbanken / Raiffeisen banks

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
2008	1 649	105	46	1 799	95	10	30	—	1 194	3 129

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

1.00–8.00 Alle Banken / All banks

.	.	.	.	.	.	.	.	.	.	.	.	407 242
.	.	.	.	.	.	.	.	.	.	.	.	502 898
.	.	.	.	.	.	.	.	.	.	.	.	555 214
.	.	.	.	.	.	.	.	.	.	.	.	551 003
.	.	.	.	.	.	.	.	.	.	.	.	298 703

1.00 Kantonalbanken / Cantonal banks

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
635	271	982	220	2 108	14 684	10 252	1 420	440	10 693	1 207	536	26 583

2.00 Grossbanken / Big banks

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
1 276	1 800	1 935	54	5 065	6 791	142 979	45 625	45 751	188 729	7 877	7 123	203 398

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
98	13	33	14	158	3 561	1 099	268	12	1 111	51	7	4 723

4.00 Raiffeisenbanken / Raiffeisen banks

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
26	—	—	—	26	3 155	380	12	—	380	—	—	3 535

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)

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
2008	2 970	460	129	3 558	853	172	345	184	570	5 682

5.11 Handelsbanken / Commercial banks

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
2008	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2008	669	93	31	794	309	32	186	33	168	1 521

5.14 Andere Banken / Other banking institutions

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
2008	490	80	16	586	129	26	107	86	215	1 150

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2008	1 811	286	81	2 179	414	115	52	65	187	3 012

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 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	Finanz- gesell- schaften	Indus- trielle Unter- nehmen	Andere	Total (11 bis 14) (11 to 14)			davon / of which öffentlich- rechtliche Körper- schaften Public law insti- tutions				auslän- dische Kollektiv- anlagen	Foreign collective invest- ment schemes	
Banks	Finance compa- nies	Manufac- turing compa- nies	Others										
11	12	13	14	15	16	17	18	19	20	21	22	23	

5.00 Übrige Banken / Other banks (5.11–5.20)

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
740	657	3 900	138	5 435	11 117	38 979	4 286	2 149	41 129	1 678	1 309	53 925

5.11 Handelsbanken / Commercial banks

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

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
205	211	736	8	1 160	2 681	9 805	1 246	779	10 585	1 032	939	14 297

5.14 Andere Banken / Other banking institutions

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
44	6	23	6	80	1 229	1 844	141	25	1 869	209	51	3 308

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
490	440	3 141	124	4 195	7 207	27 330	2 899	1 346	28 675	437	319	36 319

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

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
2008	220	11	—	232	4	28	70	—	—	334

8.00 Privatbankiers / Private bankers

2004	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.
2006	.	.	.	.	.	.	.	.	.	.
2007	.	.	.	.	.	.	.	.	.	.
2008	.	.	.	.	.	.	.	.	.	.

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

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
2008	9 296	2 599	851	12 746	4 621	630	1 033	750	6 736	26 515

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)
Aktion Shares					Total schwei- zerische Titel (10+15)	Obligationen Bonds		Aktion Shares	Total ausländi- sche Titel (17+19)	davon / of which	Total securities holdings (16+20 +21)	
Banken	Finanz- gesell- schaften	Indus- trielle Unter- nehmen	Andere	Total (11 bis 14) (11 to 14)	Total Swiss securities (10+15)	davon / of which öffentlich- rechtliche Körper- schaften Public law insti- tutions		Total foreign securities (17+19)	auslän- dische Kollektiv- anlagen	Foreign collective invest- ment schemes	Total securities holdings (16+20 +21)	
Banks	Finance compa- nies	Manufac- turing compa- nies	Others									
11	12	13	14	15	16	17	18	19	20	21	22	23

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
363	102	134	339	939	1 273	1 696	540	2	1 698	—	—	2 970

8.00 Privatbankiers / Private bankers

.	.	.	.	.	.	.	.	.	.	.	.	1 067
.	.	.	.	.	.	.	.	.	.	.	.	1 265
.	.	.	.	.	.	.	.	.	.	.	.	1 598
.	.	.	.	.	.	.	.	.	.	.	.	2 417
.	.	.	.	.	.	.	.	.	.	.	.	3 569

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

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
2 775	2 742	6 850	427	12 793	39 308	193 689	51 611	48 352	242 042	10 813	8 974	292 164

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

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
2008	.	.	.	.	13 142	.	.	.	.	34 945	48 087

1.00 Kantonalbanken / Cantonal banks

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
2008	1 012	258	12	205	1 487	41	7	0	0	49	1 536

2.00 Grossbanken / Big banks

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
2008	420	7 448	94	22	7 985	8 997	23 221	67	16	32 300	40 285

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2008	74	37	0	18	130	—	—	—	0	0	130

4.00 Raiffeisenbanken / Raiffeisen banks

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
2008	247	9	—	80	335	4	0	—	—	4	339

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					
	Banken	Finanz- gesell- schaften	Industri- elle Unter- nehmen	Andere	Total (1 bis 4) (1 to 4)	Banken	Finanz- gesell- schaften	Industri- elle Unter- nehmen	Andere	Total (6 bis 9) (6 to 9)	
	Banks	Finance compa- nies	Manufac- turing compa- nies	Others		Banks	Finance compa- nies	Manufac- turing compa- nies	Others		
	1	2	3	4	5	6	7	8	9	10	11

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2008	2 547	429	35	70	3 081	1 688	747	100	9	2 544	5 625

5.11 Handelsbanken / Commercial banks

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
2008	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2008	184	223	2	11	420	418	588	0	5	1 012	1 432

5.14 Andere Banken / Other banking institutions

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
2008	31	8	2	2	42	32	13	—	0	45	88

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2008	2 332	198	32	58	2 619	1 237	145	100	4	1 487	4 106

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

2004	—	—	0	0	0	—	—	—	—	—	0
2005	—	—	0	0	0	—	—	—	—	—	0
2006	—	—	0	0	0	—	0	—	—	0	0
2007	—	—	0	0	0	—	—	—	—	—	0
2008	—	0	—	0	0	—	—	—	—	—	0

8.00 Privatbankiers / Private bankers

2004	.	.	.	.	172	.	.	.	.	53	225
2005	.	.	.	.	162	.	.	.	.	51	213
2006	.	.	.	.	155	.	.	.	.	49	204
2007	.	.	.	.	175	.	.	.	.	45	219
2008	.	.	.	.	123	.	.	.	.	48	172

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

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
2008	4 301	8 180	142	395	13 018	10 729	23 976	167	25	34 896	47 915

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	4 697	14 132	6 551	18 238	26 519	5 736	148 278
Gemeindeinstitute Municipal institutions	5	77	0	21	43	96	82	1 222
Aktiengesellschaften Joint-stock companies	234	115 612	120 029	126 578	632 874	535 295	277 187	436 768
Genossenschaften Cooperatives	26	2 266	15	472	12 903	8 409	4 146	114 407
Übrige Institute Other institutions	46	5 394	5 786	11 600	12 675	13 323	8 625	1 210
Total	327	128 047	139 962	145 222	676 733	583 642	295 775	701 884

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

Staatsinstitute Cantonal institutions	16	4 697	14 132	6 551	18 238	26 519	5 736	148 278
Gemeindeinstitute Municipal institutions	5	77	0	21	43	96	82	1 222
Aktiengesellschaften Joint-stock companies	234	115 612	120 029	126 578	632 874	535 295	277 187	436 768
Genossenschaften Cooperatives	26	2 266	15	472	12 903	8 409	4 146	114 407
Übrige Institute Other institutions	1	0	—	2	1	1	1	63
Total	282	122 653	134 176	133 624	664 059	570 320	287 152	700 738

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

1.00–8.00 Alle Banken / All banks

8 778	10 055	866	1 731	717	11 630	—	252 192
0	63	2	10	2	1	—	1 538
200 824	82 887	46 692	17 073	11 233	287 307	27	2 613 199
490	4 154	355	2 194	263	2 299	0	148 226
3 828	3 068	172	759	463	6 186	—	64 464
213 920	100 227	48 087	21 767	12 678	307 423	27	3 079 620

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

8 778	10 055	866	1 731	717	11 630	—	252 192
0	63	2	10	2	1	—	1 538
200 824	82 887	46 692	17 073	11 233	287 307	27	2 613 199
490	4 154	355	2 194	263	2 299	0	148 226
0	2	—	—	0	0	—	70
210 092	97 161	47 915	21 009	12 215	301 237	27	3 015 226

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

1.00–8.00 Alle Banken / All banks

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	124 231	799 658	334 874	331 259	853 124	41 060	287 058	32 252	47 963
2008	327	93 471	142 600	583 738	358 173	381 512	655 981	50 275	251 475	44 204	53 643

1.00 Kantonalbanken / Cantonal banks

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
2008	24	3	6 795	24 937	125 049	59 855	48 829	15 369	27 453	235	24 207

2.00 Grossbanken / Big banks

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
2008	2	90 315	94 243	418 039	96 626	166 280	459 433	4 254	218 705	43 624	4 033

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2008	75	0	264	2 826	36 984	9 729	8 531	8 002	1 273	230	12 960

4.00 Raiffeisenbanken / Raiffeisen banks

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
2008	1	—	3 390	5 105	67 492	8 059	10 267	18 280	2 095	—	5 852

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

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
36 447	249 151	19 746	17 517	139 733	24 795	51 137	44 003	19 914	- 116	3 457 897
21 922	309 988	18 531	17 757	140 555	26 272	70 717	23 552	20 409	- 394	3 079 620

1.00 Kantonalbanken / Cantonal banks

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	13 330	16 455	6 158	7 343	2 912	41	—	356 580
2 366	19 148	4 980	13 722	16 602	5 752	7 455	3 419	33	- 57	389 316

2.00 Grossbanken / Big banks

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
11 745	250 534	3 450	—	67 659	4 693	48 575	1 816	12 576	—	1 885 316

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
490	891	1 595	1 178	5 199	662	2 304	2 222	11	—	89 922

4.00 Raiffeisenbanken / Raiffeisen banks

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
695	1 409	979	—	7 951	505	—	7 447	—	—	131 575

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			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	

5.00 Übrige Banken / Other banks (5.11–5.20)

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	21 696	112 555	27 141	79 140	145 463	3 852	2 879	366	6 339
2008	180	3 152	23 107	119 503	29 731	117 973	126 560	4 368	1 949	115	6 592

5.11 Handelsbanken / Commercial banks

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
2008	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2008	48	2 982	6 094	8 837	1 066	38 670	45 672	13	305	—	74

5.14 Andere Banken / Other banking institutions

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
2008	9	2	524	3 716	24 618	4 802	5 387	3 633	1 440	—	5 747

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	11 862	93 646	2 905	46 307	88 064	695	522	115	668
2008	123	168	16 488	106 950	4 047	74 501	75 501	721	204	115	771

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ²	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						
Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ²	Reserves for general banking risks								
12	13	14	15	16	17	18	19	20	21	22	

5.00 Übrige Banken / Other banks (5.11–5.20)

3355	17406	5067	2118	30968	10598	9339	7653	3582	-203	313610
4145	16578	5518	2136	33507	10904	11081	7530	4251	-259	382315
5084	17941	5831	2253	34681	10561	10972	8237	5008	-97	410586
6458	25914	6091	2502	38165	10806	11656	8255	7551	-104	487838
5274	31575	6646	2358	40311	12333	12364	8571	7286	-243	519097

5.11 Handelsbanken / Commercial banks

247	417	1350	187	3046	1407	492	1130	17	—	42948
245	430	1505	204	2933	1386	511	1022	14	—	44593
252	412	1672	236	3115	1387	522	1194	12	—	45936
281	509	1863	265	2942	1389	559	979	15	—	47214
.

5.12 Börsenbanken / Stock exchange banks

1106	9317	1336	494	8435	1919	4243	2011	278	-18	85514
1289	8485	1475	448	10341	2372	5662	2021	302	-16	106069
1698	10360	1433	417	10168	2162	5372	2190	446	-1	121919
2081	14187	1310	496	10266	1958	5279	1703	1331	-4	144645
1417	13838	1481	566	10379	2165	4735	2245	1299	-65	131395

5.14 Andere Banken / Other banking institutions

43	163	121	34	298	69	196	32	1	—	3502
17	22	115	49	219	49	161	22	0	-14	3426
21	21	123	52	282	109	172	21	7	-28	3617
67	140	119	9	595	203	218	215	3	-44	7177
362	775	1878	320	2848	1188	936	704	21	0	56051

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

1958	7508	2260	1402	19190	7202	4408	4479	3286	-186	181645
2594	7642	2422	1435	20014	7098	4746	4464	3935	-229	228227
3113	7148	2604	1548	21117	6903	4906	4832	4543	-67	239114
4028	11079	2798	1732	24362	7257	5600	5358	6203	-57	288802
3495	16962	3287	1472	27084	8980	6693	5621	5967	-177	331651

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
	1	2	3	4	5	6	7	8	9	10	11

7.00 Filialen ausländischer Banken / Branches of foreign banks

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	—	—	—
2008	31	0	4247	12619	136	3212	544	2	—	—	—

8.00 Privatbankiers / Private bankers

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	—	—	—	—
2008	14	1	10554	709	2153	16404	1816	—	—	—	—

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
472	1 855	216	172	657	160	—	55	454	-12	34 444
462	1 643	214	187	449	157	1	—	386	-94	23 717

8.00 Privatbankiers / Private bankers

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
890	4 786	667	312	2 383	2 170	19	78	117	—	40 677

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

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	110732	779390	333864	312983	851249	41059	287058	32252	47963
2008	282	93470	127799	570409	355883	361896	653620	50272	251475	44204	53643

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ⁵	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 ⁵	Reserves for general banking risks		Capital	General statutory reserve	Other reserves	Retained earnings	Accumulated losses brought forward	
12	13	14	15	16	17	18	19	20	21	22

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

.	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	16 939	136 985	22 738	51 134	43 861	19 357	- 104	3 393 940
20 569	303 558	17 650	17 258	137 723	23 945	70 697	23 474	19 906	- 300	3 015 226

⁴ Bis 1983 werden unter dieser Position ausschliesslich die *Wandelanleihen* aufgeführt. Until 1983, this item includes exclusively *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

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	9.3	4.0
2008	100.0	3.0	23.6	56.9	11.6	12.4	21.3	1.6	9.9	12.0	4.6

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

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	9.5	11.4
2008	100.0	0.4	10.5	66.3	29.0	13.1	11.1	4.2	9.0	11.3	11.4

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									
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
	1	2	3	4	5	6	7	8	9	10

Anzahl Banken / Number of institutions

1.00–8.00 Alle Banken	122	122	116	110	105	105	105	104	103	101
1.00 Kantonalbanken	24	24	24	24	23	23	24	24	24	24
2.00 Grossbanken	2	2	2	2	2	2	2	2	2	2
3.00 Regionalbanken und Sparkassen	92	91	84	78	74	74	72	71	70	68
4.00 Raiffeisenbanken	1	1	1	1	1	1	1	1	1	1
5.00 Übrige Banken	3	4	5	5	5	5	6	6	6	6
5.11 Handelsbanken	3	3	3	2	2	2	2	2	2	.
5.12 Börsenbanken	—	—	—	1	1	1	2	2	1	1
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	—	1	1	1	1	1	1	1	1	3
5.20 Ausländisch beherrschte Banken	—	—	1	1	1	1	1	1	2	2
7.00 Filialen ausländischer Banken	—	—	—	—	—	—	—	—	—	—
8.00 Privatbankiers	—	—	—	—	—	—	—	—	—	—
1.00–5.00 Total	122	122	116	110	105	105	105	104	103	101

In Millionen Franken / In CHF millions

1.00–8.00 All banks	37 962	44 276	46 564	47 363	46 488	43 966	44 922	46 996	47 954	53 624
1.00 Cantonal banks	22 519	24 946	26 454	27 086	25 793	23 415	23 293	23 974	23 472	24 207
2.00 Big banks	1 923	1 620	1 324	945	640	419	367	345	555	4 033
3.00 Regional banks and savings banks	8 950	9 681	10 101	10 335	11 137	11 473	11 721	12 151	12 123	12 945
4.00 Raiffeisen banks	2 408	4 935	5 053	4 789	4 401	3 922	4 304	4 946	5 468	5 852
5.00 Other banks	2 162	3 095	3 632	4 206	4 516	4 738	5 237	5 581	6 335	6 588
5.11 Commercial banks	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	70
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	—	130	225	300	300	320	320	340	408	5 747
5.20 Foreign-controlled banks	—	—	45	60	60	60	60	45	668	771
7.00 Branches of foreign banks	—	—	—	—	—	—	—	—	—	—
8.00 Private bankers	—	—	—	—	—	—	—	—	—	—
Total for 1.00–5.00	37 962	44 276	46 564	47 363	46 488	43 966	44 922	46 996	47 954	53 624

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	16	1	4 447	21 410	77 256	34 040	34 546
Gemeindeinstitute Municipal institutions	5	—	0	4	649	171	55
Aktiengesellschaften Joint-stock companies	234	93 469	119 957	543 724	202 968	318 291	606 906
Genossenschaften Cooperatives	26	—	3 395	5 272	74 960	9 393	12 103
Übrige Institute Other institutions	46	1	14 801	13 328	2 340	19 617	2 371
Total	327	93 471	142 600	583 738	358 173	381 512	655 981

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

Staatsinstitute Cantonal institutions	16	1	4 447	21 410	77 256	34 040	34 546
Gemeindeinstitute Municipal institutions	5	—	0	4	649	171	55
Aktiengesellschaften Joint-stock companies	234	93 469	119 957	543 724	202 968	318 291	606 906
Genossenschaften Cooperatives	26	—	3 395	5 272	74 960	9 393	12 103
Übrige Institute Other institutions	1	—	—	—	50	1	11
Total	282	93 470	127 799	570 409	355 883	361 896	653 620

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

10 904	17 763	—	11 538	1 476	15 943	3 004	10 881
312	—	—	167	9	9	25	46
19 059	231 587	44 204	34 209	18 319	286 106	13 009	5 970
19 998	2 125	0	7 729	765	1 499	1 613	359
2	—	—	—	1 353	6 430	881	502
50 275	251 475	44 204	53 643	21 922	309 988	18 531	17 757

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

10 904	17 763	—	11 538	1 476	15 943	3 004	10 881
312	—	—	167	9	9	25	46
19 059	231 587	44 204	34 209	18 319	286 106	13 009	5 970
19 998	2 125	0	7 729	765	1 499	1 613	359
—	—	—	—	0	0	0	3
50 272	251 475	44 204	53 643	20 569	303 558	17 650	17 258

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	8 984	3 865	4 769	388	20	– 57	252 192
Gemeindeinstitute Municipal institutions	92	15	45	32	0	—	1 538
Aktiengesellschaften Joint-stock companies	119 625	19 490	64 968	15 526	19 885	– 243	2 613 199
Genossenschaften Cooperatives	9 016	575	910	7 529	1	—	148 226
Übrige Institute Other institutions	2 837	2 327	24	78	503	– 94	64 464
Total	140 555	26 272	70 717	23 552	20 409	– 394	3 079 620

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

Staatsinstitute Cantonal institutions	8 984	3 865	4 769	388	20	– 57	252 192
Gemeindeinstitute Municipal institutions	92	15	45	32	0	—	1 538
Aktiengesellschaften Joint-stock companies	119 625	19 490	64 968	15 526	19 885	– 243	2 613 199
Genossenschaften Cooperatives	9 016	575	910	7 529	1	—	148 226
Übrige Institute Other institutions	5	—	5	—	—	—	70
Total	137 723	23 945	70 697	23 474	19 906	– 300	3 015 226

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

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹ Precious metals ¹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹ Precious metals ¹	Total	
	1	2	3	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	48 053	1 428	.	49 481	0	78 565	.	78 566	128 047
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	39 072	.	.	39 072	.	.	.	.	39 072
Forderungen aus Geldmarktpapieren Money market paper held	23 983	693	.	24 676	822	114 464	.	115 286	139 962
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	16 405	—	.	16 405	20	59 082	.	59 102	75 507
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	9 587	11 381	4 928	25 897	9 279	107 005	3 040	119 324	145 222
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	33 528	13 555	1 551	48 634	46 764	578 941	2 395	628 100	676 733
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	101 144	17 776	424	119 344	4 719	163 728	76	168 523	287 867
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	42 948	18 408	1 097	62 452	19 476	213 808	40	233 323	295 775
davon hypothekarisch gedeckt of which, secured by mortgages	15 564	212	4	15 780	287	2 192	—	2 478	18 259
Hypothekarforderungen Mortgage claims	688 791	403	.	689 193	3 184	9 508	.	12 691	701 884
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	17 364	874	11 884	30 121	9 850	172 028	1 921	183 799	213 920
Finanzanlagen Financial investments	27 097	69	990	28 157	16 364	55 705	—	72 070	100 227
Beteiligungen Participating interests	13 142	0	.	13 142	20 517	14 428	.	34 945	48 087
Sachanlagen Tangible assets	20 578	-8	.	20 570	91	1 106	.	1 197	21 767
davon Liegenschaften of which, real estate	14 382	0	.	14 382	4	656	.	660	15 042
Rechnungsabgrenzungen Accrued income and prepaid expenses	4 463	1 033	.	5 495	1 112	6 070	.	7 182	12 678
Sonstige Aktiven Other assets	26 361	12 790	11 911	51 062	41 379	214 874	108	256 361	307 423
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	27	.	.	27	.	.	.	.	27
Bilanzsumme Balance sheet total	1 057 067	78 401	32 785	1 168 252	173 557	1 730 230	7 581	1 911 368	3 079 620

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	681	1 817	.	2 498	3 932	87 040	.	90 972	93 471
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	12 095	11 964	5 834	29 892	13 276	94 708	4 725	112 708	142 600
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	57 778	28 703	3 142	89 623	43 904	448 960	1 251	494 115	583 738
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	332 767	3 361	.	336 128	17 444	4 601	.	22 044	358 173
davon Freizügigkeitskonten (2. Säule) ² of which, vested benefit accounts (pillar 2) ²	21 788	1	.	21 789	246	—	.	246	22 035
davon gebundene Vorsorgegelder (Säule 3a) ² of which, tied pension provision (pillar 3a) ²	31 069	.	.	31 070	152	.	.	152	31 222
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	144 091	48 423	3 173	195 687	13 934	162 373	9 518	185 825	381 512
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	119 152	104 558	401	224 112	14 678	416 441	750	431 869	655 981
Kassenobligationen Medium-term bank-issued notes	50 275	.	.	50 275	.	.	.	.	50 275
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	91 002	1 972	.	92 975	17 686	194 457	.	212 144	305 118
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	37 359	1 972	.	39 331	17 686	194 457	.	212 144	251 475
davon nachrangig of which, subordinated	3 735	—	.	3 735	3 774	36 695	.	40 469	44 204
Rechnungsabgrenzungen Accrued expenses and deferred income	10 782	1 620	.	12 402	935	8 585	.	9 520	21 922
Sonstige Passiven Other liabilities	40 794	15 829	11 479	68 102	50 021	191 771	93	241 886	309 988
Wertberichtigungen und Rückstellungen ³ Value adjustments and provisions ³	15 857	391	.	16 248	1 027	1 256	.	2 283	18 531
Reserven für allgemeine Bankrisiken Reserves for general banking risks	17 439	3	.	17 442	89	227	.	315	17 757
Gesellschaftskapital Capital	26 272	.	.	26 272	.	.	.	.	26 272
Allgemeine gesetzliche Reserven General statutory reserve	70 717	.	.	70 717	.	.	.	.	70 717
Reserve für eigene Beteiligungstitel Reserve for treasury shares	3 089	.	.	3 089	.	.	.	.	3 089
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	20 463	.	.	20 463	.	.	.	.	20 463
Gewinnvortrag Retained earnings	16 860	4	.	16 864	843	2 702	.	3 545	20 409
Verlustvortrag Accumulated losses brought forward	-394	—	.	-394	—	—	.	—	-394
Bilanzsumme Balance sheet total	1 029 720	218 645	24 029	1 272 394	177 770	1 613 120	16 336	1 807 226	3 079 620

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	6 349	256	.	6 605	—	192	.	192	6 798
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	4 370	.	.	4 370	.	.	.	.	4 370
Forderungen aus Geldmarktpapieren Money market paper held	16 698	12	.	16 709	97	198	.	295	17 004
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	11 039	—	.	11 039	—	33	.	33	11 072
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	2 525	2 011	949	5 485	243	2 750	255	3 248	8 733
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	9 574	2 415	1 224	13 213	8 454	10 118	1 129	19 701	32 914
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	27 110	2 522	53	29 686	518	2 518	—	3 036	32 722
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	10 628	407	—	11 034	690	498	—	1 188	12 222
davon hypothekarisch gedeckt of which, secured by mortgages	5 334	32	—	5 366	39	2	—	40	5 407
Hypothekarforderungen Mortgage claims	229 948	15	.	229 963	262	38	.	301	230 263
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	3 573	200	704	4 477	1 243	3 818	—	5 061	9 538
Finanzanlagen Financial investments	11 921	9	98	12 028	5 554	613	—	6 167	18 194
Beteiligungen Participating interests	1 487	—	.	1 487	33	16	.	49	1 536
Sachanlagen Tangible assets	3 244	—	.	3 244	—	—	.	—	3 244
davon Liegenschaften of which, real estate	2 815	—	.	2 815	—	—	.	—	2 815
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 097	96	.	1 193	18	4	.	22	1 215
Sonstige Aktiven Other assets	6 035	1 860	20	7 915	4 794	2 175	50	7 018	14 933
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	330 187	9 805	3 047	343 039	21 905	22 938	1 434	46 277	389 316

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	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	2	0	.	3	—	—	.	—	3
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	1 807	2 600	1 131	5 538	389	864	5	1 257	6 795
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	4 405	3 121	274	7 799	9 417	7 721	—	17 137	24 937
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	117 674	798	.	118 472	5 576	1 001	.	6 577	125 049
davon Freizügigkeitskonten (2. Säule) ⁵ of which, vested benefit accounts (pillar 2) ⁵	7 709	—	.	7 709	142	—	.	142	7 851
davon gebundene Vorsorgegelder (Säule 3a) ⁵ of which, tied pension provision (pillar 3a) ⁵	10 518	.	.	10 518	25	.	.	25	10 543
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	48 249	6 655	574	55 477	1 175	2 967	236	4 378	59 855
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	38 355	5 891	—	44 247	757	3 826	—	4 582	48 829
Kassenobligationen Medium-term bank-issued notes	15 369	.	.	15 369	.	.	.	.	15 369
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	50 994	—	.	50 994	514	152	.	666	51 660
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	26 787	—	.	26 787	514	152	.	666	27 453
davon nachrangig of which, subordinated	235	—	.	235	—	—	.	—	235
Rechnungsabgrenzungen Accrued expenses and deferred income	2 270	91	.	2 360	5	1	.	6	2 366
Sonstige Passiven Other liabilities	9 461	1 962	6	11 429	4 609	3 073	37	7 719	19 148
Wertberichtigungen und Rückstellungen ⁶ Value adjustments and provisions ⁶	4 969	6	.	4 975	5	0	.	5	4 980
Reserven für allgemeine Bankrisiken Reserves for general banking risks	13 722	—	.	13 722	—	—	.	—	13 722
Gesellschaftskapital Capital	5 752	.	.	5 752	.	.	.	.	5 752
Allgemeine gesetzliche Reserven General statutory reserve	7 455	.	.	7 455	.	.	.	.	7 455
Reserve für eigene Beteiligungstitel Reserve for treasury shares	105	.	.	105	.	.	.	.	105
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	3 314	.	.	3 314	.	.	.	.	3 314
Gewinnvortrag Retained earnings	33	—	.	33	—	—	.	—	33
Verlustvortrag Accumulated losses brought forward	- 57	—	.	- 57	—	—	.	—	- 57
Bilanzsumme Balance sheet total	323 879	21 124	1 985	346 988	22 448	19 603	278	42 329	389 316

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	18 491	571	.	19 062	0	75 977	.	75 977	95 040
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	14 560	.	.	14 560	.	.	.	.	14 560
Forderungen aus Geldmarktpapieren Money market paper held	251	541	.	792	60	67 235	.	67 295	68 088
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	2	—	.	2	—	56 438	.	56 438	56 440
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	924	2 465	350	3 740	632	77 057	625	78 314	82 054
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	6 298	2 163	—	8 461	8 255	466 878	23	475 156	483 617
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	51 933	11 336	324	63 593	2 751	147 025	54	149 829	213 422
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	16 575	7 327	20	23 922	7 824	144 693	2	152 520	176 442
davon hypothekarisch gedeckt of which, secured by mortgages	3 582	97	4	3 683	107	84	—	191	3 874
Hypothekarforderungen Mortgage claims	227 854	252	.	228 106	1 012	6 531	.	7 543	235 648
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	5 977	489	10 712	17 177	5 775	164 284	1 920	171 979	189 157
Finanzanlagen Financial investments	1 256	—	—	1 256	11	25 782	—	25 793	27 049
Beteiligungen Participating interests	7 985	—	.	7 985	19 073	13 227	.	32 300	40 285
Sachanlagen Tangible assets	7 658	0	.	7 658	0	1 063	.	1 063	8 721
davon Liegenschaften of which, real estate	5 729	—	.	5 729	0	637	.	637	6 366
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 237	106	.	1 344	800	4 997	.	5 798	7 142
Sonstige Aktiven Other assets	8 128	7 591	11 883	27 602	27 039	204 011	0	231 050	258 652
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	354 567	32 841	23 291	410 698	73 232	1 398 760	2 625	1 474 618	1 885 316

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	522	1 739	.	2 260	3 058	84 997	.	88 055	90 315
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	2 152	3 755	4 247	10 153	7 176	72 878	4 035	84 090	94 243
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	32 630	14 833	240	47 703	12 965	356 160	1 211	370 336	418 039
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	84 758	1 533	.	86 292	8 321	2 013	.	10 334	96 626
davon Freizügigkeitskonten (2. Säule) ⁸ of which, vested benefit accounts (pillar 2) ⁸	5 862	—	.	5 862	—	—	.	—	5 862
davon gebundene Vorsorgegelder (Säule 3a) ⁸ of which, tied pension provision (pillar 3a) ⁸	7 125	.	.	7 125	89	.	.	89	7 214
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	51 408	23 276	1 392	76 076	4 641	81 476	4 086	90 203	166 280
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	46 260	78 642	95	124 997	7 882	325 807	746	334 436	459 433
Kassenobligationen Medium-term bank-issued notes	4 254	.	.	4 254	.	.	.	.	4 254
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	9 702	1 969	.	11 670	16 980	194 089	.	211 068	222 738
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	5 669	1 969	.	7 637	16 980	194 089	.	211 068	218 705
davon nachrangig of which, subordinated	3 230	—	.	3 230	3 699	36 695	.	40 394	43 624
Rechnungsabgrenzungen Accrued expenses and deferred income	2 582	754	.	3 337	425	7 983	.	8 408	11 745
Sonstige Passiven Other liabilities	17 059	10 337	11 448	38 843	34 415	177 276	0	211 691	250 534
Wertberichtigungen und Rückstellungen ⁹ Value adjustments and provisions ⁹	1 336	81	.	1 417	918	1 116	.	2 034	3 450
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Capital	4 693	.	.	4 693	.	.	.	.	4 693
Allgemeine gesetzliche Reserven General statutory reserve	48 575	.	.	48 575	.	.	.	.	48 575
Reserve für eigene Beteiligungstitel Reserve for treasury shares	2 877	.	.	2 877	.	.	.	.	2 877
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	- 1 061	.	.	- 1 061	.	.	.	.	- 1 061
Gewinnvortrag Retained earnings	9 878	4	.	9 881	—	2 695	.	2 695	12 576
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	317 623	136 922	17 422	471 967	96 781	1 306 490	10 079	1 413 349	1 885 316

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		9
Aktiven / Assets									
Flüssige Mittel Liquid assets	1 763	46	.	1 808	0	23	.	23	1 831
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	650	.	.	650	.	.	.	.	650
Forderungen aus Geldmarktpapieren Money market paper held	42	0	.	42	0	0	.	0	42
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	5	—	.	5	—	—	.	0	5
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	248	463	121	832	1	85	0	87	918
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	3 201	481	0	3 683	38	285	0	324	4 006
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	2 951	31	0	2 982	17	3	0	21	3 003
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	3 313	35	0	3 348	74	27	0	101	3 449
davon hypothekarisch gedeckt of which, secured by mortgages	1 764	15	—	1 780	1	5	—	6	1 785
Hypothekarforderungen Mortgage claims	70 232	6	.	70 238	159	0	.	159	70 396
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	101	0	1	103	3	3	—	5	108
Finanzanlagen Financial investments	3 549	2	1	3 552	1 034	78	—	1 113	4 665
Beteiligungen Participating interests	130	—	.	130	—	0	.	0	130
Sachanlagen Tangible assets	926	0	.	926	0	0	.	0	926
davon Liegenschaften of which, real estate	865	—	.	865	—	—	.	0	865
Rechnungsabgrenzungen Accrued income and prepaid expenses	199	1	.	200	0	0	.	0	200
Sonstige Aktiven Other assets	215	25	0	240	—	7	0	7	247
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	0	.	.	.	.	0
Bilanzsumme Balance sheet total	86 871	1 089	123	88 084	1 326	512	0	1 839	89 922

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	0	—	.	0	—	—	.	—	0
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	229	29	0	258	3	3	0	6	264
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	2 683	23	0	2 706	120	—	0	120	2 826
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	35 868	93	.	35 961	920	104	.	1 024	36 984
davon Freizügigkeitskonten (2. Säule) ¹¹ of which, vested benefit accounts (pillar 2) ¹¹	2 757	—	.	2 757	7	—	.	7	2 764
davon gebundene Vorsorgegelder (Säule 3a) ¹¹ of which, tied pension provision (pillar 3a) ¹¹	3 427	.	.	3 427	3	.	.	3	3 431
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	8 456	730	104	9 289	150	272	17	439	9 729
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	7 813	550	0	8 363	77	91	0	168	8 531
Kassenobligationen Medium-term bank-issued notes	8 002	.	.	8 002	.	.	.	.	8 002
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	14 233	—	.	14 233	—	—	.	—	14 233
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	1 273	—	.	1 273	—	—	.	0	1 273
davon nachrangig of which, subordinated	230	—	.	230	—	—	.	0	230
Rechnungsabgrenzungen Accrued expenses and deferred income	488	2	.	490	0	0	.	0	490
Sonstige Passiven Other liabilities	858	32	0	890	2	0	0	2	891
Wertberichtigungen und Rückstellungen ¹² Value adjustments and provisions ¹²	1 595	—	.	1 595	—	—	.	—	1 595
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1 178	—	.	1 178	—	—	.	—	1 178
Gesellschaftskapital Capital	662	.	.	662	.	.	.	.	662
Allgemeine gesetzliche Reserven General statutory reserve	2 304	.	.	2 304	.	.	.	.	2 304
Reserve für eigene Beteiligungstitel Reserve for treasury shares	- 5	.	.	- 5	.	.	.	.	- 5
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	2 227	.	.	2 227	.	.	.	.	2 227
Gewinnvortrag Retained earnings	11	—	.	11	—	—	.	—	11
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	86 602	1 457	105	88 164	1 272	470	17	1 758	89 922

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	1 655	156	.	1 811	—	18	.	18	1 829
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	536	.	.	536	.	.	.	.	536
Forderungen aus Geldmarktpapieren Money market paper held	4	1	.	5	—	—	.	—	5
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	96	7	—	103	7	169	—	175	278
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	1 455	113	—	1 568	8 696	2 063	—	10 759	12 327
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	3 941	5	—	3 946	2	1	—	3	3 949
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	3 160	10	—	3 170	37	3	—	40	3 210
davon hypothekarisch gedeckt of which, secured by mortgages	2 493	2	—	2 495	15	0	—	15	2 510
Hypothekarforderungen Mortgage claims	101 435	—	.	101 435	—	—	.	—	101 435
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	70	—	159	230	103	8	—	111	341
Finanzanlagen Financial investments	3 122	—	—	3 122	269	—	—	269	3 391
Beteiligungen Participating interests	335	—	.	335	0	4	.	4	339
Sachanlagen Tangible assets	1 976	—	.	1 976	—	—	.	—	1 976
davon Liegenschaften of which, real estate	1 579	—	.	1 579	—	—	.	—	1 579
Rechnungsabgrenzungen Accrued income and prepaid expenses	219	—	.	219	—	—	.	—	219
Sonstige Aktiven Other assets	1 728	1	—	1 728	547	—	—	547	2 275
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	119 197	293	159	119 649	9 659	2 266	—	11 926	131 575

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	—	—	.	—	—	—	.	—	—
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	3 352	3	32	3 386	2	2	—	4	3 390
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	1 224	645	—	1 870	2 821	415	—	3 236	5 105
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	65 740	286	.	66 025	1 283	184	.	1 467	67 492
davon Freizügigkeitskonten (2. Säule) ¹⁴ of which, vested benefit accounts (pillar 2) ¹⁴	3 266	—	.	3 266	68	—	.	68	3 334
davon gebundene Vorsorgegelder (Säule 3a) ¹⁴ of which, tied pension provision (pillar 3a) ¹⁴	6 448	.	.	6 448	11	.	.	11	6 460
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	7 196	519	66	7 780	80	183	15	279	8 059
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	9 626	444	—	10 070	72	125	—	196	10 267
Kassenobligationen Medium-term bank-issued notes	18 280	.	.	18 280	.	.	.	.	18 280
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	7 946	—	.	7 946	—	—	.	—	7 946
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	2 095	—	.	2 095	—	—	.	—	2 095
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	695	—	.	695	—	—	.	—	695
Sonstige Passiven Other liabilities	582	—	—	582	828	—	—	828	1 409
Wertberichtigungen und Rückstellungen ¹⁵ Value adjustments and provisions ¹⁵	978	—	.	978	1	—	.	1	979
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Capital	505	.	.	505	.	.	.	.	505
Allgemeine gesetzliche Reserven General statutory reserve	—	.	.	—	.	.	.	.	—
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	7 447	.	.	7 447	.	.	.	.	7 447
Gewinnvortrag Retained earnings	—	—	.	—	—	—	.	—	—
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	123 570	1 896	97	125 564	5 087	909	15	6 011	131 575

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	14 455	341	.	14 795	0	2 360	.	2 360	17 155
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	13 747	.	.	13 747	.	.	.	.	13 747
Forderungen aus Geldmarktpapieren Money market paper held	2 302	139	.	2 441	655	45 942	.	46 597	49 037
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	1 141	—	.	1 141	20	1 800	.	1 820	2 962
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	3 757	5 196	3 147	12 100	7 671	19 760	2 109	29 540	41 640
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	11 219	7 242	327	18 788	19 212	91 952	1 243	112 407	131 196
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	13 225	3 240	46	16 511	1 180	12 358	22	13 560	30 072
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	8 124	8 250	1 076	17 450	10 194	64 147	37	74 379	91 829
davon hypothekarisch gedeckt of which, secured by mortgages	2 299	65	—	2 364	124	2 101	—	2 225	4 589
Hypothekarforderungen Mortgage claims	58 265	91	.	58 356	1 734	2 904	.	4 638	62 995
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	5 639	181	307	6 128	1 549	3 272	1	4 821	10 949
Finanzanlagen Financial investments	5 645	54	538	6 238	8 734	28 890	—	37 624	43 862
Beteiligungen Participating interests	3 081	0	.	3 081	1 366	1 177	.	2 544	5 625
Sachanlagen Tangible assets	6 015	– 8	.	6 007	91	43	.	134	6 141
davon Liegenschaften of which, real estate	2 847	0	.	2 847	4	19	.	23	2 870
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 431	769	.	2 201	195	1 044	.	1 238	3 439
Sonstige Aktiven Other assets	8 067	2 130	1	10 198	6 672	8 202	59	14 932	25 130
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	27	.	.	27	.	.	.	.	27
Bilanzsumme Balance sheet total	141 253	27 626	5 443	174 322	59 252	282 051	3 471	344 774	519 097

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	157	78	.	234	874	2 043	.	2 917	3 152
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	3 707	3 752	419	7 878	1 150	13 649	429	15 228	23 107
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	16 078	9 587	2 075	27 740	15 152	76 571	39	91 763	119 503
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	27 469	459	.	27 928	1 173	630	.	1 803	29 731
davon Freizügigkeitskonten (2. Säule) ¹⁷ of which, vested benefit accounts (pillar 2) ¹⁷	2 157	—	.	2 157	29	—	.	29	2 186
davon gebundene Vorsorgegelder (Säule 3a) ¹⁷ of which, tied pension provision (pillar 3a) ¹⁷	3 505	.	.	3 505	23	.	.	23	3 528
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	21 135	13 066	942	35 143	6 249	71 778	4 803	82 830	117 973
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	16 005	18 545	—	34 550	5 784	86 223	4	92 011	126 560
Kassenobligationen Medium-term bank-issued notes	4 368	.	.	4 368	.	.	.	.	4 368
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	8 128	4	.	8 131	193	216	.	409	8 541
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	1 536	4	.	1 540	193	216	.	409	1 949
davon nachrangig of which, subordinated	40	—	.	40	75	0	.	75	115
Rechnungsabgrenzungen Accrued expenses and deferred income	3 582	701	.	4 283	416	575	.	991	5 274
Sonstige Passiven Other liabilities	10 306	2 279	25	12 609	7 953	10 963	50	18 966	31 575
Wertberichtigungen und Rückstellungen ¹⁸ Value adjustments and provisions ¹⁸	6 106	302	.	6 408	103	135	.	238	6 646
Reserven für allgemeine Bankrisiken Reserves for general banking risks	2 040	3	.	2 043	89	227	.	315	2 358
Gesellschaftskapital Capital	12 333	.	.	12 333	.	.	.	.	12 333
Allgemeine gesetzliche Reserven General statutory reserve	12 364	.	.	12 364	.	.	.	.	12 364
Reserve für eigene Beteiligungstitel Reserve for treasury shares	112	.	.	112	.	.	.	.	112
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	8 459	.	.	8 459	.	.	.	.	8 459
Gewinnvortrag Retained earnings	6 437	0	.	6 437	843	7	.	850	7 286
Verlustvortrag Accumulated losses brought forward	- 243	—	.	- 243	—	—	.	—	- 243
Bilanzsumme Balance sheet total	158 540	48 774	3 461	210 775	39 979	263 017	5 325	308 322	519 097

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	Edel- metalle ¹⁹	Total	CHF	Fremd- wäh- rungen	Edel- metalle ¹⁹	Total	
		Foreign curren- cies	Precious metals ¹⁹			Foreign curren- cies	Precious metals ¹⁹		
	1	2	3	4	5	6	7	8	9

Aktiven / Assets

Flüssige Mittel Liquid assets	.	.	.	.	.	.	.	.	.
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	.	.	.	.	.	.	.	.	.
Forderungen aus Geldmarktpapieren Money market paper held	.	.	.	.	.	.	.	.	.
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	.	.	.	.	.	.	.	.	.
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	.	.	.	.	.	.	.	.	.
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	.	.	.	.	.	.	.	.	.
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	.	.	.	.	.	.	.	.	.
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	.	.	.	.	.	.	.	.	.
davon hypothekarisch gedeckt of which, secured by mortgages	.	.	.	.	.	.	.	.	.
Hypothekarforderungen Mortgage claims	.	.	.	.	.	.	.	.	.
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	.	.	.	.	.	.	.	.	.
Finanzanlagen Financial investments	.	.	.	.	.	.	.	.	.
Beteiligungen Participating interests	.	.	.	.	.	.	.	.	.
Sachanlagen Tangible assets	.	.	.	.	.	.	.	.	.
davon Liegenschaften of which, real estate	.	.	.	.	.	.	.	.	.
Rechnungsabgrenzungen Accrued income and prepaid expenses	.	.	.	.	.	.	.	.	.
Sonstige Aktiven Other assets	.	.	.	.	.	.	.	.	.
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	.	.	.	.	.	.	.	.	.
Bilanzsumme Balance sheet total	.	.	.	.	.	.	.	.	.

Die früher in dieser Gruppe aufgeführten Banken sind seit 2008 in den Gruppen 5.12 resp. 5.14 enthalten.
Banks formerly listed within this category have been included under bank category 5.12 or 5.14 since 2008.

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁹ Precious metals ¹⁹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁹ Precious metals ¹⁹	Total	
	1	2	3	4	5	6	7	8	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	.	.	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	.	.	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	.	.	.	.	.	.	.	.	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	.	.	.	.	.	.	.	.	.
davon Freizügigkeitskonten (2. Säule) ²⁰ of which, vested benefit accounts (pillar 2) ²⁰	.	.	.	.	.	.	.	.	.
davon gebundene Vorsorgegelder (Säule 3a) ²⁰ of which, tied pension provision (pillar 3) ²⁰	.	.	.	.	.	.	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	.	.	.	.	.	.	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	.	.	.	.	.	.	.	.	.
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	.	.	.	.	.	.	.	.	.
Sonstige Passiven Other liabilities	.	.	.	.	.	.	.	.	.
Wertberichtigungen und Rückstellungen ²¹ Value adjustments and provisions ²¹	.	.	.	.	.	.	.	.	.
Reserven für allgemeine Bankrisiken Reserves for general banking risks	.	.	.	.	.	.	.	.	.
Gesellschaftskapital Capital	.	.	.	.	.	.	.	.	.
Allgemeine gesetzliche Reserven General statutory reserve	.	.	.	.	.	.	.	.	.
Reserve für eigene Beteiligungstitel Reserve for treasury shares	.	.	.	.	.	.	.	.	.
Aufwertungsreserve Revaluation reserve	.	.	.	.	.	.	.	.	.
Andere Reserven Other reserves	.	.	.	.	.	.	.	.	.
Gewinnvortrag Retained earnings	.	.	.	.	.	.	.	.	.
Verlustvortrag Accumulated losses brought forward	.	.	.	.	.	.	.	.	.
Bilanzsumme Balance sheet total	.	.	.	.	.	.	.	.	.

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	8 253	66	.	8 319	0	122	.	122	8 441
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	8 145	.	.	8 145	.	.	.	.	8 145
Forderungen aus Geldmarktpapieren Money market paper held	1 427	33	.	1 460	483	13 300	.	13 783	15 244
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	517	—	.	517	20	1 279	.	1 299	1 816
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	1 270	1 595	1 056	3 921	1 064	3 810	1 175	6 049	9 970
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	3 056	2 287	300	5 644	4 440	25 014	—	29 454	35 097
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	625	392	—	1 017	378	1 500	0	1 878	2 895
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	2 790	1 937	0	4 727	2 461	15 593	4	18 058	22 785
davon hypothekarisch gedeckt of which, secured by mortgages	181	40	—	221	26	86	—	112	333
Hypothekarforderungen Mortgage claims	5 537	42	.	5 579	29	130	.	159	5 739
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	1 150	144	216	1 510	671	2 291	—	2 962	4 471
Finanzanlagen Financial investments	1 454	28	245	1 726	1 361	7 206	—	8 566	10 292
Beteiligungen Participating interests	420	0	.	420	586	425	.	1 012	1 432
Sachanlagen Tangible assets	3 196	—	.	3 196	69	10	.	79	3 275
davon Liegenschaften of which, real estate	814	—	.	814	2	1	.	3	816
Rechnungsabgrenzungen Accrued income and prepaid expenses	389	142	.	531	62	326	.	388	919
Sonstige Aktiven Other assets	2 645	1 136	0	3 780	2 358	4 679	17	7 055	10 835
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	32 211	7 802	1 817	41 830	13 962	74 406	1 197	89 565	131 395

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	154	67	.	220	874	1 888	.	2 762	2 982
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	456	755	130	1 340	379	4 266	109	4 754	6 094
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	2 510	1 091	—	3 601	174	5 062	—	5 236	8 837
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	997	2	.	999	63	4	.	67	1 066
davon Freizügigkeitskonten (2. Säule) ²³ of which, vested benefit accounts (pillar 2) ²³	—	—	.	—	—	—	.	—	—
davon gebundene Vorsorgegelder (Säule 3a) ²³ of which, tied pension provision (pillar 3a) ²³	—	.	.	—	—	.	.	—	—
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	9 451	4 269	489	14 208	3 155	19 243	2 064	24 462	38 670
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	5 734	13 785	—	19 519	655	25 498	—	26 153	45 672
Kassenobligationen Medium-term bank-issued notes	13	.	.	13	.	.	.	.	13
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	74	4	.	78	100	201	.	301	379
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	0	4	.	4	100	201	.	301	305
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	1 087	117	.	1 204	82	130	.	212	1 417
Sonstige Passiven Other liabilities	4 041	1 420	5	5 466	2 204	6 147	21	8 372	13 838
Wertberichtigungen und Rückstellungen ²⁴ Value adjustments and provisions ²⁴	1 391	30	.	1 421	21	39	.	60	1 481
Reserven für allgemeine Bankrisiken Reserves for general banking risks	566	—	.	566	—	—	.	—	566
Gesellschaftskapital Capital	2 165	.	.	2 165	.	.	.	.	2 165
Allgemeine gesetzliche Reserven General statutory reserve	4 735	.	.	4 735	.	.	.	.	4 735
Reserve für eigene Beteiligungstitel Reserve for treasury shares	56	.	.	56	.	.	.	.	56
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	2 190	.	.	2 190	.	.	.	.	2 190
Gewinnvortrag Retained earnings	1 292	—	.	1 292	—	7	.	7	1 299
Verlustvortrag Accumulated losses brought forward	- 65	—	.	- 65	—	—	.	—	- 65
Bilanzsumme Balance sheet total	36 847	21 538	623	59 008	7 707	62 485	2 194	72 387	131 395

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	1 873	75	.	1 949	—	97	.	97	2 046
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	1 507	.	.	1 507	.	.	.	.	1 507
Forderungen aus Geldmarktpapieren Money market paper held	2	0	.	2	—	—	.	—	2
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	1	—	.	1	—	—	.	—	1
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	273	502	103	877	7	291	—	299	1 176
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	1 549	390	—	1 939	248	454	—	702	2 641
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	4 855	98	—	4 953	40	300	—	340	5 293
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	1 801	28	—	1 829	18	128	—	146	1 975
davon hypothekarisch gedeckt of which, secured by mortgages	1 240	1	—	1 241	0	—	—	0	1 241
Hypothekarforderungen Mortgage claims	38 413	—	.	38 413	71	—	.	71	38 484
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	256	1	14	270	92	116	—	207	477
Finanzanlagen Financial investments	1 143	0	13	1 156	1 410	303	—	1 712	2 868
Beteiligungen Participating interests	42	—	.	42	32	13	.	45	88
Sachanlagen Tangible assets	444	—	.	444	—	—	.	—	444
davon Liegenschaften of which, real estate	312	—	.	312	—	—	.	—	312
Rechnungsabgrenzungen Accrued income and prepaid expenses	233	—	.	233	1	—	.	1	234
Sonstige Aktiven Other assets	269	35	0	303	2	16	0	18	321
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	51 152	1 130	129	52 411	1 922	1 718	0	3 639	56 051

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	1	0	.	2	—	—	.	—	2
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	116	237	57	410	79	33	1	114	524
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	2572	42	—	2614	278	824	—	1102	3716
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	23233	396	.	23630	849	139	.	988	24618
davon Freizügigkeitskonten (2. Säule) ²⁶ of which, vested benefit accounts (pillar 2) ²⁶	1798	—	.	1798	28	—	.	28	1826
davon gebundene Vorsorgegelder (Säule 3a) ²⁶ of which, tied pension provision (pillar 3a) ²⁶	3045	.	.	3045	23	.	.	23	3068
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	3612	476	35	4123	90	554	35	679	4802
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	4863	332	—	5196	63	129	—	191	5387
Kassenobligationen Medium-term bank-issued notes	3633	.	.	3633	.	.	.	.	3633
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	7187	—	.	7187	—	—	.	—	7187
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	1440	—	.	1440	—	—	.	—	1440
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	362	0	.	362	—	—	.	—	362
Sonstige Passiven Other liabilities	695	40	0	735	17	24	—	41	775
Wertberichtigungen und Rückstellungen ²⁷ Value adjustments and provisions ²⁷	1878	—	.	1878	—	—	.	—	1878
Reserven für allgemeine Bankrisiken Reserves for general banking risks	320	—	.	320	—	—	.	—	320
Gesellschaftskapital Capital	1188	.	.	1188	.	.	.	.	1188
Allgemeine gesetzliche Reserven General statutory reserve	936	.	.	936	.	.	.	.	936
Reserve für eigene Beteiligungstitel Reserve for treasury shares	13	.	.	13	.	.	.	.	13
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	691	.	.	691	.	.	.	.	691
Gewinnvortrag Retained earnings	21	—	.	21	—	—	.	—	21
Verlustvortrag Accumulated losses brought forward	0	—	.	0	—	—	.	—	0
Bilanzsumme Balance sheet total	51320	1524	92	52936	1377	1702	36	3115	56051

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	
Aktiven / Assets									
Flüssige Mittel Liquid assets	4 329	199	.	4 528	0	2 140	.	2 141	6 668
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	4 095	.	.	4 095	.	.	.	.	4 095
Forderungen aus Geldmarktpapieren Money market paper held	872	106	.	978	172	32 642	.	32 813	33 791
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	624	—	.	624	—	521	.	521	1 145
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	2 214	3 099	1 989	7 302	6 599	15 659	934	23 192	30 494
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	6 614	4 565	27	11 206	14 524	66 484	1 243	82 251	93 457
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	7 745	2 750	46	10 541	763	10 558	22	11 343	21 884
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	3 533	6 285	1 076	10 894	7 715	48 427	33	56 175	67 069
davon hypothekarisch gedeckt of which, secured by mortgages	877	25	—	902	98	2 014	—	2 112	3 015
Hypothekarforderungen Mortgage claims	14 315	49	.	14 363	1 634	2 774	.	4 408	18 772
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	4 234	37	78	4 348	786	865	1	1 653	6 000
Finanzanlagen Financial investments	3 049	27	281	3 356	5 963	21 382	—	27 345	30 701
Beteiligungen Participating interests	2 619	0	.	2 619	748	739	.	1 487	4 106
Sachanlagen Tangible assets	2 375	-8	.	2 368	22	33	.	55	2 422
davon Liegenschaften of which, real estate	1 721	0	.	1 722	2	18	.	20	1 742
Rechnungsabgrenzungen Accrued income and prepaid expenses	810	627	.	1 437	131	718	.	849	2 286
Sonstige Aktiven Other assets	5 154	959	1	6 114	4 312	3 507	41	7 860	13 974
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	27	.	.	27	.	.	.	.	27
Bilanzsumme Balance sheet total	57 890	18 695	3 497	80 081	43 369	205 928	2 274	251 570	331 651

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	1	11	.	12	0	155	.	155	168
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	3 135	2 761	232	6 128	692	9 350	319	10 360	16 488
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	10 995	8 455	2 075	21 525	14 700	70 686	39	85 425	106 950
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	3 239	61	.	3 299	261	487	.	748	4 047
davon Freizügigkeitskonten (2. Säule) ²⁹ of which, vested benefit accounts (pillar 2) ²⁹	360	—	.	360	1	—	.	1	361
davon gebundene Vorsorgegelder (Säule 3a) ²⁹ of which, tied pension provision (pillar 3a) ²⁹	460	.	.	460	0	.	.	0	460
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	8 072	8 321	419	16 812	3 004	51 981	2 704	57 689	74 501
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	5 408	4 427	—	9 835	5 065	60 597	4	65 666	75 501
Kassenobligationen Medium-term bank-issued notes	721	.	.	721	.	.	.	.	721
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	867	—	.	867	93	15	.	108	975
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	96	—	.	96	93	15	.	108	204
davon nachrangig of which, subordinated	40	—	.	40	75	0	.	75	115
Rechnungsabgrenzungen Accrued expenses and deferred income	2 132	584	.	2 716	334	444	.	779	3 495
Sonstige Passiven Other liabilities	5 570	819	19	6 408	5 732	4 793	29	10 554	16 962
Wertberichtigungen und Rückstellungen ³⁰ Value adjustments and provisions ³⁰	2 838	271	.	3 109	82	96	.	178	3 287
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1 154	3	.	1 157	89	227	.	315	1 472
Gesellschaftskapital Capital	8 980	.	.	8 980	.	.	.	.	8 980
Allgemeine gesetzliche Reserven General statutory reserve	6 693	.	.	6 693	.	.	.	.	6 693
Reserve für eigene Beteiligungstitel Reserve for treasury shares	43	.	.	43	.	.	.	.	43
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	5 578	.	.	5 578	.	.	.	.	5 578
Gewinnvortrag Retained earnings	5 124	0	.	5 124	843	—	.	843	5 967
Verlustvortrag Accumulated losses brought forward	- 177	—	.	- 177	—	—	.	—	- 177
Bilanzsumme Balance sheet total	70 373	25 712	2 746	98 831	30 895	198 830	3 095	232 820	331 651

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	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	1 570	2	.	1 572	—	1	.	1	1 573
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	1 537	.	.	1 537	.	.	.	.	1 537
Forderungen aus Geldmarktpapieren Money market paper held	—	—	.	—	0	52	.	53	53
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	610	267	55	932	352	1 640	—	1 992	2 924
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	150	558	—	708	665	4 508	—	5 173	5 881
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	1 794	608	—	2 402	204	1 493	—	1 697	4 100
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	286	848	—	1 134	260	2 074	—	2 334	3 468
davon hypothekarisch gedeckt of which, secured by mortgages	93	—	—	93	—	1	—	1	94
Hypothekarforderungen Mortgage claims	789	39	.	828	14	34	.	49	876
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	1 185	0	—	1 186	1 095	313	—	1 408	2 594
Finanzanlagen Financial investments	88	—	—	88	172	118	—	290	377
Beteiligungen Participating interests	0	—	.	0	—	—	.	—	0
Sachanlagen Tangible assets	39	0	.	39	—	—	.	—	39
davon Liegenschaften of which, real estate	16	—	.	16	—	—	.	—	16
Rechnungsabgrenzungen Accrued income and prepaid expenses	77	50	.	127	93	18	.	111	238
Sonstige Aktiven Other assets	350	965	0	1 316	225	53	—	277	1 593
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	6 938	3 338	55	10 332	3 080	10 304	—	13 384	23 717

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
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	260	66	—	326	1 923	1 996	3	3 921	4 247
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	546	388	553	1 488	3 421	7 711	—	11 131	12 619
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	72	15	.	87	5	44	.	49	136
davon Freizügigkeitskonten (2. Säule) ³² of which, vested benefit accounts (pillar 2) ³²	0	—	.	0	—	—	.	—	0
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	1 059	909	2	1 970	310	884	48	1 241	3 212
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	46	243	—	289	3	252	—	255	544
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	280	68	.	348	89	25	.	114	462
Sonstige Passiven Other liabilities	442	978	0	1 420	193	31	—	223	1 643
Wertberichtigungen und Rückstellungen ³³ Value adjustments and provisions ³³	207	2	.	209	—	5	.	5	214
Reserven für allgemeine Bankrisiken Reserves for general banking risks	187	—	.	187	—	—	.	—	187
Gesellschaftskapital Capital	157	.	.	157	.	.	.	.	157
Allgemeine gesetzliche Reserven General statutory reserve	1	.	.	1	.	.	.	.	1
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	—	.	.	—	.	.	.	.	—
Gewinnvortrag Retained earnings	386	—	.	386	—	0	.	0	386
Verlustvortrag Accumulated losses brought forward	– 94	—	.	– 94	—	—	.	—	– 94
Bilanzsumme Balance sheet total	3 551	2 669	556	6 775	5 944	10 947	50	16 941	23 717

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	3 770	56	.	3 826	—	- 5	.	- 5	3 821
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	3 672	.	.	3 672	.	.	.	.	3 672
Forderungen aus Geldmarktpapieren Money market paper held	4 687	0	.	4 687	11	1 036	.	1 047	5 734
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	4 218	—	.	4 218	—	811	.	811	5 029
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	1 428	972	306	2 706	373	5 544	51	5 968	8 674
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	1 629	583	—	2 212	1 444	3 136	—	4 581	6 793
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	190	33	—	223	47	329	—	376	599
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	862	1 530	0	2 393	397	2 365	1	2 763	5 156
davon hypothekarisch gedeckt of which, secured by mortgages	0	—	—	0	—	—	—	—	0
Hypothekarforderungen Mortgage claims	269	—	.	269	2	—	.	2	271
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	818	3	0	821	82	331	—	413	1 234
Finanzanlagen Financial investments	1 517	4	353	1 875	590	224	—	814	2 689
Beteiligungen Participating interests	123	—	.	123	44	4	.	48	172
Sachanlagen Tangible assets	720	0	.	720	—	—	.	—	720
davon Liegenschaften of which, real estate	531	0	.	531	—	—	.	—	531
Rechnungsabgrenzungen Accrued income and prepaid expenses	201	9	.	211	7	7	.	14	225
Sonstige Aktiven Other assets	1 838	218	6	2 063	2 103	427	—	2 530	4 593
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	18 052	3 409	666	22 127	5 101	13 398	51	18 550	40 677

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	.	1	—	—	.	—	1
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	589	1 759	4	2 352	2 632	5 317	253	8 202	10 554
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	213	105	—	318	9	383	—	392	709
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	1 186	177	.	1 363	165	626	.	791	2 153
davon Freizügigkeitskonten (2. Säule) ³⁵ of which, vested benefit accounts (pillar 2) ³⁵	36	1	.	37	0	—	.	0	37
davon gebundene Vorsorgegelder (Säule 3a) ³⁵ of which, tied pension provision (pillar 3a) ³⁵	42	.	.	43	—	.	.	—	43
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	6 588	3 270	93	9 950	1 327	4 813	313	6 454	16 404
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	1 047	243	306	1 596	105	116	—	221	1 816
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	885	5	.	890	0	0	.	0	890
Sonstige Passiven Other liabilities	2 087	242	0	2 329	2 022	429	6	2 457	4 786
Wertberichtigungen und Rückstellungen ³⁶ Value adjustments and provisions ³⁶	666	1	.	667	—	—	.	—	667
Reserven für allgemeine Bankrisiken Reserves for general banking risks	312	—	.	312	—	—	.	—	312
Gesellschaftskapital Capital	2 170	.	.	2 170	.	.	.	.	2 170
Allgemeine gesetzliche Reserven General statutory reserve	19	.	.	19	.	.	.	.	19
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	78	.	.	78	.	.	.	.	78
Gewinnvortrag Retained earnings	117	—	.	117	—	—	.	—	117
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	15 955	5 803	404	22 161	6 260	11 684	572	18 516	40 677

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	42 713	1 370	.	44 083	0	78 570	.	78 570	122 653
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	33 863	.	.	33 863	.	.	.	.	33 863
Forderungen aus Geldmarktpapieren Money market paper held	19 297	692	.	19 989	811	113 375	.	114 187	134 176
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	12 188	—	.	12 188	20	58 271	.	58 291	70 479
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	7 550	10 142	4 568	22 260	8 553	99 821	2 990	111 364	133 624
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	31 748	12 414	1 551	45 713	44 654	571 297	2 395	618 346	664 059
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	99 161	17 135	424	116 719	4 467	161 906	76	166 449	283 168
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	41 800	16 029	1 096	58 925	18 818	209 369	39	228 227	287 152
davon hypothekarisch gedeckt of which, secured by mortgages	15 471	212	4	15 687	287	2 191	—	2 477	18 165
Hypothekarforderungen Mortgage claims	687 734	364	.	688 097	3 167	9 473	.	12 640	700 738
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	15 361	870	11 883	28 114	8 673	171 384	1 921	181 978	210 092
Finanzanlagen Financial investments	25 493	65	637	26 194	15 602	55 364	—	70 966	97 161
Beteiligungen Participating interests	13 018	0	.	13 018	20 473	14 424	.	34 896	47 915
Sachanlagen Tangible assets	19 819	–8	.	19 811	91	1 106	.	1 197	21 009
davon Liegenschaften of which, real estate	13 835	0	.	13 835	4	656	.	660	14 495
Rechnungsabgrenzungen Accrued income and prepaid expenses	4 184	973	.	5 157	1 013	6 045	.	7 058	12 215
Sonstige Aktiven Other assets	24 172	11 607	11 904	47 683	39 051	214 394	108	253 554	301 237
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	27	.	.	27	.	.	.	.	27
Bilanzsumme Balance sheet total	1 032 076	71 653	32 063	1 135 793	165 375	1 706 528	7 530	1 879 433	3 015 226

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	681	1 817	.	2 498	3 932	87 040	.	90 972	93 470
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	11 246	10 139	5 829	27 214	8 721	87 395	4 469	100 585	127 799
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	57 019	28 209	2 589	87 818	40 474	440 867	1 251	482 592	570 409
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	331 509	3 169	.	334 678	17 274	3 931	.	21 205	355 883
davon Freizügigkeitskonten (2. Säule) ³⁸ of which, vested benefit accounts (pillar 2) ³⁸	21 752	—	.	21 752	246	—	.	246	21 998
davon gebundene Vorsorgegelder (Säule 3a) ³⁸ of which, tied pension provision (pillar 3a) ³⁸	31 023	.	.	31 023	152	.	.	152	31 175
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	136 444	44 245	3 078	183 766	12 296	156 676	9 157	178 129	361 896
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	118 059	104 072	95	222 227	14 571	416 072	750	431 393	653 620
Kassenobligationen Medium-term bank-issued notes	50 272	.	.	50 272	.	.	.	.	50 272
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	91 002	1 972	.	92 975	17 686	194 457	.	212 144	305 118
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	37 359	1 972	.	39 331	17 686	194 457	.	212 144	251 475
davon nachrangig of which, subordinated	3 735	—	.	3 735	3 774	36 695	.	40 469	44 204
Rechnungsabgrenzungen Accrued expenses and deferred income	9 616	1 548	.	11 164	846	8 559	.	9 405	20 569
Sonstige Passiven Other liabilities	38 266	14 609	11 479	64 353	47 807	191 311	87	239 205	303 558
Wertberichtigungen und Rückstellungen ³⁹ Value adjustments and provisions ³⁹	14 984	388	.	15 372	1 027	1 251	.	2 279	17 650
Reserven für allgemeine Bankrisiken Reserves for general banking risks	16 940	3	.	16 943	89	227	.	315	17 258
Gesellschaftskapital Capital	23 945	.	.	23 945	.	.	.	.	23 945
Allgemeine gesetzliche Reserven General statutory reserve	70 697	.	.	70 697	.	.	.	.	70 697
Reserve für eigene Beteiligungstitel Reserve for treasury shares	3 089	.	.	3 089	.	.	.	.	3 089
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	20 385	.	.	20 385	.	.	.	.	20 385
Gewinnvortrag Retained earnings	16 358	4	.	16 361	843	2 702	.	3 545	19 906
Verlustvortrag Accumulated losses brought forward	- 300	—	.	- 300	—	—	.	—	- 300
Bilanzsumme Balance sheet total	1 010 214	210 174	23 070	1 243 457	165 566	1 590 489	15 713	1 771 769	3 015 226

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	2006	15 112	141	1 819	1 157	.	.	18 229
Liquid assets	2007	19 019	166	2 053	7 663	.	.	28 901
	2008	48 053	36 723	33 414	9 856	.	.	128 047
Forderungen aus Geldmarktpapieren	2006	9 681	38 435	25 840	43 564	.	.	117 520
Money market paper held	2007	7 466	23 726	29 132	56 944	.	.	117 267
	2008	24 806	22 963	39 692	52 501	.	.	139 962
Forderungen gegenüber Banken, auf Sicht	2006	12 261	23 151	28 782	11 259	—	8 141	83 593
Claims against banks, sight	2007	17 119	47 508	53 625	16 724	—	9 509	144 485
	2008	18 866	62 049	38 854	17 484	—	7 969	145 222
Forderungen gegenüber Banken, auf Zeit	2006	77 206	472 535	134 804	108 942	3 272	854	797 613
Claims against banks, time	2007	97 519	446 777	149 010	172 153	3 390	243	869 092
	2008	80 291	315 299	170 421	106 776	3 923	23	676 733
Forderungen gegenüber Kunden	2006	141 812	339 125	81 863	67 548	2	578	630 927
Claims against customers	2007	158 940	381 501	92 892	90 032	0	906	724 271
	2008	168 287	291 105	64 557	58 057	924	713	583 642
Hypothekarforderungen	2006	645 942	15 570	2 060	3 806	.	.	667 378
Mortgage claims	2007	668 150	2 774	5 713	5 694	.	.	682 332
	2008	691 974	2 565	2 803	4 542	.	.	701 884
Wertschriften ² und Edelmetalle	2006	89 307	203 678	146 923	116 365	.	25 314	581 586
Securities ² and precious metals	2007	94 678	182 262	140 589	134 268	.	35 698	587 494
	2008	70 675	85 430	78 556	64 691	.	14 795	314 147
Beteiligungen	2006	44 803	2 635	715	3 345	.	.	51 499
Participating interests	2007	39 905	2 467	798	2 039	.	.	45 209
	2008	33 659	10 923	851	2 654	.	.	48 087
Sachanlagen	2006	19 315	651	38	478	.	.	20 482
Tangible assets	2007	20 547	690	40	522	.	.	21 799
	2008	20 669	693	43	362	.	.	21 767
Übrige Positionen ³	2006	48 669	7 778	8 051	140 324	20 411	136	225 369
Sundry items ³	2007	56 691	96 937	37 554	22 789	21 901	1 176	237 046
	2008	73 343	57 810	17 919	159 037	8 799	3 220	320 128
Bilanzsumme	2006	1 104 108	1 103 698	430 896	496 788	23 685	35 022	3 194 197
Balance sheet total	2007	1 180 033	1 184 808	511 406	508 828	25 291	47 531	3 457 897
	2008	1 230 623	885 561	447 110	475 960	13 646	26 720	3 079 620

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	2006	10323	95662	12778	16541	.	.	135303
	2007	12587	115017	17674	30797	.	.	176075
	2008	4613	59816	11940	17101	.	.	93471
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	2006	16559	26355	24389	10289	—	12766	90358
	2007	19711	38559	33927	15362	—	16672	124231
	2008	25370	44725	49488	12458	—	10558	142600
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	2006	107264	303828	267394	155486	582	1816	836370
	2007	132471	304070	191913	165872	3225	2107	799658
	2008	101682	237291	161976	78396	2902	1491	583738
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	2006	351820	187	5714	130	.	.	357850
	2007	328552	281	5881	161	.	.	334874
	2008	350211	727	7001	233	.	.	358173
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	2006	124473	80735	52573	29784	—	15735	303301
	2007	118885	92873	68272	34248	—	16981	331259
	2008	158025	117652	64394	28750	—	12690	381512
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	2006	147677	361658	106804	96390	0	597	713126
	2007	189156	420171	129807	112712	46	1232	853124
	2008	133831	325850	118028	77121	—	1151	655981
Kassenobligationen Medium-term bank-issued notes	2006	34489	.	—	.	.	.	34489
	2007	41060	.	—	.	.	.	41060
	2008	50275	.	—	.	.	.	50275
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	2006	105962	64123	59168	51316	.	.	280570
	2007	107983	87156	71674	68208	.	.	335021
	2008	108689	70362	82841	43226	.	.	305118
Übrige Positionen ⁴ Sundry items ⁴	2006	106367	3658	11964	160826	20411	137	303362
	2007	114695	107317	39060	38986	21901	902	322861
	2008	136944	62156	3003	154522	8799	2773	368198
Eigene Mittel Equity	2006	135907	3175	375	11	.	.	139467
	2007	136475	2910	317	31	.	.	139733
	2008	137850	2426	176	103	.	.	140555
Bilanzsumme Balance sheet total	2006	1140841	939382	541159	520772	20993	31050	3194197
	2007	1201576	1168354	558524	466376	25172	37894	3457897
	2008	1207490	921006	498848	411911	11701	28664	3079620

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
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
2008	1 168 252	1 911 368	1 272 394	1 807 226	3 079 620	37.9	62.1	41.3	58.7

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

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Aktiven bzw. Passiven Assets or liabilities	Jahres- ende End of year	CHF	USD	EUR	Übrige Fremd- währungen Other foreign currencies	Edel- metalle ¹ Precious metals ¹	Total
		1	2	3	4	5	6
Aktiven / Assets							
Inland	2004	879 434	24 250	15 509	8 557	33 897	961 647
Domestic	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
	2008	1 057 067	41 719	24 421	12 261	32 785	1 168 252
Ausland	2004	145 163	693 350	298 713	383 251	8 645	1 529 122
Foreign	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	188 381	1 129 214	488 789	498 450	15 567	2 320 400
	2008	173 557	843 842	422 689	463 699	7 581	1 911 368
Total	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
	2008	1 230 623	885 561	447 110	475 960	40 366	3 079 620
Passiven / Liabilities							
Inland	2004	936 824	68 454	49 558	19 253	27 617	1 101 707
Domestic	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
	2008	1 029 720	94 843	99 500	24 302	24 029	1 272 394
Ausland	2004	109 702	629 521	291 118	345 326	13 394	1 389 061
Foreign	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
	2008	177 770	826 163	399 348	387 610	16 336	1 807 226
Total	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	558 524	466 376	63 066	3 457 897
	2008	1 207 490	921 006	498 848	411 911	40 365	3 079 620

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

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

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
2008	21 511	5 209	26 720	12 328	16 336	28 664

1.00 Kantonalbanken / Cantonal banks

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
2008	1 824	305	2 128	1 711	278	1 989

2.00 Grossbanken / Big banks

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
2008	14 492	2 625	17 116	8 623	10 079	18 702

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2008	123	0	123	105	17	121

4.00 Raiffeisenbanken / Raiffeisen banks

2004	40	—	40	32	4	36
2005	67	—	67	46	7	52
2006	84	—	84	61	12	73
2007	132	—	132	64	14	79
2008	159	—	159	97	15	112

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)

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
2008	4 192	2 228	6 420	1 386	5 325	6 711

5.11 Handelsbanken / Commercial banks

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
2008	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2008	1 517	1 197	2 714	623	2 194	2 818

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2008	2 546	1 031	3 577	671	3 095	3 765

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
2008	55	—	55	3	50	53

8.00 Privatbankiers / Private bankers

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
2008	666	51	717	404	572	976

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

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
2008	11 274	2 372	13 646	11 701	0	11 701

2.00 Grossbanken / Big banks

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
2008	8 799	—	8 799	8 799	—	8 799

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	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
	2008	9 587	11 381	20 969	9 279	107 005	116 284	137 253
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	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
	2008	33 528	13 555	47 083	46 764	578 941	625 705	672 788
Forderungen gegenüber Banken, Total Claims against banks, total	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
	2008	43 115	24 936	68 051	56 043	685 947	741 989	810 041

Verpflichtungen / Liabilities

Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	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	79 357	91 144	107 559
	2008	12 095	11 964	24 058	13 276	94 708	107 984	132 042
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	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	626 107	676 103	794 326
	2008	57 778	28 703	86 481	43 904	448 960	492 864	579 345
Verpflichtungen gegenüber Banken, Total Liabilities towards banks, total	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
	2008	69 873	40 667	110 540	57 179	543 669	600 848	711 387

Aktiv- bzw. Passivüberschuss / Net position

Aktiv- (+) bzw. Passivüberschuss (-)	2004	- 26 453	- 35 324	- 61 777	14 101	35 513	49 614	- 12 163
Total Bankengelder	2005	- 28 379	- 32 984	- 61 362	5 939	61 280	67 219	5 857
Net position (surplus claims (+), surplus liabilities (-))	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
	2008	- 26 758	- 15 731	- 42 488	- 1 137	142 278	141 142	98 653

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.

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
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	2 345 236	1 110 180	75 515	1 235 056	1 013 574	1 194 416	129 514	1 150 821	964 130
2008	2 011 330	1 151 971	64 933	859 359	629 936	1 168 353	119 787	842 978	615 893

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

88 Banken / 88 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	1 850 743	713 489	114 715	399 538	281 470
Fortgeschrittene Volkswirtschaften	Developed countries	1 548 486	672 322	110 253	259 692	221 010
Europa	Europe	908 773	456 366	64 320	104 752	104 516
Andorra	Andorra	65	.	—	53	—
Belgien	Belgium	10 016	4 262	1 951	611	2 348
Dänemark	Denmark	7 424	5 266	697	104	663
Deutschland	Germany	80 327	29 961	4 241	9 989	24 829
Färöer	Faeroe Islands	.	.	—	.	—
Finnland	Finland	1 754	192	.	54	741
Frankreich	France	95 437	40 185	32 428	8 123	9 003
Griechenland	Greece	3 445	149	—	.	.
Grönland	Greenland	.	—	—	.	—
Irland	Ireland	18 102	4 991	2 508	.	.
Island	Iceland	463	342	.	6	105
Italien	Italy	12 426	2 675	13	2 711	4 602
Luxemburg	Luxembourg	65 127	15 656	692	6 952	5 481
Malta	Malta	589	80	.	.	.
Niederlande	Netherlands	50 341	10 099	5 098	22 233	.
Norwegen	Norway	3 173	724	656	176	928
Österreich	Austria	10 889	3 067	752	.	5 149
Portugal	Portugal	1 525	314	.	.	.
San Marino	San Marino	5	—	—	5	—
Schweden	Sweden	6 944	1 934	.	.	.
Slowenien	Slovenia	204	122	—	41	.
Spanien	Spain	8 861	1 964	23	.	4 538
Vatikanstadt	Vatican	121	.	—	25	—
Vereinigtes Königreich	United Kingdom	528 438	334 219	14 250	44 320	27 417
Zypern	Cyprus	3 067	38	.	.	.
Übrige	Other	639 712	215 956	45 934	154 940	116 494
Australien	Australia	26 496	6 179	1 632	.	.
Japan	Japan	106 408	33 193	.	.	.
Kanada	Canada	15 282	1 425	2 244	.	3 237
Neuseeland	New Zealand	1 362	204	.	232	.
Vereinigte Staaten	United States	490 165	174 955	5 448	145 033	79 036
Offshore-Finanzplätze	Offshore centres	187 714	27 560	2 341	86 459	33 152
Aruba	Aruba	134	—	—	112	.
Bahamas	Bahamas	13 587	1 913	—	6 104	4 038
Bahrain	Bahrain	924	260	.	.	.
Barbados	Barbados	588	.	—	42	.
Bermuda	Bermuda	4 480	63	—	.	1 214
Gibraltar	Gibraltar	6 555	4 749	.	.	.
Guernsey	Guernsey	10 793	728	.	.	3 276

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

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

Länder Countries		davon / of which				davon / of which	
		Verpflichtungen ⁵	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben	Verpflich- tungen
		Liabilities ⁵	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Assets	Liabilities
		1	2	3	4	5	6
Alle Länder	All countries	1 739 903	575 036	17 015	589 247	1 471 993	1 403 270
Fortgeschrittene Volkswirtschaften	Developed countries	1 143 199	451 355	14 690	267 700	1 260 391	982 258
Europa	Europe	725 776	370 405	13 389	107 316	659 395	582 593
Andorra	Andorra	461	111	3	320	16	328
Belgien	Belgium	7 212	4 783	211	1 549	4 253	2 934
Dänemark	Denmark	1 410	796	70	258	1 128	939
Deutschland	Germany	80 400	55 330	4 503	10 907	48 422	59 604
Färöer	Faeroe Islands	1	.	0	0	.	0
Finnland	Finland	1 111	611	41	137	1 236	858
Frankreich	France	54 127	35 351	3 620	8 032	25 937	21 644
Griechenland	Greece	2 155	383	124	1 534	1 868	1 287
Grönland	Greenland	0	.	.	.	.	0
Irland	Ireland	9 716	3 568	36	4 309	13 518	6 807
Island	Iceland	236	191	4	35	202	111
Italien	Italy	20 449	6 739	2 344	9 635	8 905	13 573
Luxemburg	Luxembourg	52 247	36 187	36	9 485	45 752	34 382
Malta	Malta	575	175	11	348	416	430
Niederlande	Netherlands	17 232	8 059	298	6 635	36 716	12 133
Norwegen	Norway	1 312	325	47	488	1 672	1 144
Österreich	Austria	4 563	2 002	484	1 370	6 117	3 251
Portugal	Portugal	1 546	481	93	863	642	1 038
San Marino	San Marino	101	.	3	13	0	94
Schweden	Sweden	2 933	635	213	759	3 678	2 404
Slowenien	Slovenia	165	50	25	80	49	104
Spanien	Spain	7 819	2 331	479	3 675	6 998	5 258
Vatikanstadt	Vatican	66	.	0	51	1	35
Vereinigtes Königreich	United Kingdom	455 524	211 944	723	42 844	450 442	412 188
Zypern	Cyprus	4 416	253	20	3 990	1 426	2 047
Übrige	Other	417 424	80 950	1 301	160 384	600 996	399 665
Australien	Australia	18 672	6 441	141	4 279	22 692	17 856
Japan	Japan	33 975	19 869	115	4 996	104 957	32 008
Kanada	Canada	8 702	2 668	206	2 917	12 115	7 220
Neuseeland	New Zealand	1 387	411	32	683	1 062	970
Vereinigte Staaten	United States	354 688	51 560	807	147 509	460 170	341 611
Offshore-Finanzplätze	Offshore centres	444 443	80 016	523	226 511	133 199	326 784
Aruba	Aruba	46	.	0	45	120	21
Bahamas	Bahamas	57 585	21 893	61	21 929	10 744	46 464
Bahrain	Bahrain	744	222	4	335	420	503
Barbados	Barbados	155	2	2	138	578	75
Bermuda	Bermuda	4 693	316	12	3 949	2 570	3 142
Gibraltar	Gibraltar	9 732	6 857	6	1 721	6 142	8 635
Guernsey	Guernsey	50 968	21 072	37	7 604	6 986	28 867

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

88 Banken / 88 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)					
Hongkong	Hong Kong SAR	22 041	11 000	408	5 712	2 208
Insel Man	Isle of Man	808	.	—	.	.
Jersey	Jersey	9 813	960	.	.	3 762
Kaimaninseln	Cayman Islands	56 814	1 122	.	.	14 344
Libanon	Lebanon	1 603	95	—	.	.
Macau	Macau SAR	27	.	—	24	—
Mauritius	Mauritius	1 466	1	—	1 238	.
Niederländische Antillen	Netherlands Antilles	760	233	—	.	.
Panama	Panama	8 028	139	—	7 413	19
Samoa	Samoa	359	—	—	346	—
Singapur	Singapore	19 583	5 596	1 402	6 514	2 468
Vanuatu	Vanuatu	7	.	—	0	—
Westindien (GB)	West Indies UK	29 344	340	.	.	946
Aufstrebende Volkswirtschaften	Developing countries	114 544	13 607	2 121	53 387	27 308
Europa	Europe	15 725	3 837	394	8 420	.
Albanien	Albania	5	.	.	5	—
Belarus	Belarus	291	194	—	96	.
Bosnien und Herzegowina	Bosnia and Herzegovina	46	.	—	1	.
Bulgarien	Bulgaria	371	41	—	.	.
Estland	Estonia	89	2	—	81	.
Kroatien	Croatia	572	91	—	467	8
Lettland	Lithuania	46	.	—	7	.
Litauen	Latvia	93	0	—	.	.
Mazedonien	Macedonia	14	5	—	8	.
Moldova	Moldova	2	—	—	2	—
Montenegro	Montenegro	17	.	—	17	—
Polen	Poland	992	73	.	273	.
Rumänien	Romania	292	2	—	.	7
Russische Föderation	Russia	5 638	1 374	.	2 858	.
Serbien	Serbia	114	.	—	76	.
Slowakei	Slovakia	325	275	—	44	.
Tschechische Republik	Czech Republic	320	16	—	.	15
Türkei	Turkey	4 945	993	331	.	.
Ukraine	Ukraine	925	525	—	.	151
Ungarn	Hungary	627	218	—	216	76
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)						
Hongkong	Hong Kong SAR	35 318	7 709	58	24 809	16 843	23 523
Insel Man	Isle of Man	1 583	280	2	1 279	231	700
Jersey	Jersey	92 313	3 657	6	7 452	6 985	87 937
Kaimaninseln	Cayman Islands	61 950	7 125	2	46 664	50 589	55 960
Libanon	Lebanon	3 500	1 182	9	2 203	241	1 493
Macau	Macau SAR	888	.	.	148	14	857
Mauritius	Mauritius	1 000	68	14	910	1 348	515
Niederländische Antillen	Netherlands Antilles	1 301	258	18	920	269	627
Panama	Panama	22 183	86	55	21 589	3 319	8 240
Samoa	Samoa	1 618	—	0	1 604	301	1 253
Singapur	Singapore	28 780	8 346	86	14 997	12 261	21 352
Vanuatu	Vanuatu	96	.	0	87	0	82
Westindien (GB)	West Indies UK	69 990	201	150	68 128	13 239	36 540
Aufstrebende Volkswirtschaften	Developing countries	152 261	43 664	1 802	95 036	78 403	94 229
Europa	Europe	25 053	9 498	479	14 019	8 244	15 048
Albanien	Albania	32	21	3	8	5	14
Belarus	Belarus	107	.	2	90	173	52
Bosnien und Herzegowina	Bosnia and Herzegovina	54	.	11	11	46	45
Bulgarien	Bulgaria	192	16	11	164	179	77
Estland	Estonia	81	.	4	72	9	33
Kroatien	Croatia	664	315	45	303	104	457
Lettland	Lithuania	347	.	4	115	17	277
Litauen	Latvia	103	29	2	72	6	36
Mazedonien	Macedonia	60	20	10	30	9	48
Moldova	Moldova	126	.	0	32	0	94
Montenegro	Montenegro	270	.	1	11	1	10
Polen	Poland	950	415	35	331	718	785
Rumänien	Romania	222	32	9	176	103	104
Russische Föderation	Russia	13 829	5 588	58	7 722	3 230	8 630
Serbien	Serbia	451	181	64	202	90	295
Slowakei	Slovakia	107	6	14	80	292	53
Tschechische Republik	Czech Republic	881	102	86	590	218	644
Türkei	Turkey	3 933	451	45	3 287	2 368	1 820
Ukraine	Ukraine	1 942	1 366	8	557	484	1 011
Ungarn	Hungary	703	343	67	167	190	562
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

88 Banken / 88 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	18 606	1 293	105	9 059	6 200
Argentinien	Argentina	744	7	—	655	.
Belize	Belize	823	—	—	801	.
Bolivien	Bolivia	21	—	—	.	—
Brasilien	Brazil	6 577	878	19	.	4 313
Chile	Chile	497	169	.	186	.
Costa Rica	Costa Rica	173	.	—	149	.
Dominica	Dominica	15	—	—	4	.
Dominikanische Republik	Dominican Republic	89	—	—	58	.
Ecuador	Ecuador	212	.	—	.	.
El Salvador	El Salvador	68	.	—	42	.
Falklandinseln	Falkland Islands	.	—	—	.	—
Grenada	Grenada	2	—	—	2	—
Guatemala	Guatemala	83	.	.	60	.
Guyana	Guyana	1	—	—	1	—
Haiti	Haiti	4	.	—	2	—
Honduras	Honduras	39	.	—	11	—
Jamaika	Jamaica	2	—	—	1	.
Kolumbien	Colombia	280	.	.	200	.
Kuba	Cuba	1	.	—	1	—
Mexiko	Mexico	6 388	68	.	.	.
Nicaragua	Nicaragua	0	.	—	0	—
Paraguay	Paraguay	105	—	—	93	—
Peru	Peru	617	57	—	501	.
St. Lucia	St. Lucia	251	—	—	239	—
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	261	—	—	.	.
Suriname	Suriname	.	—	—	.	—
Trinidad und Tobago	Trinidad and Tobago	92	—	—	90	.
Turks- und Caicosinseln	Turks and Caicos	296	.	—	90	.
Uruguay	Uruguay	163	2	—	154	.
Venezuela	Venezuela	800	4	—	655	.
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—	—	—	—
Afrika und Mittlerer Osten	Africa and Middle East	30 685	2 904	557	21 843	1 423
Ägypten	Egypt	802	24	.	.	.
Algerien	Algeria	56	17	—	34	—
Angola	Angola	2	—	—	2	—
Äquatorialguinea	Equatorial Guinea	1	—	—	0	—
Äthiopien	Ethiopia	6	.	—	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		Verpflichtungen ¹⁵ Liabilities ¹⁵				davon / of which	
		davon / of which		Übrige Verpflichtungen gegenüber Kunden	Grossbanken Big banks		
		gegenüber Banken	gegenüber Kunden in Spar- und Anlageform		Other liabilities towards customers	Guthaben	Verpflichtungen
		Towards banks	Towards customers in the form of savings and deposits			Assets	Liabilities
		1	2	3	4	5	6
Lateinamerika und Karibik	Latin America and Caribbean	25 556	4 256	360	18 914	12 394	12 845
Argentinien	Argentina	4 287	.	60	4 190	281	1 579
Belize	Belize	1 790	.	11	1 761	188	720
Bolivien	Bolivia	131	.	4	127	14	96
Brasilien	Brazil	4 830	729	101	3 924	5 611	2 471
Chile	Chile	547	88	18	331	259	284
Costa Rica	Costa Rica	337	.	15	316	87	169
Dominica	Dominica	48	—	2	37	2	18
Dominikanische Republik	Dominican Republic	265	.	9	133	62	216
Ecuador	Ecuador	193	42	7	144	36	75
El Salvador	El Salvador	35	.	1	29	31	21
Falklandinseln	Falkland Islands	.	—	.	.	.	0
Grenada	Grenada	24	—	0	24	0	6
Guatemala	Guatemala	62	.	8	53	57	29
Guyana	Guyana	1	—	.	1	.	1
Haiti	Haiti	17	.	0	7	4	13
Honduras	Honduras	57	.	1	19	33	19
Jamaika	Jamaica	11	.	1	9	2	7
Kolumbien	Colombia	383	.	15	347	180	283
Kuba	Cuba	57	.	2	26	.	22
Mexiko	Mexico	4 959	682	41	2 520	4 354	3 559
Nicaragua	Nicaragua	5	—	1	4	.	2
Paraguay	Paraguay	137	13	7	116	54	59
Peru	Peru	1 009	.	14	405	473	868
St. Lucia	St. Lucia	53	—	.	52	18	10
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	902	.	3	887	111	345
Suriname	Suriname	1	—	1	1	0	1
Trinidad und Tobago	Trinidad and Tobago	518	.	1	70	87	515
Turks- und Caicosinseln	Turks and Caicos	393	.	.	296	55	111
Uruguay	Uruguay	1 012	77	10	919	51	384
Venezuela	Venezuela	3 488	1 285	21	2 166	347	964
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—	—	—	—	—
Afrika und Mittlerer Osten	Africa and Middle East	52 210	20 331	551	28 247	16 047	30 988
Ägypten	Egypt	2 599	967	20	1 585	435	1 586
Algerien	Algeria	545	45	14	483	17	216
Angola	Angola	476	.	1	309	2	189
Äquatorialguinea	Equatorial Guinea	15	.	.	14	1	5
Äthiopien	Ethiopia	17	.	3	11	5	10

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

88 Banken / 88 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben ¹⁷	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ¹⁸	Wertschriften ¹⁹
		Assets ¹⁷	Claims against banks	Money market paper	Loans ¹⁸	Securities ¹⁹
		1	2	3	4	5
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)					
Benin	Benin	5	—	—	5	—
Botsuana	Botswana	0	.	—	0	—
Burkina Faso	Burkina Faso	6	—	.	3	—
Burundi	Burundi	3	—	—	3	—
Côte d'Ivoire	Côte d'Ivoire	234	.	.	53	78
Dschibuti	Djibouti	2	—	—	2	—
Eritrea	Eritrea	4	—	—	4	—
Gabun	Gabon	12	.	—	8	.
Gambia	Gambia	3	.	—	3	—
Ghana	Ghana	66	.	—	43	.
Guinea	Guinea	9	.	.	9	—
Guinea-Bissau	Guinea-Bissau	.	—	—	.	—
Irak	Iraq	24	.	—	3	.
Iran	Iran	509	375	—	130	—
Israel	Israel	2 328	180	.	1 309	446
Jemen	Yemen	178	.	—	137	.
Jordanien	Jordan	220	42	.	.	.
Kamerun	Cameroon	9	—	.	8	—
Kap Verde	Cape Verde	7	—	—	7	—
Katar	Qatar	4 858	39	—	4 780	.
Kenia	Kenya	294	8	.	204	—
Komoren	Comoros Islands	.	—	—	.	—
Kongo (Brazzaville)	Congo (Brazzaville)	9	—	—	8	.
Kongo (Demokratische Republik (Zaire))	Congo Democratic Republic (Zaire)	60	.	—	.	—
Kuwait	Kuwait	2 250	179	—	.	.
Lesotho	Lesotho	.	—	—	.	—
Liberia	Liberia	3 396	—	—	.	.
Libyen	Libya	100	.	—	80	—
Madagaskar	Madagascar	13	.	—	5	—
Malawi	Malawi	14	.	—	3	—
Mali	Mali	11	—	—	11	—
Marokko	Morocco	490	122	.	.	.
Mauretanien	Mauritania	5	.	—	1	—
Mosambik	Mozambique	4	—	—	4	—
Namibia	Namibia	3	—	—	3	—
Niger	Niger	2	—	—	2	—
Nigeria	Nigeria	922	260	.	267	.
Oman	Oman	1 208	24	—	1 174	.

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	0	1	25	2	2
Botsuana	Botswana	29	.	1	11	0	21
Burkina Faso	Burkina Faso	37	.	1	35	1	14
Burundi	Burundi	7	.	0	6	0	1
Côte d'Ivoire	Côte d'Ivoire	456	150	5	190	145	337
Dschibuti	Djibouti	46	.	.	45	0	27
Eritrea	Eritrea	7	.	0	5	.	4
Gabun	Gabon	63	.	1	61	2	7
Gambia	Gambia	45	.	0	19	3	41
Ghana	Ghana	75	.	4	41	23	47
Guinea	Guinea	33	.	2	14	8	28
Guinea-Bissau	Guinea-Bissau	0	—	.	0	0	.
Irak	Iraq	58	.	1	57	22	30
Iran	Iran	1 196	804	6	385	398	31
Israel	Israel	5 511	628	110	4 421	1 120	2 338
Jemen	Yemen	455	331	0	98	30	404
Jordanien	Jordan	1 531	1 003	4	507	63	478
Kamerun	Cameroon	53	.	3	49	1	11
Kap Verde	Cape Verde	4	.	0	3	0	0
Katar	Qatar	711	324	1	288	4 649	510
Kenia	Kenya	1 086	332	31	690	40	561
Komoren	Comoros Islands	4	—	.	4	.	3
Kongo (Brazzaville)	Congo (Brazzaville)	79	.	3	77	1	55
Kongo (Demokratische Republik (Zaire))	Congo Democratic Republic (Zaire)	181	.	1	154	23	72
Kuwait	Kuwait	2 378	1 129	9	1 147	636	1 935
Lesotho	Lesotho	3	.	.	3	0	3
Liberia	Liberia	3 550	.	12	3 180	2 436	2 372
Libyen	Libya	628	154	7	466	64	320
Madagaskar	Madagascar	154	90	3	53	6	24
Malawi	Malawi	12	.	1	11	0	5
Mali	Mali	4	.	0	3	0	1
Marokko	Morocco	1 027	29	23	966	119	331
Mauretanien	Mauritania	57	.	1	11	.	47
Mosambik	Mozambique	41	.	1	17	2	27
Namibia	Namibia	20	.	4	15	1	13
Niger	Niger	6	.	1	5	0	5
Nigeria	Nigeria	1 572	935	3	627	707	1 072
Oman	Oman	412	.	4	362	921	252

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

88 Banken / 88 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	Occupied Palestinian Territory	2	.	—	.	—
Ruanda	Rwanda	1	—	—	1	—
Sambia	Zambia	29	.	.	26	.
São Tomé und Príncipe	Sao Tome and Principe	.	—	—	.	—
Saudi-Arabien	Saudi Arabia	3 980	186	.	.	.
Senegal	Senegal	42	—	.	31	—
Seychellen	Seychelles	399	.	.	372	.
Sierra Leone	Sierra Leone	0	—	—	.	—
Simbabwe	Zimbabwe	10	.	—	9	—
Somalia	Somalia	.	—	—	.	—
St. Helena	St. Helena	—	—	—	—	—
Südafrika	South Africa	1 056	431	.	186	.
Sudan	Sudan	55	.	—	1	—
Swasiland	Swaziland	2	—	—	2	—
Syrien	Syria	162	.	—	.	—
Tansania	Tanzania	23	.	—	23	—
Togo	Togo	4	.	—	3	—
Tschad	Chad	.	—	—	.	—
Tunesien	Tunisia	101	28	—	66	.
Uganda	Uganda	13	—	—	9	—
Vereinigte Arabische Emirate	United Arab Emirates	6 679	802	.	3 633	.
Zentralafrikanische Republik	Central African Republic	0	—	—	0	—
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	.	—	—	.	—
Asien und Pazifik	Asia and Pacific	49 529	5 573	1 066	14 065	18 275
Afghanistan	Afghanistan	2	—	—	2	—
Armenien	Armenia	1	—	—	1	—
Aserbaidschan	Azerbaijan	462	105	.	345	—
Bangladesch	Bangladesh	46	27	.	18	—
Bhutan	Bhutan	0	—	—	0	—
Britisches Übersee- Territorium	British Overseas Territories	54	.	—	51	.
Brunei Darussalam	Brunei	25	—	—	.	—
China	China	7 664	1 972	.	.	.
Fidschi	Fiji	17	—	—	15	—
Französisch-Polynesien	French Polynesia	101	—	—	101	—
Georgien	Georgia	68	.	—	63	.
Indien	India	3 755	1 194	530	.	.

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

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

Länder Countries		davon / of which			davon / of which	
		Verpflichtungen ²⁵	gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Verpflichtungen gegenüber Kunden	Grossbanken Big banks
	Liabilities ²⁵	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Guthaben Assets	Verpflichtungen Liabilities
	1	2	3	4	5	6
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)					
Palästina	Occupied Palestinian Territory	50	.	.	42	—
Ruanda	Rwanda	5	—	1	4	1
Sambia	Zambia	21	.	1	20	11
São Tomé und Príncipe	Sao Tome and Principe	.	—	.	.	.
Saudi-Arabien	Saudi Arabia	13 473	9 950	19	3 120	1 820
Senegal	Senegal	194	3	3	188	8
Seychellen	Seychelles	1 447	.	1	1 428	204
Sierra Leone	Sierra Leone	1	—	0	1	0
Simbabwe	Zimbabwe	106	.	5	99	3
Somalia	Somalia	2	.	.	1	0
St. Helena	St. Helena	.	—	—	.	.
Südafrika	South Africa	2 405	980	132	787	823
Sudan	Sudan	81	51	1	29	0
Swasiland	Swaziland	8	.	1	7	0
Syrien	Syria	1 589	1 209	3	375	12
Tansania	Tanzania	164	.	4	156	2
Togo	Togo	54	.	1	51	1
Tschad	Chad	7	.	1	6	.
Tunesien	Tunisia	293	35	15	241	46
Uganda	Uganda	109	.	1	13	13
Vereinigte Arabische Emirate	United Arab Emirates	6 976	684	78	5 207	1 223
Zentralafrikanische Republik	Central African Republic	8	—	1	7	0
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	.	—	.	.	—
Asien und Pazifik	Asia and Pacific	49 443	9 580	412	33 857	41 718
Afghanistan	Afghanistan	24	.	0	5	0
Armenien	Armenia	28	3	1	25	1
Aserbaidzhan	Azerbaijan	109	37	2	68	220
Bangladesch	Bangladesh	107	2	2	103	22
Bhutan	Bhutan	3	.	1	2	.
Britisches Übersee-Territorium	British Overseas Territories	101	—	.	90	.
Brunei Darussalam	Brunei	1 235	.	.	1 223	10
China	China	4 078	1 228	53	2 596	6 952
Fidschi	Fiji	19	.	0	18	.
Französisch-Polynesien	French Polynesia	23	.	1	21	72
Georgien	Georgia	51	.	.	46	61
Indien	India	1 585	134	45	947	2 941

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

88 Banken / 88 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	4 736	148	—	.
Kambodscha	Cambodia	1	—	—	0
Kasachstan	Kazakhstan	843	233	—	540
Kirgisien	Kyrgyz Republic	11	—	—	10
Kiribati	Kiribati	.	—	—	.
Laos	Laos	0	—	—	0
Malaysia	Malaysia	1 965	249	.	.
Malediven	Maldives	3	—	—	3
Marshallinseln	Marshall Islands	1 930	.	—	1 916
Mongolei	Mongolia	-1	.	—	-7
Myanmar	Myanmar	.	—	—	.
Nauru	Nauru	.	—	—	.
Nepal	Nepal	16	—	—	16
Neukaledonien	New Caledonia	3	—	—	3
Nordkorea	North Korea	.	.	—	.
Pakistan	Pakistan	366	19	.	180
Palau	Palau	.	.	—	—
Papua-Neuginea	Papua New Guinea	6	—	—	0
Philippinen	Philippines	1 300	32	—	.
Salomonen	Solomon Islands	—	—	—	—
Sri Lanka	Sri Lanka	105	45	—	50
Südkorea	South Korea	19 114	1 006	.	219
Tadschikistan	Tajikistan	0	—	—	0
Taiwan (China)	Taiwan, China	5 398	405	.	.
Thailand	Thailand	1 205	110	.	.
Timor-Leste	Timor Leste	—	—	—	—
Tonga	Tonga	.	—	—	.
Turkmenistan	Turkmenistan	.	—	—	.
Tuvalu	Tuvalu	.	—	—	.
US Pazifische Inseln	US Pacific Islands	.	—	—	.
Usbekistan	Uzbekistan	31	.	—	5
Vietnam	Vietnam	275	12	.	.
Wallis und Futuna	Wallis and Futuna	.	—	—	.
Residual Asien und Pazifik	Residual Asia and Pacific	—	—	—	—
Nicht aufgliederbar	Unallocated	0	.	.	.

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

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

Länder Countries		davon / of which				davon / of which	
		Verpflichtungen ³⁰	davon / of which			Grossbanken Big banks	
	Liabilities ³⁰	gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben Assets	Verpflich- tungen Liabilities	
	1	2	3	4	5	6	
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)						
Indonesien	Indonesia	6 637	83	15	6 462	4 225	
Kambodscha	Cambodia	69	.	2	16	58	
Kasachstan	Kazakhstan	710	.	4	443	379	
Kirgisien	Kyrgyz Republic	14	.	1	12	10	
Kiribati	Kiribati	.	—	.	.	.	
Laos	Laos	3	.	0	2	2	
Malaysia	Malaysia	3 386	.	21	2 958	1 963	
Malediven	Maldives	30	—	0	29	4	
Marshallinseln	Marshall Islands	1 481	.	39	1 434	861	
Mongolei	Mongolia	25	.	0	24	25	
Myanmar	Myanmar	8	—	.	7	1	
Nauru	Nauru	1	—	—	1	1	
Nepal	Nepal	86	.	3	22	73	
Neukaledonien	New Caledonia	9	.	1	8	1	
Nordkorea	North Korea	0	—	.	0	.	
Pakistan	Pakistan	945	27	45	868	199	
Palau	Palau	.	—	—	.	.	
Papua-Neuginea	Papua New Guinea	16	.	0	3	2	
Philippinen	Philippines	2 413	181	31	1 760	1 455	
Salomonen	Solomon Islands	.	—	.	.	.	
Sri Lanka	Sri Lanka	97	14	6	76	53	
Südkorea	South Korea	6 472	2 333	15	1 166	6 259	
Tadschikistan	Tajikistan	14	.	.	12	11	
Taiwan (China)	Taiwan, China	13 427	1 138	16	11 077	9 921	
Thailand	Thailand	3 049	697	96	2 213	1 384	
Timor-Leste	Timor Leste	.	—	.	.	.	
Tonga	Tonga	.	.	.	.	0
Turkmenistan	Turkmenistan	27	.	.	9	22	
Tuvalu	Tuvalu	.	—	—	.	.	
US Pazifische Inseln	US Pacific Islands	.	—	—	.	—	
Usbekistan	Uzbekistan	2 862	2 789	1	52	2 838	
Vietnam	Vietnam	278	233	6	39	122	
Wallis und Futuna	Wallis and Futuna	.	—	.	.	.	
Residual Asien und Pazifik	Residual Asia and Pacific	—	—	—	—	—	
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 Passiven¹ Sectoral breakdown of domestic assets and liabilities¹

59 Banken / 59 banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Nichtfinanzielle Unternehmen Non-financial corporations		Finanzielle Unternehmen Financial corporations				Mit Kreditinstituten und Versicherungen verbundene Tätigkeiten Activities auxiliary to financial intermediation
		Nationalbank Swiss National Bank	Banken Commercial banks	Finanzierungs- und Vermögensverwaltungs-institutionen Financial and asset management institutions	Versicherungen und Pensionskassen Insurance companies and pension funds		
					Total	davon / of which	
1	2	3	4	5	6	7	

Aktiven / Assets

Flüssige Mittel	518	39 527	198	.	.	.	.
Forderungen aus Geldmarktpapieren	992	3 973	15 315	8	—	—	—
Forderungen gegenüber Banken, auf Sicht	.	.	19 362	.	.	.	147
Forderungen gegenüber Banken, auf Zeit	.	—	47 621	.	.	.	711
Forderungen gegenüber Kunden	59 393	.	.	52 312	6 242	715	1 718
davon ungedeckte Forderungen	36 842	.	.	45 500	3 684	353	265
gedeckte Forderungen	22 550	.	.	6 812	2 558	363	1 453
Hypothekarforderungen	131 343	.	55	5 981	1 480	1 363	155
Handelsbestände in Wertschriften und Edelmetallen	6 105	—	3 925	1 983	1 118	.	60
davon Obligationen	498	—	1 351	108	28	.	—
Aktien	5 607	—	2 574	412	1 090	.	60
Anteile an Kollektivanlagen	.	.	.	1 463	.	.	.
Edelmetalle	.	.	.	.	.	.	.
Finanzanlagen	1 249	3	7 378	1 918	100	.	21
davon Obligationen	949	—	7 130	550	55	.	20
Aktien	300	3	248	1 161	45	.	1
Anteile an Kollektivanlagen	.	.	.	207	.	.	.
Edelmetalle	.	.	.	.	.	.	.
Liegenschaften	.	.	.	.	.	.	.
Beteiligungen	262	—	3 877	7 702	105	.	15
Alle übrigen Aktivpositionen	1 610	4 374	31 536	2 247	2 836	2 671	310
davon Positive Wiederbeschaffungswerte der offenen derivativen Finanzinstrumente	777	4 374	22 796	1 416	693	547	234
Total	201 472	47 877	129 267	72 150	11 881	4 749	3 137
Treuhandaktiven	120	.	475	—	—	—	—

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht	.	3 114	24 402	.	.	.	111
Verpflichtungen gegenüber Banken, auf Zeit	.	2 599	86 910	.	.	.	120
Verpflichtungen gegenüber Kunden in Spar- und Anlageform	10 957	.	.	1 075	9 921	9 175	21
davon Transaktionskonten	3 926	.	.	383	3 095	2 976	7
Freizügigkeitskonten 2. Säule	.	.	.	.	.	.	.
Gebundene Vorsorgegelder Säule 3a	.	.	.	.	.	.	.
übrige	7 031	.	.	692	6 826	6 199	14
Übrige Verpflichtungen gegenüber Kunden	121 932	.	.	70 163	44 561	22 290	3 364
davon auf Sicht	81 198	.	.	23 840	20 860	12 028	1 730
auf Zeit	40 621	.	.	46 313	23 702	10 262	1 635
Kassenobligationen	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen	.	.	48 409	.	.	.	.
Alle übrigen Passivpositionen	3 541	480	134 680	10 737	3 843	1 985	218
davon Negative Wiederbeschaffungswerte der offenen derivativen Finanzinstrumente	297	74	26 497	2 058	3 761	1 962	201
Total	136 430	6 193	294 401	81 975	58 325	33 450	3 835
Treuhandpassiven	5 332	.	1 850	10 108	1 297	920	231

Bilanzpositionen Balance sheet items	Öffentliche Hand	Sozialver- sicherungen	Private Haushalte	Private Organisa- tionen ohne Erwerbszweck	Übrige	Total
	General government	Social security funds	Households	Non-profit institutions serving households	Other	
	8	9	10	11	12	13

Aktiven / Assets

Liquid assets	97	.	.	.	1 162	41 501
Money market paper held	2 762	—	28	5	3	23 086
Claims against banks, sight	.	.	.	.	.	19 509
Claims against banks, time	.	.	.	.	.	48 332
Claims against customers	15 867	104	31 068	1 886	21	168 611
of which, Unsecured claims	14 260	92	11 047	992	20	112 702
Secured claims	1 608	12	20 021	894	1	55 910
Mortgage claims	1 229	81	498 488	6 776	4	645 591
Securities and precious metals trading portfolios	2 038	—	.	5	11 741	26 974
of which, Bonds	2 038	—	.	—	—	4 023
Shares	.	.	.	5	24	9 771
Units in collective investment schemes	.	.	.	.	.	1 463
Precious metals	.	.	.	.	11 717	11 717
Financial investment	7 328	—	.	51	1 964	20 012
of which, Bonds	7 296	—	.	3	15	16 019
Shares	.	.	.	48	14	1 821
Units in collective investment schemes	.	.	.	.	.	207
Precious metals	.	.	.	.	1 313	1 313
Real estate	.	.	.	.	622	622
Participating interests	.	.	.	46	165	12 171
All sundry asset items	1 106	2	5 517	170	13 473	63 181
of which, Positive replacement values of out- standing derivative financial instruments	614	1	1 636	132	888	33 559
Total	30 427	188	535 100	8 939	28 532	1 068 970
Fiduciary assets	743	—	2	1	—	1 342

Passiven / Liabilities

Money market paper issued	.	.	.	.	2 492	2 492
Liabilities towards banks, sight	.	.	.	.	.	27 627
Liabilities towards banks, time	.	.	.	.	.	89 629
Liabilities towards customers in the form of savings and deposits	1 152	34	289 115	3 429	20	315 724
of which, Transaction accounts	227	18	84 493	1 329	5	93 483
Vested benefit accounts (pillar 2)	.	.	20 208	.	.	20 208
Tied pension provision (pillar 3a)	.	.	29 089	.	.	29 089
Sundry	925	16	155 324	2 100	15	172 943
Other liabilities towards customers	16 658	1 965	120 037	8 475	304	387 460
of which, Sight	8 324	281	33 783	4 902	146	175 064
Time	8 335	1 684	86 206	3 573	56	212 125
Medium-term bank-issued notes	.	.	.	.	44 922	44 922
Bonds and loans by central mortgage bond institutions	.	.	.	.	37 192	85 600
All sundry liability items	1 529	239	11 752	416	48 318	215 753
of which, Negative replacement values of out- standing derivative financial instruments	594	224	3 140	16	1 285	38 147
Total	19 339	2 238	420 904	12 321	133 248	1 169 208
Fiduciary liabilities	441	—	20 451	1 333	89	41 133

¹ Ab 2008 werden die Daten vor Gewinnverwendung ausgewiesen.
As of 2008, data are recorded before appropriation of profit.

33 Sektorale Gliederung der inländischen Aktiven und Passiven² Sectoral breakdown of domestic assets and liabilities²

59 Banken / 59 banks

In Prozent / In percent

Bilanzpositionen Balance sheet items	Nichtfinanzielle Unternehmen Non-financial corporations	Finanzielle Unternehmen Financial corporations					Mit Kreditinstituten und Versicherungen verbundene Tätigkeiten Activities auxiliary to financial intermediation
		Nationalbank Swiss National Bank	Banken Commercial banks	Finanzierungs- und Vermögensverwaltungs-institutionen Financial and asset management institutions	Versicherungen und Pensionskassen Insurance companies and pension funds		
					Total	davon / of which Pensionskassen Pension funds	
1	2	3	4	5	6	7	

Aktiven / Assets

Flüssige Mittel	1.2	95.2	0.5	.	.	.	.
Forderungen aus Geldmarktpapieren	4.3	17.2	66.3	0.0	—	—	—
Forderungen gegenüber Banken, auf Sicht	.	.	99.2	.	.	.	0.8
Forderungen gegenüber Banken, auf Zeit	.	—	98.5	.	.	.	1.5
Forderungen gegenüber Kunden	35.2	.	.	31.0	3.7	0.4	1.0
davon ungedeckte Forderungen	32.7	.	.	40.4	3.3	0.3	0.2
gedeckte Forderungen	40.3	.	.	12.2	4.6	0.6	2.6
Hypothekarforderungen	20.3	.	0.0	0.9	0.2	0.2	0.0
Handelsbestände in Wertschriften und Edelmetallen	22.6	—	14.6	7.4	4.1	.	0.2
davon Obligationen	12.4	—	33.6	2.7	0.7	.	—
Aktien	57.4	—	26.3	4.2	11.2	.	0.6
Anteile an Kollektivanlagen	.	.	.	100.0	.	.	.
Edelmetalle	.	.	.	.	.	.	.
Finanzanlagen	6.2	0.0	36.9	9.6	0.5	.	0.1
davon Obligationen	5.9	—	44.5	3.4	0.3	.	0.1
Aktien	16.5	0.2	13.6	63.8	2.5	.	0.1
Anteile an Kollektivanlagen	.	.	.	100.0	.	.	.
Edelmetalle	.	.	.	.	.	.	.
Liegenschaften	.	.	.	.	.	.	.
Beteiligungen	2.2	—	31.9	63.3	0.9	.	0.1
Alle übrigen Aktivpositionen	2.5	6.9	49.9	3.6	4.5	4.2	0.5
davon Positive Wiederbeschaffungswerte der offenen derivativen Finanzinstrumente	2.3	13.0	67.9	4.2	2.1	1.6	0.7
Total	18.8	4.5	12.1	6.7	1.1	0.4	0.3
Treuhandaktiven	8.9	.	35.4	—	—	—	—

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht	.	11.3	88.3	.	.	.	0.4
Verpflichtungen gegenüber Banken, auf Zeit	.	2.9	97.0	.	.	.	0.1
Verpflichtungen gegenüber Kunden in Spar- und Anlageform	3.5	.	.	0.3	3.1	2.9	0.0
davon Transaktionskonten	4.2	.	.	0.4	3.3	3.2	0.0
Freizügigkeitskonten 2. Säule	.	.	.	.	.	.	.
Gebundene Vorsorgegelder Säule 3a	.	.	.	.	.	.	.
übrige	4.1	.	.	0.4	3.9	3.6	0.0
Übrige Verpflichtungen gegenüber Kunden	31.5	.	.	18.1	11.5	5.8	0.9
davon auf Sicht	46.4	.	.	13.6	11.9	6.9	1.0
auf Zeit	19.1	.	.	21.8	11.2	4.8	0.8
Kassenobligationen	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen	.	.	56.6	.	.	.	.
Alle übrigen Passivpositionen	1.6	0.2	62.4	5.0	1.8	0.9	0.1
davon Negative Wiederbeschaffungswerte der offenen derivativen Finanzinstrumente	0.8	0.2	69.5	5.4	9.9	5.1	0.5
Total	11.7	0.5	25.2	7.0	5.0	2.9	0.3
Treuhandpassiven	13.0	.	4.5	24.6	3.2	2.2	0.6

Bilanzpositionen Balance sheet items	Öffentliche Hand	Sozialver- sicherungen	Private Haushalte	Private Organisa- tionen ohne Erwerbszweck	Übrige	Total
	General government	Social security funds	Households	Non-profit institutions serving households	Other	
	8	9	10	11	12	13

Aktiven / Assets

Liquid assets	0.2	.	.	.	2.8	100.0
Money market paper held	12.0	—	0.1	0.0	0.0	100.0
Claims against banks, sight	.	.	.	.	.	100.0
Claims against banks, time	.	.	.	.	.	100.0
Claims against customers	9.4	0.1	18.4	1.1	0.0	100.0
of which, Unsecured claims	12.7	0.1	9.8	0.9	0.0	100.0
Secured claims	2.9	0.0	35.8	1.6	0.0	100.0
Mortgage claims	0.2	0.0	77.2	1.0	0.0	100.0
Securities and precious metals trading portfolios	7.6	—	.	0.0	43.5	100.0
of which, Bonds	50.7	—	.	—	—	100.0
Shares	.	.	.	0.1	0.2	100.0
Units in collective investment schemes	.	.	.	.	.	100.0
Precious metals	.	.	.	.	100.0	100.0
Financial investment	36.6	—	.	0.3	9.8	100.0
of which, Bonds	45.5	—	.	0.0	0.1	100.0
Shares	.	.	.	2.6	0.8	100.0
Units in collective investment schemes	.	.	.	.	.	100.0
Precious metals	.	.	.	.	100.0	100.0
Real estate	.	.	.	.	100.0	100.0
Participating interests	.	.	.	0.4	1.4	100.0
All sundry asset items	1.8	0.0	8.7	0.3	21.3	100.0
of which, Positive replacement values of out- standing derivative financial instruments	1.8	0.0	4.9	0.4	2.6	100.0
Total	2.8	0.0	50.1	0.8	2.7	100.0
Fiduciary assets	55.4	—	0.1	0.1	—	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	0.4	0.0	91.6	1.1	0.0	100.0
of which, Transaction accounts	0.2	0.0	90.4	1.4	0.0	100.0
Vested benefit accounts (pillar 2)	.	.	100.0	.	.	100.0
Tied pension provision (pillar 3a)	.	.	100.0	.	.	100.0
Sundry	0.5	0.0	89.8	1.2	0.0	100.0
Other liabilities towards customers	4.3	0.5	31.0	2.2	0.1	100.0
of which, Sight	4.8	0.2	19.3	2.8	0.1	100.0
Time	3.9	0.8	40.6	1.7	0.0	100.0
Medium-term bank-issued notes	.	.	.	.	100.0	100.0
Bonds and loans by central mortgage bond institutions	.	.	.	.	43.4	100.0
All sundry liability items	0.7	0.1	5.4	0.2	22.4	100.0
of which, Negative replacement values of out- standing derivative financial instruments	1.6	0.6	8.2	0.0	3.4	100.0
Total	1.7	0.2	36.0	1.1	11.4	100.0
Fiduciary liabilities	1.1	—	49.7	3.2	0.2	100.0

² Ab 2008 werden die Daten vor Gewinnverwendung ausgewiesen.
As of 2008, data are recorded before appropriation of profit.

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	396 440	390 176	38 048 529	387 007	379 645	37 457 798
davon / of which						
Terminkontrakte inklusive FRAs						
Futures contracts including FRAs	5 890	6 400	3 064 250	5 793	6 284	3 026 584
Swaps	352 113	339 411	33 205 037	343 048	329 687	32 691 031
Optionen (OTC)						
Options (OTC)	38 105	44 033	1 129 823	37 859	43 367	1 111 909
Devisen						
Foreign exchange	338 192	345 518	9 531 889	311 072	316 731	8 566 880
davon / of which						
Terminkontrakte						
Futures contracts	101 361	105 719	3 154 136	80 443	83 423	2 450 875
Swaps	178 195	182 603	4 058 649	177 086	181 148	4 017 862
Optionen (OTC)						
Options (OTC)	58 632	57 190	2 278 977	53 543	52 157	2 096 132
Edelmetalle						
Precious metals	9 563	8 927	197 440	8 883	8 348	177 236
davon / of which						
Terminkontrakte						
Futures contracts	4 616	4 132	93 223	4 257	3 798	82 423
Optionen (OTC)						
Options (OTC)	1 091	1 074	33 841	801	870	25 836
Beteiligungstitel / Indizes						
Equity / index-related products	45 752	56 926	736 769	33 009	42 145	550 012
davon / of which						
Terminkontrakte						
Futures contracts	6 985	6 040	90 161	6 777	5 828	85 688
Optionen (OTC)						
Options (OTC)	24 979	28 368	297 443	15 974	22 089	205 142
Kreditderivate						
Credit derivatives	225 771	207 014	4 075 765	225 633	206 824	4 067 377
davon / of which						
Credit Default Swaps	144 754	138 821	2 296 318	144 637	138 715	2 292 073
Total Return Swaps	9 834	1 136	59 404	9 814	1 104	55 313
First to Default Swaps	8 966	6 530	128 277	8 966	6 530	128 277
Übrige						
Other	36 353	34 882	215 618	36 182	34 594	212 259
davon / of which						
Terminkontrakte						
Futures contracts	21 740	20 424	105 241	21 740	20 424	104 883
Optionen (OTC)						
Options (OTC)	12 369	12 189	70 709	12 240	11 981	70 214
Total	1 052 072	1 043 442	52 806 010	1 001 787	988 287	51 031 563

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 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
	2008	1 447	664	647	131	0	2 888
Ausland 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
	2008	24 705	166 121	143 709	44 900	106	379 541
Total	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
	2008	26 152	166 784	144 356	45 031	106	382 429

Treuhandverpflichtungen / Fiduciary liabilities

Inland 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
	2008	17 470	15 930	27 587	6 263	9	67 259
Ausland 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
	2008	8 682	150 855	116 769	38 767	97	315 170
Total	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
	2008	26 152	166 784	144 356	45 031	106	382 429

37 Treuhandgeschäfte – Bankengruppen Fiduciary business, by bank category

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
	1	2	3	4	5	6	7	8	9	10

1.00–8.00 Alle Banken / All banks

1.00–8.00 Alle Banken	367 358	411 641	407 162	339 377	309 989	314 604	376 478	434 020	482 945	382 429
1.00 Kantonalbanken	7 533	8 975	10 014	8 313	6 962	7 651	7 480	8 205	9 936	7 120
2.00 Grossbanken	71 705	74 656	62 891	52 220	50 237	50 442	58 679	76 309	81 070	57 533
3.00 Regionalbanken und Sparkassen	339	486	539	408	350	334	444	496	669	621
4.00 Raiffeisenbanken	—	260	230	170	153	147	163	230	337	220
5.00 Übrige Banken	231 216	274 001	280 350	239 314	216 754	217 450	265 508	294 087	336 983	274 103
5.11 Handelsbanken	15 079	18 097	16 031	6 366	5 700	4 537	3 045	3 205	3 595	.
5.12 Börsenbanken	41 402	48 545	50 147	55 401	48 474	50 343	61 113	75 852	75 055	61 020
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	55	56	51	46	44	44	53	55	60	1 626
5.20 Ausländisch beherrschte Banken	174 680	207 302	214 120	177 501	162 536	162 526	201 298	214 975	258 273	211 458
7.00 Filialen ausländischer Banken	21 247	9 056	9 730	8 139	9 200	11 068	7 165	8 911	7 789	8 054
8.00 Privatbankiers	35 318	44 207	43 409	30 814	26 333	27 512	37 038	45 782	46 162	34 777
1.00–5.00 Total	310 793	358 378	354 024	300 424	274 456	276 024	332 275	379 327	428 994	339 598

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	10.9	12.1	- 1.1	- 16.6	- 8.7	1.5	19.7	15.3	11.3	- 20.8
1.00 Cantonal banks	3.2	19.1	11.6	- 17.0	- 16.2	9.9	- 2.2	9.7	21.1	- 28.3
2.00 Big banks	- 6.3	4.1	- 15.8	- 17.0	- 3.8	0.4	16.3	30.0	6.2	- 29.0
3.00 Regional banks and savings banks	- 16.0	43.4	11.0	- 24.3	- 14.4	- 4.4	32.9	11.6	34.9	- 7.1
4.00 Raiffeisen banks	.	.	- 11.8	- 26.1	- 10.0	- 4.1	11.5	40.9	46.2	- 34.6
5.00 Other banks	22.3	18.5	2.3	- 14.6	- 9.4	0.3	22.1	10.8	14.6	- 18.7
5.11 Commercial banks	3.3	20.0	- 11.4	- 60.3	- 10.5	- 20.4	- 32.9	5.3	12.2	.
5.12 Stock exchange banks	28.3	17.3	3.3	10.5	- 12.5	3.9	21.4	24.1	- 1.1	- 18.7
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	11.3	1.6	- 8.8	- 11.0	- 3.8	- 0.7	22.0	4.0	7.8	2 624.0
5.20 Foreign-controlled banks	22.9	18.7	3.3	- 17.1	- 8.4	0.0	23.9	6.8	20.1	- 18.1
7.00 Branches of foreign banks	- 25.4	- 57.4	7.4	- 16.4	13.0	20.3	- 35.3	24.4	- 12.6	3.4
8.00 Private bankers	19.6	25.2	- 1.8	- 29.0	- 14.5	4.5	34.6	23.6	0.8	- 24.7
Total for 1.00–5.00	13.7	15.3	- 1.2	- 15.1	- 8.6	0.6	20.4	14.2	13.1	- 20.8

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

88 Banken / 88 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben	Verpflichtungen
		Assets	Liabilities
		1	2
Alle Länder	All countries	337 521	280 231
Fortgeschrittene Volkswirtschaften	Developed countries	272 309	68 534
Europa	Europe	270 555	58 299
Andorra	Andorra	.	195
Belgien	Belgium	15 367	2 410
Dänemark	Denmark	817	100
Deutschland	Germany	14 852	7 863
Färöer	Faeroe Islands	—	.
Finnland	Finland	.	105
Frankreich	France	30 711	6 595
Griechenland	Greece	1 116	1 357
Grönland	Greenland	—	—
Irland	Ireland	10 177	881
Island	Iceland	.	24
Italien	Italy	76	6 066
Luxemburg	Luxembourg	73 269	6 150
Malta	Malta	2 794	345
Niederlande	Netherlands	75 097	3 174
Norwegen	Norway	1 567	166
Österreich	Austria	166	836
Portugal	Portugal	.	907
San Marino	San Marino	—	61
Schweden	Sweden	201	503
Slovenien	Slovenia	—	29
Spanien	Spain	83	3 165
Vatikanstadt	Vatican	—	60
Vereinigtes Königreich	United Kingdom	42 745	14 658
Zypern	Cyprus	272	2 648
Andere	Other	1 753	10 236
Australien	Australia	.	602
Japan	Japan	.	1 005
Kanada	Canada	288	1 822
Neuseeland	New Zealand	—	858
Vereinigte Staaten	United States	1 462	5 948
Offshore-Finanzplätze	Offshore centres	61 665	127 671
Aruba	Aruba	—	125
Bahamas	Bahamas	3 365	11 768
Bahrain	Bahrain	.	796
Barbados	Barbados	.	178
Bermuda	Bermuda	—	3 017
Gibraltar	Gibraltar	.	1 724
Guernsey	Guernsey	28 878	2 703

Länder Countries	Banken Banks	Guthaben Assets	Verpflichtungen Liabilities
		1	2

Offshore-Finanzplätze (Fortsetzung)	Offshore centres (continued)		
Hongkong	Hong Kong SAR	13	3 073
Insel Man	Isle of Man	.	9 526
Jersey	Jersey	18 175	3 771
Kaimaninseln	Cayman Islands	805	9 469
Libanon	Lebanon	543	4 354
Macau	Macau SAR	—	21
Mauritius	Mauritius	—	679
Niederländische Antillen	Netherlands Antilles	221	2 379
Panama	Panama	22	32 516
Samoa	Samoa	—	248
Singapur	Singapore	222	2 085
Vanuatu	Vanuatu	—	22
Westindien (GB)	West Indies UK	295	39 217
Aufstrebende Volkswirtschaften	Developing countries	3 548	84 025
Europa	Europe	1 122	13 915
Albanien	Albania	—	1
Belarus	Belarus	—	21
Bosnien und Herzegowina	Bosnia and Herzegovina	—	16
Bulgarien	Bulgaria	.	255
Estland	Estonia	—	29
Kroatien	Croatia	.	194
Lettland	Lithuania	—	69
Litauen	Latvia	—	84
Mazedonien	Macedonia	—	45
Moldova	Moldova	.	5
Montenegro	Montenegro	—	16
Polen	Poland	.	312
Rumänien	Romania	—	156
Russische Föderation	Russia	595	5 274
Serbien	Serbia	—	110
Slowakei	Slovakia	—	55
Tschechische Republik	Czech Republic	.	471
Türkei	Turkey	428	6 375
Ukraine	Ukraine	.	245
Ungarn	Hungary	18	181
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}

88 Banken / 88 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben Assets		Verpflichtungen Liabilities	
		1	2	1	2
Lateinamerika und Karibik	Latin America and Caribbean	232		24 814	
Argentinien	Argentina	22		4 571	
Belize	Belize	.		3 695	
Bolivien	Bolivia	—		87	
Brasilien	Brazil	.		2 509	
Chile	Chile	.		430	
Costa Rica	Costa Rica	—		701	
Dominica	Dominica	—		50	
Dominikanische Republik	Dominican Republic	—		290	
Ecuador	Ecuador	—		157	
El Salvador	El Salvador	—		55	
Falklandinseln	Falkland Islands	—		—	
Grenada	Grenada	—		54	
Guatemala	Guatemala	—		107	
Guyana	Guyana	—		2	
Haiti	Haiti	—		8	
Honduras	Honduras	—		18	
Jamaika	Jamaica	.		2	
Kolumbien	Colombia	.		422	
Kuba	Cuba	—		7	
Mexiko	Mexico	.		3 098	
Nicaragua	Nicaragua	—		.	
Paraguay	Paraguay	—		224	
Peru	Peru	28		530	
St. Lucia	St. Lucia	—		233	
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	—		1 108	
Suriname	Suriname	—		4	
Trinidad und Tobago	Trinidad and Tobago	—		117	
Turks- und Caicosinseln	Turks and Caicos	—		498	
Uruguay	Uruguay	.		1 117	
Venezuela	Venezuela	.		4 716	
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—		—	
Afrika und Mittlerer Osten	Africa and Middle East	2 164		37 167	
Ägypten	Egypt	—		1 982	
Algerien	Algeria	.		266	
Angola	Angola	—		121	
Äquatorialguinea	Equatorial Guinea	—		.	
Äthiopien	Ethiopia	—		5	

Länder Countries	Banken Banks	Guthaben	Verpflichtungen
		Assets	Liabilities
		1	2
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)		
Benin	Benin	—	21
Botsuana	Botswana	—	3
Burkina Faso	Burkina Faso	—	4
Burundi	Burundi	—	21
Côte d'Ivoire	Côte d'Ivoire	.	211
Dschibuti	Djibouti	.	29
Eritrea	Eritrea	—	12
Gabun	Gabon	.	39
Gambia	Gambia	—	3
Ghana	Ghana	—	42
Guinea	Guinea	—	43
Guinea-Bissau	Guinea-Bissau	—	.
Irak	Iraq	—	185
Iran	Iran	—	202
Israel	Israel	.	4008
Jemen	Yemen	—	316
Jordanien	Jordan	.	1725
Kamerun	Cameroon	—	71
Kap Verde	Cape Verde	—	.
Katar	Qatar	—	173
Kenia	Kenya	.	627
Komoren	Comoros Islands	—	.
Kongo (Brazzaville)	Congo (Brazzaville)	—	43
Kongo (Demokratische Republik (Zaire))	Congo Democratic Republic (Zaire)	—	239
Kuwait	Kuwait	.	978
Lesotho	Lesotho	—	.
Liberia	Liberia	—	6644
Libyen	Libya	—	373
Madagaskar	Madagascar	—	81
Malawi	Malawi	—	3
Mali	Mali	—	22
Marokko	Morocco	—	1174
Mauretanien	Mauritania	—	10
Mosambik	Mozambique	—	6
Namibia	Namibia	—	11
Niger	Niger	—	2
Nigeria	Nigeria	—	412
Oman	Oman	—	209

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}

88 Banken / 88 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	Occupied Palestinian Territory	—		241	
Ruanda	Rwanda	—		.	
Sambia	Zambia	—		40	
São Tomé und Príncipe	Sao Tome and Principe	—		—	
Saudi-Arabien	Saudi Arabia	101		6 714	
Senegal	Senegal	.		177	
Seychellen	Seychelles	—		701	
Sierra Leone	Sierra Leone	—		3	
Simbabwe	Zimbabwe	.		102	
Somalia	Somalia	—		—	
St. Helena	St. Helena	—		—	
Südafrika	South Africa	.		660	
Sudan	Sudan	—		31	
Swasiland	Swaziland	—		5	
Syrien	Syria	—		419	
Tansania	Tanzania	—		116	
Togo	Togo	—		35	
Tschad	Chad	—		5	
Tunesien	Tunisia	.		339	
Uganda	Uganda	—		9	
Vereinigte Arabische Emirate	United Arab Emirates	1 924		7 191	
Zentralafrikanische Republik	Central African Republic	—		6	
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	.		.	
Asien und Pazifik	Asia and Pacific	.		8 130	
Afghanistan	Afghanistan	—		15	
Armenien	Armenia	—		58	
Aserbaidshan	Azerbaijan	.		175	
Bangladesch	Bangladesh	—		28	
Bhutan	Bhutan	—		—	
Britisches Übersee-Territorium	British Overseas Territories	—		881	
Brunei Darussalam	Brunei	—		19	
China	China	—		395	
Fidschi	Fiji	—		.	
Französisch-Polynesien	French Polynesia	—		32	
Georgien	Georgia	—		35	
Indien	India	—		815	

Länder Countries		Banken Banks	
		Guthaben Assets	Verpflichtungen Liabilities
			1
			2
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)		
Indonesien	Indonesia	—	357
Kambodscha	Cambodia	—	7
Kasachstan	Kazakhstan	.	640
Kirgisien	Kyrgyz Republic	—	6
Kiribati	Kiribati	—	—
Laos	Laos	—	.
Malaysia	Malaysia	—	332
Maldiven	Maldives	—	16
Marshallinseln	Marshall Islands	—	1 567
Mongolei	Mongolia	—	.
Myanmar	Myanmar	—	.
Nauru	Nauru	—	.
Nepal	Nepal	—	8
Neukaledonien	New Caledonia	—	14
Nordkorea	North Korea	—	—
Pakistan	Pakistan	—	832
Palau	Palau	—	—
Papua-Neuginea	Papua New Guinea	—	.
Philippinen	Philippines	—	244
Salomonen	Solomon Islands	—	—
Sri Lanka	Sri Lanka	—	36
Südkorea	South Korea	.	58
Tadschikistan	Tajikistan	—	.
Taiwan (China)	Taiwan, China	—	787
Thailand	Thailand	—	584
Timor-Leste	Timor Leste	—	.
Tonga	Tonga	—	—
Turkmenistan	Turkmenistan	—	3
Tuvalu	Tuvalu	—	—
US Pazifische Inseln	US Pacific Islands	—	.
Usbekistan	Uzbekistan	—	75
Vietnam	Vietnam	—	41
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	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	5 402	1 725	589	3 089	3 132	1 110	254	1 768
	2008	4 012	1 176	398	2 438	2 241	721	157	1 364
CHF	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	273	1 621	989	138	23	828
	2008	1 888	398	200	1 291	712	88	17	607
EUR	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	1 360	589	136	636	948	465	91	392
	2008	992	405	87	500	690	321	55	314
USD	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	402	111	407
	2008	895	300	93	502	685	259	72	354
Übrige Währungen Other currencies	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	38	231	275	105	29	141
	2008	237	73	19	145	155	53	13	89

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, 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, 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 Insurance companies and pension funds	
		9	10	11	12	13	14	15
Alle Währungen 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	334	1 321	567	685	436
	2008	1 771	456	241	1 074	458	568	360
CHF	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	250	794	269	496	316
	2008	1 176	310	183	683	232	430	278
EUR	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
	2008	302	84	31	187	104	73	36
USD	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
	2008	211	41	21	148	86	49	33
Übrige Währungen 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
	2008	82	20	6	56	36	17	12

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 All currencies			CHF			EUR		
		In- und ausländische Depot- inhaber	Inland	Ausland	In- und ausländische Depot- inhaber	Inland	Ausland	In- und ausländische 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	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	5 402	2 271	3 132	2 423	1 434	989	1 360	413	948
	2008	4 012	1 771	2 241	1 888	1 176	712	992	302	690
Obligationen ⁴ Bonds ⁴	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
	2008	1 201	653	548	526	419	107	372	142	230
Aktien ⁵ Shares ⁵	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
	2008	1 220	482	738	842	351	491	147	50	98
Anteile an Kollektivanlagen ⁶ Units in collective investment schemes ⁶	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
	2008	1 200	529	671	423	361	62	342	73	268
Übrige ⁷ Others ⁷	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	443	127	316	109	65	44	163	33	130
	2008	392	107	285	97	45	52	131	36	94

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. Ab dem Jahr 2008 inklusive in Kontenform geführte Kassenobligationen. Including medium-term bank-issued notes, bonds subject to notice of termination, notes, convertible bonds and warrant issues. As of 2008, including medium-term bank-issued notes managed in the form of an account.

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	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
	2008	895	211	685	237	82	155
Obligationen ⁴ Bonds ⁴	2004	256	51	205	92	32	60
	2005	275	58	217	103	39	64
	2006	255	60	196	107	44	63
	2007	259	63	195	106	46	60
	2008	223	56	167	79	36	43
Aktien ⁵ Shares ⁵	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
	2008	133	51	82	98	30	68
Anteile an Kollektivanlagen ⁶ Units in collective investment schemes ⁶	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
	2008	398	83	315	37	12	25
Übrige ⁷ Others ⁷	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
	2008	142	21	121	22	4	18

⁵ Inklusive Partizipations- und Genusscheine. 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. Ab dem Jahr 2008 inklusive Bezugsrechte.

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*. As of 2008, including subscription rights.

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. Ab dem Jahr 2008 beinhalten die strukturierten Produkte auch Hebel-Produkte.

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. As of 2008, structured products include leveraged products.

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

Erhebungsstufe: Bankstelle ³ / Reporting entity: bank office ³

Nach Domizil des Depotinhabers, Wertschriftenkategorie und Wirtschaftssektor ⁴ / By domicile of the custody account holder, category of security and business sector ⁴

In- und ausländische Emittenten, alle Währungen / Domestic and foreign issuers, all currencies

In Milliarden Franken / In CHF billions

Wertschriftenkategorien Category of securities	Jahres- ende End of year	In- und ausländische Depotinhaber Resident and non-resident custody account holders				Ausländische Depotinhaber Non-resident custody account holders			
		Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Commercial customers ⁵	Institu- tionelle Anleger ⁶ Institutional investors ⁶	Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Commercial customers ⁵	Institu- tionelle Anleger ⁶ Institutional investors ⁶
		1	2	3	4	5	6	7	8
Total	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	5 402	1 725	589	3 089	3 132	1 110	254	1 768
	2008	4 012	1 176	398	2 438	2 241	721	157	1 364
Obligationen ⁸ Bonds ⁸	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	326	121	842	616	219	55	343
	2008	1 201	307	119	775	548	193	49	306
Aktien ⁹ Shares ⁹	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	492	285	1 205	1 222	253	81	888
	2008	1 220	274	167	779	738	117	41	580
Anteile an Kollektivanlagen ¹⁰ Units in collective investment schemes ¹⁰	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
	2008	1 200	482	85	632	671	330	50	290
Übrige ¹¹ Other ¹¹	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	443	172	45	226	316	117	30	169
	2008	392	114	27	251	285	81	18	187

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, 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, 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.

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.

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 Insurance companies and pension funds	
	9	10	11	12	13	14	15	
Total	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	334	1 321	567	685	436
	2008	1 771	456	241	1 074	458	568	360
Obligationen ⁸ Bonds ⁸	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
	2008	653	114	70	469	183	266	129
Aktien ⁹ Shares ⁹	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
	2008	482	157	126	199	124	63	53
Anteile an Kollektivanlagen ¹⁰ Units in collective investment schemes ¹⁰	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
	2008	529	152	35	342	103	227	169
Übrige ¹¹ Other ¹¹	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
	2008	107	33	10	64	48	12	8

⁸ Inklusive Kassenobligationen, kündbare Obligationen, Notes, Wandel- und Optionsanleihen. Ab dem Jahr 2008 inklusive in Kontenform geführte Kassenobligationen.

Including medium-term bank-issued notes, bonds subject to notice of termination, notes, convertible bonds and warrant issues. As of 2008, including medium-term bank-issued notes managed in the form of an account.

⁹ Inklusive Partizipations- und Genusscheine. 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. Ab dem Jahr 2008 inklusive Bezugsrechte.

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*. As of 2008, including subscription rights.

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. Ab dem Jahr 2008 beinhaltet die strukturierten Produkte auch Hebel-Produkte.

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. As of 2008, structured products include leveraged products.

39 Eventualverpflichtungen und weitere Ausserbilanzgeschäfte Contingent liabilities and other off-balance sheet transactions

In Millionen Franken / In CHF millions

Jahres- ende	Eventualverpflichtungen	Unwiderrufliche Zusagen	Einzahlungs- und Nachschussverpflichtungen	Verpflichtungskredite
End of year	Contingent liabilities	Irrevocable facilities granted	Obligations to pay and make additional payments	Commitment credits
	1	2	3	4

1.00–8.00 Alle Banken / All banks

2004	.	.	.	.
2005	.	.	.	.
2006	.	.	.	.
2007	.	.	.	.
2008	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2004	.	.	.	.
2005	.	.	.	.
2006	.	.	.	.
2007	.	.	.	.
2008	7 894	8 904	699	85

2.00 Grossbanken / Big banks

2004	.	.	.	.
2005	.	.	.	.
2006	.	.	.	.
2007	.	.	.	.
2008	764 560	280 230	161	2 506

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2004	.	.	.	.
2005	.	.	.	.
2006	.	.	.	.
2007	.	.	.	.
2008	1 842	6 543	72	0

4.00 Raiffeisenbanken ¹ / Raiffeisen banks ¹

2004	.	.	.	.
2005	.	.	.	.
2006	.	.	.	.
2007	.	.	.	.
2008	333	3 857	38	—

Jahres- ende End of year	Eventualverpflichtungen Contingent liabilities	Unwiderrufliche Zusagen Irrevocable facilities granted	Einzahlungs- und Nachschussverpflichtungen Obligations to pay and make additional payments	Verpflichtungskredite Commitment credits
	1	2	3	4

5.00 Übrige Banken / Other banks (5.11–5.20)

2004	.	.	.	.
2005	.	.	.	.
2006	.	.	.	.
2007	.	.	.	.
2008	40 899	17 277	148	592

5.11 Handelsbanken / Commercial banks

2004	.	.	.	.
2005	.	.	.	.
2006	.	.	.	.
2007	.	.	.	.
2008	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2004	.	.	.	.
2005	.	.	.	.
2006	.	.	.	.
2007	.	.	.	.
2008	3 875	9 891	47	5

5.14 Andere Banken / Other banking institutions

2004	.	.	.	.
2005	.	.	.	.
2006	.	.	.	.
2007	.	.	.	.
2008	310	849	26	1

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2004	.	.	.	.
2005	.	.	.	.
2006	.	.	.	.
2007	.	.	.	.
2008	36 714	6 537	75	587

¹ Enthält nur die Einzahlungs- und Nachschussverpflichtungen gegenüber konzernfremden Gesellschaften.
Includes only obligations to pay or make additional payments to non-group companies.

39 Eventualverpflichtungen und weitere Ausserbilanzgeschäfte Contingent liabilities and other off-balance sheet transactions

In Millionen Franken / In CHF millions

Jahres- ende	Eventualverpflichtungen	Unwiderrufliche Zusagen	Einzahlungs- und Nachschussverpflichtungen	Verpflichtungskredite
End of year	Contingent liabilities	Irrevocable facilities granted	Obligations to pay and make additional payments	Commitment credits
	1	2	3	4

7.00 Filialen ausländischer Banken / Branches of foreign banks

2004	.	.	.	.
2005	.	.	.	.
2006	.	.	.	.
2007	.	.	.	.
2008	6 235	1 747	—	151

8.00 Privatbankiers / Private bankers

2004	.	.	.	.
2005	.	.	.	.
2006	.	.	.	.
2007	.	.	.	.
2008	.	.	.	.

Jahres- ende	Eventualverpflichtungen	Unwiderrufliche Zusagen	Einzahlungs- und Nachschussverpflichtungen	Verpflichtungskredite
End of year	Contingent liabilities	Irrevocable facilities granted	Obligations to pay and make additional payments	Commitment credits
	1	2	3	4
1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00				
2004	.	.	.	.
2005	.	.	.	.
2006	.	.	.	.
2007	.	.	.	.
2008	815 529	316 812	1 118	3 184

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 ¹ 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

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	43 541 969	38 464 743	1 804 897	3 272 329
2008	94 205 458	17 182 924	89 986 168	21 402 213	36 278 896	31 313 055	1 617 682	3 348 159

1.00 Kantonalbanken / Cantonal banks

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
2008	10 983 601	398 153	6 075 103	5 306 651	2 016 445	1 514 980	162 380	339 085

2.00 Grossbanken / Big banks

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
2008	59 528 055	14 225 706	67 588 129	6 165 632	17 796 132	15 634 575	721 978	1 439 579

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2008	2 717 972	125 104	1 469 304	1 373 772	311 004	228 341	7 421	75 242

4.00 Raiffeisenbanken / Raiffeisen banks

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
2008	3 945 102	51 941	2 070 790	1 926 253	331 437	186 162	7 294	137 981

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ² Net dealing income ²	Übriger ordentlicher Erfolg Other ordinary net income		Geschäftsaufwand Administrative expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungs-ertrag Income from participating interests	Personal-aufwand Personnel expenses	Sachaufwand General overheads	Total	
9	10	11	12	13	14	15	16	17

1.00–8.00 Alle Banken / All banks

3 226 284	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	36 761 521	5 625 173	5 412 642	4 345 505	32 270 190	14 258 690	46 528 880	24 218 800
6 302 247	29 976 649	- 8 131 178	5 707 269	5 090 136	25 414 665	14 928 625	40 343 290	8 611 664

1.00 Kantonalbanken / Cantonal banks

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
223 467	1 792 978	354 304	242 738	163 947	2 487 528	1 563 366	4 050 894	3 645 775

2.00 Grossbanken / Big banks

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
3 413 721	14 382 411	- 10 552 367	4 476 499	4 000 526	11 665 367	7 393 089	19 058 456	- 4 586 282

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
35 810	275 194	47 241	45 528	26 618	517 808	430 005	947 813	793 921

4.00 Raiffeisenbanken / Raiffeisen banks

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
101 717	229 720	108 311	62 416	35 660	962 434	480 819	1 443 253	883 447

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

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

40 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

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	4 425 646	8 820 358	6 515 145	2 165 751	3 375 087	14 100 765	4 306 100
2008	33 580 660	6 265 138	- 31 234 134	2 996 799	1 671 770	594 984	8 422 162	38 926 250

1.00 Kantonalbanken / Cantonal banks

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	—
2008	487 415	501 571	2 656 789	431 182	736 544	250 859	2 157 354	56 786

2.00 Grossbanken / Big banks

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
2008	31 582 177	3 827 123	- 39 995 582	1 020 552	483 862	- 1 273 601	—	38 185 291

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	—
2008	82 255	102 878	608 787	76 312	98 939	129 196	456 965	—

4.00 Raiffeisenbanken / Raiffeisen banks

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	—
2008	230 964	10 853	641 630	43 310	3 376	117 146	564 418	—

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

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	3 130 907	- 4 385 428	22 130	4 130	143 010	- 16 514	19 913 923	- 115 978
5 037 535	2 515 720	- 36 505 911	21 861	1 489	24 317	- 83 865	20 409 037	- 394 293

1.00 Kantonalbanken / Cantonal banks

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	—
1 324 497	822 747	—	17 250	—	2 460	—	32 592	- 56 785

2.00 Grossbanken / Big banks

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	—
10 000	—	- 36 489 418	—	—	—	—	12 576 183	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	—
239 810	209 563	—	—	539	3 697	—	10 916	—

4.00 Raiffeisenbanken / Raiffeisen banks

19 300	486 562	—	—	—	—	—	—	—
21 428	586 823	—	—	—	—	—	—	—
23 501	631 242	—	—	—	—	—	—	—
25 568	675 760	—	—	—	—	—	—	—
27 288	537 130	—	—	—	—	—	—	—

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 ³ Interest and dividend income ³	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

5.00 Übrige Banken / Other banks (5.11-5.20)

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
2008	15680100	1960996	11511224	6129872	12495083	10915949	609888	969246

5.11 Handelsbanken / Commercial banks

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
2008	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2008	3459262	630256	2622117	1467401	4463202	4191385	26300	245517

5.14 Andere Banken / Other banking institutions

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
2008	1765759	80953	906450	940262	399470	204393	21370	173707

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2008	10455078	1249787	7982657	3722208	7632409	6520171	562217	550021

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ⁴ Net dealing income ⁴	Übriger ordentlicher Erfolg Other ordinary net income		Geschäftsaufwand Administrative expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungs-ertrag Income from participating interests	Personal-aufwand Personnel expenses	Sachaufwand General overheads	Total	
9	10	11	12	13	14	15	16	17

5.00 Übrige Banken / Other banks (5.11-5.20)

1 143 190	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
1 896 066	10 599 017	1 623 209	805 535	807 871	8 037 531	4 227 156	12 264 687	6 892 947

5.11 Handelsbanken / Commercial banks

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

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
712 508	3 750 694	666 859	307 842	568 165	2 595 993	1 297 042	3 893 035	2 299 762

5.14 Andere Banken / Other banking institutions

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
51 322	348 148	- 15 627	17 418	7 825	442 033	328 358	770 391	519 810

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
1 132 235	6 500 174	971 976	480 275	231 881	4 999 506	2 601 755	7 601 261	4 073 375

³ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

⁴ Enthält auch Zins- und Dividenden erträge, sofern diese mit dem Refinanzierungsaufwand verrechnet wurden.

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

40 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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	1 096 960	7 653 276	993 576	564 124	1 616 662	6 497 695	31 630
2008	1 071 040	1 632 853	4 189 054	1 361 807	256 793	1 099 737	4 690 432	496 100

5.11 Handelsbanken / Commercial banks

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	—
2008	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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	137 817	2 905 830	113 965	37 398	556 420	2 429 296	3 319
2008	439 765	440 439	1 419 558	86 587	63 773	288 202	1 251 853	97 683

5.14 Andere Banken / Other banking institutions

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
2008	51 179	96 836	371 795	95 905	36 779	110 416	320 507	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2008	580 096	1 095 579	2 397 699	1 179 314	156 240	701 118	3 118 072	398 417

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2 098 541	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	730 286	- 134 134	5 830	700	2 201	- 88	7 551 323	- 104 423
3 099 394	944 849	- 5 720	4 611	950	300	—	7 286 495	- 243 170

5.11 Handelsbanken / Commercial banks

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

1 157 258	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	157 951	- 53 879	5 830	—	—	—	1 330 506	- 3 644
923 584	357 865	- 5 720	4 611	—	—	—	1 298 551	- 65 241

5.14 Andere Banken / Other banking institutions

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
216 972	95 338	—	—	—	100	—	20 514	- 435

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
1 958 839	491 647	—	—	950	200	—	5 967 429	- 177 493

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

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
2008	820 878	365 431	973 512	212 797	604 827	373 796	102 632	128 399

8.00 Privatbankiers / Private bankers

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	2 833 270	2 682 778	9 121	141 371
2008	529 751	55 594	298 106	287 239	2 723 969	2 459 252	6 089	258 628

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

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
61 104	543 723	- 79 095	40 960	1 504	344 369	258 890	603 259	115 125

8.00 Privatbankiers / Private bankers

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	2 362 898	348 299	39 243	27 441	1 476 269	511 641	1 987 910	1 008 330
570 362	2 153 607	367 219	33 594	54 009	1 399 628	575 299	1 974 927	866 732

⁵ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

⁶ Enthält auch Zins- und Dividendenerträge, sofern diese mit dem Refinanzierungsaufwand verrechnet wurden.

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

40 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
2008	18 635	74 146	22 344	20 741	4 360	19 821	196 202	177 299

8.00 Privatbankiers / Private bankers

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	791 762	29 320	60 924	296 189	463 970	—
2008	108 175	115 715	642 843	42 895	87 896	251 826	356 790	10 773

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

—	—	—	—	—	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
—	—	—	—	—	17 547	- 83 865	385 896	- 94 339

8.00 Privatbankiers / Private bankers

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	—
336 546	1 430	- 10 773	—	—	314	—	116 955	—

40 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

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

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

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
2008	92 854 829	16 761 899	88 714 550	20 902 178	32 950 100	28 480 007	1 508 960	2 961 133

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

.	2 588 341	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
5 670 781	27 279 319	- 8 419 302	5 632 715	5 034 623	23 670 668	14 094 436	37 765 104	7 629 807

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

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	4274475	7530552	6448760	2096794	2985876	13179565	4282924
2008	33453851	6075278	-31899322	2933163	1579514	323337	7869169	38738178

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

1 131 767	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	3 128 325	- 4 385 428	22 130	3 130	11 804	- 88	19 356 859	- 104 423
4 700 988	2 514 290	- 36 495 138	21 861	1 489	6 457	—	19 906 185	- 299 955

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	7 029 689	203 673	3 854 776	3 378 585	1 180 347	906 973	67 034	206 340
Gemeindeinstitute Municipal institutions	44 533	1 957	22 629	23 860	4 403	3 470	48	885
Aktiengesellschaften Joint-stock companies	81 355 073	16 479 719	82 526 632	15 308 161	31 385 582	27 368 715	1 433 498	2 583 369
Genossenschaften Cooperatives	4 423 689	76 454	2 309 375	2 190 768	379 761	200 849	8 380	170 532
Übrige Institute Other institutions	1 352 474	421 122	1 272 755	500 840	3 328 803	2 833 048	108 722	387 033
Total	94 205 458	17 182 924	89 986 168	21 402 213	36 278 896	31 313 055	1 617 682	3 348 159

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

Staatsinstitute Cantonal institutions	7 029 689	203 673	3 854 776	3 378 585	1 180 347	906 973	67 034	206 340
Gemeindeinstitute Municipal institutions	44 533	1 957	22 629	23 860	4 403	3 470	48	885
Aktiengesellschaften Joint-stock companies	81 355 073	16 479 719	82 526 632	15 308 161	31 385 582	27 368 715	1 433 498	2 583 369
Genossenschaften Cooperatives	4 423 689	76 454	2 309 375	2 190 768	379 761	200 849	8 380	170 532
Übrige Institute Other institutions	1 845	97	1 137	805	6	—	—	6
Total	92 854 829	16 761 899	88 714 550	20 902 178	32 950 100	28 480 007	1 508 960	2 961 133

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

120 133	1 060 214	211 958	74 669	66 339	1 554 696	974 233	2 528 929	2 196 497
406	3 998	20	- 146	352	8 441	10 289	18 730	9 002
5 444 830	25 940 752	- 8 671 195	5 485 493	4 929 913	21 044 893	12 556 577	33 601 470	4 461 741
105 412	274 350	39 905	72 698	38 018	1 062 376	553 087	1 615 463	962 257
631 466	2 697 336	288 134	74 555	55 514	1 744 259	834 439	2 578 698	982 167
6 302 247	29 976 649	- 8 131 178	5 707 269	5 090 136	25 414 665	14 928 625	40 343 290	8 611 664

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

120 133	1 060 214	211 958	74 669	66 339	1 554 696	974 233	2 528 929	2 196 497
406	3 998	20	- 146	352	8 441	10 289	18 730	9 002
5 444 830	25 940 752	- 8 671 195	5 485 493	4 929 913	21 044 893	12 556 577	33 601 470	4 461 741
105 412	274 350	39 905	72 698	38 018	1 062 376	553 087	1 615 463	962 257
—	6	10	1	1	262	250	512	310
5 670 781	27 279 319	- 8 419 302	5 632 715	5 034 623	23 670 668	14 094 436	37 765 104	7 629 807

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

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

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

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	264 732	406 292	1 525 473	178 074	559 714	34 657	1 165 963	56 786
Gemeindeinstitute Municipal institutions	933	1 309	6 760	5 402	3 055	203	8 903	—
Aktiengesellschaften Joint-stock companies	32 938 462	5 621 584	– 34 098 305	2 649 910	999 268	152 574	6 081 155	38 681 392
Genossenschaften Cooperatives	249 724	46 092	666 441	99 751	17 442	135 840	612 910	—
Übrige Institute Other institutions	126 809	189 861	665 497	63 661	92 291	271 710	553 230	188 072
Total	33 580 660	6 265 138	– 31 234 134	2 996 799	1 671 770	594 984	8 422 162	38 926 250

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

Staatsinstitute Cantonal institutions	264 732	406 292	1 525 473	178 074	559 714	34 657	1 165 963	56 786
Gemeindeinstitute Municipal institutions	933	1 309	6 760	5 402	3 055	203	8 903	—
Aktiengesellschaften Joint-stock companies	32 938 462	5 621 584	– 34 098 305	2 649 910	999 268	152 574	6 081 155	38 681 392
Genossenschaften Cooperatives	249 724	46 092	666 441	99 751	17 442	135 840	612 910	—
Übrige Institute Other institutions	—	—	310	25	35	63	237	—
Total	33 453 851	6 075 278	– 31 899 322	2 933 163	1 579 514	323 337	7 869 169	38 738 178

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

831 383	340 074	—	—	—	1 810	—	19 567	– 56 785
4 501	4 069	—	—	19	281	—	290	—
3 824 502	1 598 750	– 36 495 138	21 861	1 040	3 092	—	19 989 347	– 316 937
40 602	571 160	—	—	430	1 274	—	1 400	—
336 546	1 667	– 10 773	—	—	17 860	– 83 865	502 851	– 94 341
5 037 535	2 515 720	– 36 505 911	21 861	1 489	24 317	– 83 865	20 409 037	– 394 293

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

831 383	340 074	—	—	—	1 810	—	19 567	– 56 785
4 501	4 069	—	—	19	281	—	290	—
3 824 502	1 598 750	– 36 495 138	21 861	1 040	3 092	—	19 989 347	– 316 937
40 602	571 160	—	—	430	1 274	—	1 400	—
—	237	—	—	—	—	—	—	—
4 700 988	2 514 290	– 36 495 138	21 861	1 489	6 457	—	19 906 185	– 299 955

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

2004	137 612	387 097	524 709	7 637 825	27 528	204 016	8 394 078
2005	123 491	497 026	620 517	8 627 981	30 899	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	6 747 242	36 526	425 667	8 079 646
2008	185 128	603 274	788 402	3 881 984	40 602	326 546	5 037 535

1.00 Kantonalbanken / Cantonal banks

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
2008	182 087	601 814	783 901	540 596	—	.	1 324 497

2.00 Grossbanken / Big banks

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
2008	—	—	—	10 000	—	.	10 000

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2004	3 315	1 483	4 798	137 231	4 378	.	146 407
2005	3 665	937	4 602	172 836	4 535	.	181 973
2006	3 555	1 003	4 558	218 877	4 783	.	228 218
2007	3 125	892	4 017	234 880	4 949	.	243 846
2008	3 041	1 460	4 501	230 530	4 779	.	239 810

4.00 Raiffeisenbanken / Raiffeisen banks

2004	—	—	—	—	19 300	.	19 300
2005	—	—	—	—	21 428	.	21 428
2006	—	—	—	—	23 501	.	23 501
2007	—	—	—	—	25 568	.	25 568
2008	—	—	—	—	27 288	.	27 288

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2008	—	—	—	3 090 859	8 536	.	3 099 394

5.11 Handelsbanken / Commercial banks

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
2008	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2008	—	—	—	923 584	—	.	923 584

5.14 Andere Banken / Other banking institutions

2004	—	—	—	135 375	3 850	.	139 225
2005	—	—	—	—	4 936	.	4 936
2006	—	—	—	—	5 392	.	5 392
2007	—	—	—	98 900	6 009	.	104 909
2008	—	—	—	208 436	8 536	.	216 972

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2004	—	—	—	730 990	—	.	730 990
2005	—	—	—	732 987	—	.	732 987
2006	—	—	—	1 226 539	—	.	1 226 539
2007	—	—	—	1 571 391	—	.	1 571 391
2008	—	—	—	1 958 839	—	.	1 958 839

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

2004	—	—	—	—	—	—	—
2005	—	—	—	—	—	—	—
2006	—	—	—	—	—	—	—
2007	—	—	—	—	—	—	—
2008	—	—	—	—	—	—	—

8.00 Privatbankiers / Private bankers

2004	—	—	—	—	—	204 016	204 016
2005	—	—	—	—	—	243 894	243 894
2006	—	—	—	—	—	334 444	334 444
2007	—	—	—	—	—	425 667	425 667
2008	—	—	—	10 000	—	326 546	336 546

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						
	Verzinsung des Dotationskapitals	Weitere Ausschüttung an Staat bzw. Gemeinde	Total	Share dividends	Dividends on shares of cooperatives	Drawings by company owners and distribution of profits to partners	
	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

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	7 340 653	20 384	.	7 829 455
2001	171 179	231 558	402 737	3 772 705	22 488	.	4 197 929
2002	158 689	225 096	383 785	5 940 548	23 636	.	6 347 970
2003	148 325	323 950	472 275	6 103 061	25 843	.	6 601 179
2004	137 612	387 097	524 709	7 637 825	27 528	.	8 190 062
2005	123 491	497 026	620 517	8 627 981	30 899	.	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	6 747 242	36 526	.	7 653 979
2008	185 128	603 274	788 402	3 871 984	40 602	.	4 700 988

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.

43 Personalaufwand Personnel expenses

In tausend Franken / In CHF thousands

Jahr	Personalaufwand	Löhne und Gehälter ¹ Wages and salaries ¹		Sozialbeiträge des Arbeitgebers zugunsten der Arbeitnehmer ³	Personal- nebensauslagen ⁴	Beträge an Personal-Wohlfahrts- einrichtungen
Year	Personnel expenses		davon / of which	Employers' social security contributions in favour of employees ³	Ancillary expenditure on staff ⁴	Contributions to staff welfare institutions
			Ausland ² Foreign countries ²			
	1	2	3	4	5	6

1.00–8.00 Alle Banken / All banks

2004	23 616 129	19 282 069	5 092 578	1 585 486	1 208 836	1 539 743
2005	26 159 737	21 360 591	6 003 124	1 773 475	1 336 261	1 689 403
2006	29 842 334	24 569 638	7 183 441	1 985 020	1 485 930	1 801 737
2007	32 270 190	26 441 980	7 966 464	1 952 787	1 902 701	1 972 716
2008	25 414 665	21 989 041	4 355 884	1 414 782	1 747 022	263 810

1.00 Kantonalbanken / Cantonal banks

2004	2 180 349	1 768 081	754	160 528	87 606	164 135
2005	2 282 744	1 845 349	321	156 531	97 119	183 743
2006	2 382 030	1 918 634	222	162 056	106 961	194 380
2007	2 453 370	1 984 712	221	164 839	104 822	198 996
2008	2 487 528	1 962 669	257	172 787	111 802	240 271

2.00 Grossbanken / Big banks

2004	13 193 721	10 839 196	4 779 352	871 833	751 981	730 712
2005	14 939 210	12 247 435	5 639 973	1 023 388	864 851	803 536
2006	17 586 545	14 567 067	6 763 272	1 174 158	945 180	900 139
2007	18 629 802	15 260 965	7 384 668	1 090 059	1 266 882	1 011 896
2008	11 665 367	10 979 698	3 762 274	523 609	1 042 034	- 879 975

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2004	509 610	419 402	—	35 192	21 458	33 560
2005	514 656	423 463	—	34 160	22 426	34 606
2006	519 684	424 408	—	34 902	23 381	36 993
2007	508 210	414 941	—	32 863	24 044	36 362
2008	517 808	416 085	—	32 403	25 513	43 808

4.00 Raiffeisenbanken / Raiffeisen banks

2004	696 989	569 479	—	53 131	19 091	55 288
2005	748 525	606 246	—	56 820	19 437	66 022
2006	796 029	662 585	—	59 769	21 920	51 755
2007	880 246	739 064	—	62 319	22 565	56 298
2008	962 434	801 042	—	70 858	27 446	63 088

Jahr	Personalaufwand	Löhne und Gehälter ¹ Wages and salaries ¹	Sozialbeiträge des Arbeitgebers zugunsten der Arbeitnehmer ³	Personal- nebenauslagen ⁴	Beträge an Personal-Wohlfahrts- einrichtungen	
Year	Personnel expenses	davon / of which	Employers' social security contributions in favour of employees ³	Ancillary expenditure on staff ⁴	Contributions to staff welfare institutions	
		Ausland ² Foreign countries ²				
	1	2	3	4	5	6

5.00 Übrige Banken / Other banks (5.11–5.20)

2004	5 769 003	4 694 316	305 075	384 254	299 853	390 585
2005	6 291 724	5 138 594	353 649	412 694	302 994	437 439
2006	6 986 565	5 728 161	408 520	461 565	349 129	447 702
2007	7 973 579	6 550 547	567 111	501 781	438 615	482 631
2008	8 037 531	6 412 538	584 605	507 955	483 526	633 507

5.11 Handelsbanken / Commercial banks

2004	340 701	276 604	6 143	22 646	12 148	29 303
2005	337 001	272 109	—	21 477	11 680	31 736
2006	346 483	280 061	—	21 621	12 890	31 911
2007	365 785	295 028	—	22 653	14 989	33 113
2008	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2004	2 137 370	1 767 488	81 854	115 569	115 928	138 384
2005	2 374 348	1 961 704	99 876	131 795	114 161	166 685
2006	2 571 834	2 126 030	79 144	152 794	137 482	155 529
2007	2 746 141	2 285 864	130 366	152 288	172 467	135 523
2008	2 595 993	2 087 872	131 942	147 187	194 186	166 746

5.14 Andere Banken / Other banking institutions

2004	70 146	56 660	—	5 006	3 374	5 106
2005	31 940	25 703	—	2 274	1 222	2 742
2006	34 324	27 368	—	2 609	1 376	2 971
2007	81 331	66 351	—	5 599	2 189	7 190
2008	442 033	349 603	—	25 109	17 276	50 044

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2004	3 220 786	2 593 564	217 077	241 033	168 403	217 791
2005	3 548 434	2 879 079	253 773	257 149	175 931	236 276
2006	4 033 923	3 294 702	329 376	284 541	197 381	257 291
2007	4 780 322	3 903 303	436 745	321 242	248 970	306 805
2008	4 999 506	3 975 063	452 663	335 660	272 064	416 716

¹ Einschliesslich Sitzungsgelder und feste Entschädigungen für Bankorgane.

Including attendance compensation for meetings and fixed annual remuneration for bank bodies.

² Brutto, d.h. vor Abzug von allfälligen Quellensteuern und Sozialbeiträgen zu Lasten der Arbeitnehmer. Inklusive Lohnzulagen bei Krankheit, Unfall und Militärdienst usw., ferner Provisionen, Gratifikationen und Gewinnbeteiligungen, Naturallöhne u.ä. Keine Löhne an Dritte.

Gross, i.e. before deduction of any tax at source or social security contributions payable by the employee. Including allowances such as those payable in the event of sickness, accident or military service; also commissions, gratuities and profit participation arrangements, payments in kind, etc. No wages paid to third parties.

³ Gesetzliche und vertragliche Arbeitgeberbeiträge: AHV, IV, EO, ALV, SUVA, Ausgleichskassen für Familien- und Kinderzulagen, Krankenkassen usw. Statutory and contractual employer contributions: old age and survivors' insurance (AHV/AVS), disability insurance (IV/AI), loss of earned income (EO/APG), unemployment insurance (ALV/AC), Swiss National Accident Insurance Fund (SUVA), equalisation funds for family and child allowances, health insurance companies, etc.

⁴ Dazu zählen Kantinenbeiträge, Personalrekrutierung, Personalausbildung usw.

These include canteen contributions, staff recruitment, staff training and education, etc.

43 Personalaufwand Personnel expenses

In tausend Franken / In CHF thousands

Jahr	Personalaufwand	Löhne und Gehälter ⁵ Wages and salaries ⁵	Sozialbeiträge des Arbeitgebers zugunsten der Arbeitnehmer ⁷	Personal- nebensauslagen ⁸	Beträge an Personal-Wohlfahrts- einrichtungen	
Year	Personnel expenses	davon / of which	Employers' social security contributions in favour of employees ⁷	Ancillary expenditure on staff ⁸	Contributions to staff welfare institutions	
		Ausland ⁶ Foreign countries ⁶				
	1	2	3	4	5	6

7.00 Filialen ausländischer Banken / Branches of foreign banks

2004	276 395	226 255	523	24 065	7 891	18 181
2005	297 681	246 544	98	24 921	6 712	19 503
2006	326 997	280 662	106	22 354	8 369	15 613
2007	348 714	297 272	107	24 775	7 741	18 926
2008	344 369	283 464	112	22 910	12 661	25 331

8.00 Privatbankiers / Private bankers

2004	990 062	765 341	6 874	56 482	20 955	147 282
2005	1 085 197	852 959	9 083	64 960	22 722	144 554
2006	1 244 484	988 122	11 321	70 216	30 990	155 156
2007	1 476 269	1 194 480	14 357	76 150	38 032	167 607
2008	1 399 628	1 133 545	8 636	84 259	44 041	137 780

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

2004	22 349 672	18 290 474	5 085 181	1 504 938	1 179 989	1 374 280
2005	24 776 859	20 261 087	5 993 943	1 683 593	1 306 827	1 525 347
2006	28 270 853	23 300 854	7 172 014	1 892 449	1 446 571	1 630 969
2007	30 445 207	24 950 228	7 952 000	1 851 862	1 856 928	1 786 183
2008	23 670 668	20 572 032	4 347 136	1 307 613	1 690 321	1 00 699

⁵ Einschliesslich Sitzungsgelder und feste Entschädigungen für Bankorgane.

Including attendance compensation for meetings and fixed annual remuneration for bank bodies.

⁶ Brutto, d.h. vor Abzug von allfälligen Quellensteuern und Sozialbeiträgen zu Lasten der Arbeitnehmer. Inklusiv Lohnzulagen bei Krankheit, Unfall und Militärdienst usw., ferner Provisionen, Gratifikationen und Gewinnbeteiligungen, Naturallöhne u.ä. Keine Löhne an Dritte.

Gross, i.e. before deduction of any tax at source or social security contributions payable by the employee. Including allowances such as those payable in the event of sickness, accident or military service; also commissions, gratuities and profit participation arrangements, payments in kind, etc. No wages paid to third parties.

⁷ Gesetzliche und vertragliche Arbeitgeberbeiträge: AHV, IV, EO, ALV, SUVA, Ausgleichskassen für Familien- und Kinderzulagen, Krankenkassen usw. Statutory and contractual employer contributions: old age and survivors' insurance (AHV/AVS), disability insurance (IV/Al), loss of earned income (EO/APG), unemployment insurance (ALV/AC), Swiss National Accident Insurance Fund (SUVA), equalisation funds for family and child allowances, health insurance companies, etc.

⁸ Dazu zählen Kantinenbeiträge, Personalrekrutierung, Personalausbildung usw.

These include canteen contributions, staff recruitment, staff training and education, etc.

44a Eigenmittelausweis¹ Capital adequacy reporting¹

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- rufliche 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

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	.	.	.	.	163 948	.	.	.	.	.
2008	.	.	.	.	175 214	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

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	.	.	.	.	.
2008	.	.	.	.	28 965	.	.	.	.	.

2.00 Grossbanken / Big banks

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	.	.	.	.	.
2008	.	.	.	.	85 156	.	.	.	.	.

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	.	.	.	.	6 788	.	.	.	.	.
2008	.	.	.	.	6 967	.	.	.	.	.

4.00 Raiffeisenbanken / Raiffeisen banks

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	.	.	.	.	.
2008	.	.	.	.	11 588	.	.	.	.	.

Nettoposition ausserhalb des Handelsbuchs	Anforderungen für Marktrisiken – Standardverfahren ² , inkl. offene Positionen	Anforderungen für Marktrisiken – Modellverfahren ²	Wertberichtigungen und Rückstellungen in den Passiven	Total risikogewichtete 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 requirements for market risks (standard method ² , incl. open positions)	Capital requirements 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

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
.	.	.	.	.	.	108 250	55 699
.	.	.	.	.	.	93 759	81 455

1.00 Kantonalbanken / Cantonal banks

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
.	.	.	.	.	.	14 818	14 148

2.00 Grossbanken / Big banks

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
.	.	.	.	.	.	50 877	34 279

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	2 824
.	.	.	.	.	.	3 845	3 122

4.00 Raiffeisenbanken / Raiffeisen banks

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
.	.	.	.	.	.	4 921	6 668

¹ Aufgrund der Änderung der Eigenmittelvorschriften können nicht alle Kolonnen aktualisiert werden.

Due to the changes in the capital adequacy requirements, it is not possible to update all of the columns.

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 reporting⁴

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	10

5.00 Übrige Banken / Other banks (5.11–5.20)

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	.	.	.	.	41 278	.	.	.	.	.
2008	.	.	.	.	42 537	.	.	.	.	.

5.11 Handelsbanken / Commercial banks

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	.	.	.	.	.
2008	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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	.	.	.	.	9 566	.	.	.	.	.
2008	.	.	.	.	9 494	.	.	.	.	.

5.14 Andere Banken / Other banking institutions

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	.	.	.	.	.
2008	.	.	.	.	4 390	.	.	.	.	.

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	.	.	.	.	27 168	.	.	.	.	.
2008	.	.	.	.	28 652	.	.	.	.	.

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)

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
.	.	.	.	.	.	21 569	19 709
.	.	.	.	.	.	19 299	23 238

5.11 Handelsbanken / Commercial banks

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

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
.	.	.	.	.	.	5 121	4 445
.	.	.	.	.	.	4 237	5 257

5.14 Andere Banken / Other banking institutions

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
.	.	.	.	.	.	2 399	1 991

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
.	.	.	.	.	.	13 874	13 293
.	.	.	.	.	.	12 662	15 990

⁴ Aufgrund der Änderung der Eigenmittelvorschriften können nicht alle Kolonnen aktualisiert werden.

Due to the changes in the capital adequacy requirements, it is not possible to update all of the columns.

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	1.00–8.00 Alle Banken	1.00 Kantonal- banken	2.00 Gross- banken	3.00 Regional- banken und Sparkassen	4.00 Raiffeisen- banken
	End of year	All banks	Cantonal banks	Big banks	Regional banks and savings banks	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)	2006	745 722	44 890	556 074	11 941	13 892
		2007	811 719	46 921	576 019	11 689	16 624
		2008	755 478	57 839	523 434	11 788	16 080
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)	2006	554 808	13 372	459 720	2 290	2 600
		2007	607 561	16 521	471 031	3 149	5 357
		2008	523 464	11 642	429 999	2 243	3 448
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	2006	144 791	17 333	81 132	4 702	3 020
		2007	161 537	17 238	91 383	4 083	3 307
		2008	186 354	30 308	80 903	4 983	3 977
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)	2006	46 123	14 185	15 222	4 950	8 271
		2007	42 621	13 162	13 605	4 457	7 960
		2008	45 661	15 888	12 532	4 563	8 655
1.2	Erfordernis (Pos. 1.2.1 + 1.2.2) Requirement (items 1.2.1+1.2.2)	2006	248 086	15 339	184 275	4 100	4 810
		2007	269 866	16 045	190 725	4 046	5 833
		2008	252 291	19 927	173 644	4 180	5 843
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	2006	246 088	14 814	183 504	3 941	4 584
		2007	267 867	15 484	190 086	3 857	5 486
		2008	249 308	19 087	172 733	3 890	5 306
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)	2006	1 997	525	771	159	225
		2007	1 999	561	639	189	347
		2008	2 983	840	910	290	536
1.3	Liquide Aktiven nach Art. 16 BankV (Pos. 3) Liquid funds, pursuant to art. 16 Banking Ordinance (item 3)	2006	360 524	28 198	246 213	6 521	7 155
		2007	461 305	31 461	321 132	5 967	8 318
		2008	510 999	52 446	315 570	7 650	6 801
1.4	Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2)	2006	112 439	12 859	61 938	2 421	2 345
		2007	191 439	15 416	130 407	1 921	2 485
		2008	258 707	32 519	141 926	3 469	958
1.5	Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2)	2006	145	184	134	159	149
		2007	171	196	168	147	143
		2008	203	263	182	183	116

Positionen Items	Jahres- ende End of year	5.00 Übrige Banken Other banks		7.00	8.00	
		davon / of which		Filialen aus- ländischer Banken	Privat- bankiers	
		5.12 Börsen- banken Stock exchange banks	5.20 Ausländisch beherrschte Banken 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)	2006	110 029	30 233	74 137	4 853	4 043
	2007	145 358	37 905	100 829	9 251	5 857
	2008	132 647	32 038	93 904	3 805	9 885
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)	2006	72 899	17 684	54 458	3 926	—
	2007	104 951	24 361	78 378	6 065	487
	2008	72 343	13 814	57 231	2 201	1 588
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	2006	33 752	12 352	19 425	915	3 938
	2007	37 095	13 406	22 069	3 172	5 258
	2008	56 603	18 058	36 124	1 589	7 991
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)	2006	3 378	197	253	12	105
	2007	3 311	138	382	14	111
	2008	3 700	165	550	15	306
1.2 Erfordernis (Pos. 1.2.1 + 1.2.2) Requirement (items 1.2.1+1.2.2)	2006	36 588	10 058	24 575	1 611	1 364
	2007	48 214	12 554	33 347	3 054	1 948
	2008	44 152	10 628	31 109	1 258	3 287
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	2006	36 310	9 977	24 465	1 601	1 334
	2007	47 968	12 509	33 274	3 053	1 933
	2008	43 773	10 572	30 988	1 256	3 262
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)	2006	279	81	109	9	30
	2007	246	45	73	2	15
	2008	379	55	121	2	25
1.3 Liquide Aktiven nach Art. 16 BankV (Pos. 3) Liquid funds, pursuant to art. 16 Banking Ordinance (item 3)	2006	65 022	18 949	41 940	3 420	3 996
	2007	78 658	21 406	52 258	9 299	6 470
	2008	108 819	33 476	69 223	3 672	16 042
1.4 Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2)	2006	28 434	8 891	17 366	1 810	2 632
	2007	30 443	8 853	18 911	6 245	4 522
	2008	64 667	22 849	38 113	2 414	12 755
1.5 Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2)	2006	178	188	171	212	293
	2007	163	171	157	304	332
	2008	246	315	223	292	488

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	1.00–8.00 Alle Banken	1.00 Kantonal- banken	2.00 Gross- banken	3.00 Regional- banken und Sparkassen	4.00 Raiffeisen- banken
	End of year	All banks	Cantonal banks	Big banks	Regional banks and savings banks	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)	2006	462 420	20 715	338 485	2 474	2 295
	2007	499 642	27 578	343 674	2 747	1 227
	2008	425 279	24 186	249 812	3 102	1 717
2.1.1 Bankdebitoren auf Sicht oder fällig innerhalb eines Monats Claims against banks at sight or due within one month	2006	432 219	19 491	314 381	2 359	2 277
	2007	458 467	25 520	312 333	2 613	1 215
	2008	387 996	19 527	230 721	2 825	1 696
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	2006	6 262	80	5 527	12	—
	2007	12 847	45	11 841	42	—
	2008	11 589	36	8 979	12	—
2.1.3 Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month	2006	9 369	233	8 389	4	—
	2007	5 407	476	4 483	0	—
	2008	5 778	3 086	1 599	183	—
2.1.4 Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month	2006	14 569	910	10 188	99	18
	2007	22 921	1 536	15 018	92	12
	2008	19 915	1 537	8 513	83	21
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)	2006	1 002 099	33 141	798 205	3 707	4 895
	2007	1 084 424	43 237	814 705	5 269	6 584
	2008	914 360	32 477	679 811	4 000	5 165
2.2.1 Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Liabilities towards banks at sight or due within one month	2006	471 095	13 365	371 321	1 074	5 399
	2007	496 033	16 388	372 628	944	5 487
	2008	468 733	11 873	349 034	1 069	4 822
2.2.2 Kreditoren auf Zeit fällig innerhalb eines Monats Liabilities towards customers (time) due within one month	2006	516 258	16 711	417 812	2 129	2 065
	2007	571 380	23 115	432 389	3 604	4 092
	2008	422 362	15 918	319 512	2 370	3 833
2.2.3 Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month	2006	3 200	1 211	1 512	28	2
	2007	2 828	1 231	1 486	36	2
	2008	2 868	1 399	1 296	36	4
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	2006	4 728	486	3 150	197	325
	2007	5 838	870	3 591	419	385
	2008	3 235	951	1 224	270	505
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	2006	2 572	4	1 608	—	—
	2007	1 045	110	177	0	—
	2008	1 644	5	1 078	—	—
2.2.6 Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month	2006	17 039	1 364	10 618	279	392
	2007	24 944	1 616	16 746	267	537
	2008	28 216	2 695	14 086	255	520
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	2006	12 792	0	7 816	—	3 289
	2007	17 643	92	12 313	2	3 920
	2008	12 697	364	6 419	—	4 518

Positionen Items	Jahres- ende	5.00 Ubrige Banken Other banks		7.00	8.00	
		davon / of which		Filialen aus- ländischer Banken	Privat- bankiers	
		5.12 Börsen- banken	5.20 Ausländisch beherrschte Banken	Branches of foreign banks	Private bankers	
	End of year	Stock exchange banks	Foreign- controlled banks			
		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)	2006	83 257	26 235	55 469	8 833	6 361
	2007	99 098	33 952	62 846	12 558	12 761
	2008	121 009	34 255	84 769	7 182	18 270
2.1.1 Bankendebitoren auf Sicht oder fällig innerhalb eines Monats Claims against banks at sight or due within one month	2006	79 186	25 349	52 316	8 559	5 966
	2007	92 358	33 436	56 697	12 368	12 060
	2008	113 006	32 960	78 079	6 077	14 143
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	2006	584	16	552	60	—
	2007	882	40	802	13	24
	2008	536	16	520	20	2 007
2.1.3 Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month	2006	575	141	435	—	167
	2007	448	111	337	0	—
	2008	890	651	239	—	20
2.1.4 Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month	2006	2 911	729	2 166	215	228
	2007	5 410	365	5 010	177	676
	2008	6 577	628	5 932	1 086	2 099
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)	2006	145 407	40 516	102 832	12 027	4 717
	2007	190 460	55 000	131 760	13 732	10 437
	2008	168 421	43 283	122 229	7 918	16 568
2.2.1 Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Liabilities towards banks at sight or due within one month	2006	64 637	12 984	50 421	11 638	3 660
	2007	78 616	14 511	62 363	13 348	8 621
	2008	82 068	10 216	70 659	6 336	13 531
2.2.2 Kreditoren auf Zeit fällig innerhalb eines Monats Liabilities towards customers (time) due within one month	2006	76 835	25 888	50 295	114	592
	2007	106 948	39 486	66 007	152	1 079
	2008	79 463	32 174	45 988	468	798
2.2.3 Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month	2006	424	395	—	—	23
	2007	40	—	5	—	32
	2008	52	—	15	—	80
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	2006	570	520	2	0	—
	2007	573	159	41	0	—
	2008	285	81	18	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	2006	957	9	948	—	2
	2007	755	285	470	—	4
	2008	562	231	331	—	—
2.2.6 Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month	2006	3 670	959	2 561	275	441
	2007	4 842	859	3 789	232	703
	2008	7 384	836	6 356	1 114	2 162
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	2006	1 687	239	1 394	—	1
	2007	1 315	299	916	—	2
	2008	1 393	256	1 137	—	3

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	1.00–8.00 Alle Banken	1.00 Kantonal- banken	2.00 Gross- banken	3.00 Regional- banken und Sparkassen	4.00 Raiffeisen- banken
	End of year	All banks	Cantonal banks	Big banks	Regional banks and savings banks	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)	2006	360 524	28 198	246 213	6 521	7 155
	Liquid funds, pursuant to art. 16 Banking Ordinance (items 3.1 to 3.10)	2007	461 305	31 461	321 132	5 967	8 318
		2008	510 999	52 446	315 570	7 650	6 801
3.1	Flüssige Mittel nach RRV-EBK, Randziffer 45	2006	18 117	4 039	4 853	1 345	1 109
	Liquid assets according to BAG-SFBC, margin figure 45	2007	28 684	4 097	12 557	1 414	1 093
		2008	130 463	6 783	95 040	1 843	1 835
3.2	Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt	2006	64 877	19 777	17 332	3 237	9 279
	Securities eligible for SNB monetary policy repo transactions	2007	96 995	24 702	37 963	3 255	11 008
		2008	115 237	41 332	30 878	3 769	9 658
3.3	Schuldverschreibungen inländischer Schuldner, die an einem repräsentativen Markt gehandelt werden (ab 2006) ¹	2006	7 723	3 065	—	860	171
	Debt instruments issued by domestic borrowers and traded on a representative market (as of 2006) ¹	2007	5 353	2 309	93	651	76
		2008	5 720	2 261	—	688	74
3.4	Werte, die im Land einer ausländischen Zweigniederlassung bei der Zentralbank diskont-, lombard- oder repofähig sind	2006	208 545	—	207 303	2	—
	Securities eligible for discount operations, Lombard advances or repo transactions with the central bank of the country where a foreign branch office is situated	2007	259 511	—	258 392	2	—
		2008	213 138	—	211 445	1	—
3.5	Schuldverschreibungen ausländischer Staaten und übriger öffentlich-rechtlicher Körperschaften, wenn sie an einem repräsentativen Markt gehandelt werden	2006	41 233	522	34 319	22	—
	Debt certificates from foreign countries and other public law bodies, if they are traded on a representative market	2007	31 052	627	23 626	21	—
		2008	25 863	436	20 313	21	12
3.6	Schuldverschreibungen und Akzepte erstklassiger ausländischer Banken sowie andere gleichwertige Papiere, die innerhalb von sechs Monaten fällig werden	2006	29 749	129	1 159	0	—
	Debt certificates and acceptances from first-class foreign banks as well as other equivalent papers due within six months	2007	57 882	126	20 318	3	—
		2008	42 376	47	729	2	—
3.7	Edelmetalle (Gold, Silber, Platin, Palladium) und die innerhalb eines Monats fälligen Edelmetallguthaben, soweit ihnen nicht je entsprechende Verpflichtungen gegenüberstehen	2006	1 371	45	769	3	7
	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	2007	5 446	77	4 784	3	49
		2008	1 611	49	1 055	2	43
3.8	Kontokorrent-Debitoren und die innerhalb eines Monats fälligen festen Vorschüsse, die durch Werte gemäss Pos. 3.2 und 3.3 gedeckt sind	2006	1 190	925	—	1	—
	Balances on current accounts and fixed-term advances due within one month, secured by assets as per items 3.2 and 3.3	2007	313	17	—	0	—
		2008	290	11	—	0	—
3.9	Überschuss der zu verrechnenden liquiden Aktiven (Pos. 2.1) über die zu verrechnenden kurzfristigen Verbindlichkeiten (Pos. 2.2)	2006	15 129	946	—	1 058	—
	Excess of liquid funds to be offset (cf. item 2.1) over short-term liabilities to be offset (cf. item 2.2)	2007	22 779	861	—	627	—
		2008	34 383	3 352	—	1 345	—
3.10	abzüglich verpfändete liquide Aktiven, soweit sie für bestehende Verpflichtungen haften, einschliesslich Deckungsmarge	2006	27 410	1 251	19 524	7	3 411
	Less pledged, liquid funds, where these secure existing liabilities, including the margin	2007	46 711	1 356	36 601	10	3 908
		2008	58 082	1 825	43 891	20	4 820

Positionen Items	Jahres- ende End of year	5.00 Übrige Banken Other banks		7.00 Filialen aus- ländischer Banken Branches of foreign banks		8.00 Privat- bankiers Private bankers		
		davon / of which				8	9	10
		5.12 Börsen- banken Stock exchange banks		5.20 Ausländisch beherrschte Banken Foreign- controlled banks					6	7

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)	2006	65 022	18 949	41 940	3 420	3 996
		2007	78 658	21 406	52 258	9 299	6 470
		2008	108 819	33 476	69 223	3 672	16 042
3.1	Flüssige Mittel nach RRV-EBK, Randziffer 45 Liquid assets according to BAG-SFBC, margin figure 45	2006	5 050	1 555	2 514	665	1 054
		2007	6 220	1 606	3 526	1 361	1 942
		2008	17 122	8 473	6 603	967	6 873
3.2	Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt Securities eligible for SNB monetary policy repo transactions	2006	13 352	3 780	7 377	1 129	771
		2007	15 912	4 823	8 650	2 316	1 840
		2008	22 556	7 410	11 957	969	6 076
3.3	Schuldverschreibungen inländischer Schuldner, die an einem repräsentativen Markt gehandelt werden (ab 2006) ¹ Debt instruments issued by domestic borrowers and traded on a representative market (as of 2006) ¹	2006	2 169	944	571	631	826
		2007	1 927	501	1 035	112	184
		2008	2 303	914	1 160	205	189
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	2006	1 189	991	199	1	50
		2007	1 085	741	179	—	33
		2008	1 556	960	437	—	137
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	2006	5 993	1 723	4 015	370	8
		2007	5 758	1 423	4 107	993	27
		2008	4 466	1 146	3 151	591	23
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	2006	28 237	6 477	21 754	8	215
		2007	37 279	9 354	27 922	0	156
		2008	41 525	10 362	31 158	10	63
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	2006	537	377	160	0	9
		2007	524	473	50	1	8
		2008	178	154	23	3	280
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	2006	264	208	56	—	—
		2007	295	249	46	—	—
		2008	266	219	47	13	—
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)	2006	10 750	3 403	7 095	732	1 644
		2007	13 589	3 312	9 464	4 892	2 811
		2008	24 931	4 786	19 771	1 466	3 289
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	2006	2 520	509	1 799	116	581
		2007	3 931	1 075	2 722	376	529
		2008	6 082	947	5 082	553	890

¹ 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									
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
	1	2	3	4	5	6	7	8	9	10
1.00 Kantonalbanken Cantonal banks	—	—	5	5	5	5	5	5	5	22
2.00 Grossbanken Big banks	—	—	—	—	—	—	—	—	—	—
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	40	29	27	27	20	40	41	6	0	0
4.00 Raiffeisenbanken Raiffeisen banks	3 385	3 681	4 030	4 429	4 723	5 007	5 238	5 484	5 775	6 197
5.00 Übrige Banken Other banks	13	16	70	20	11	14	15	25	22	20
5.11 Handelsbanken Commercial banks	—	—	—	—	—	—	—	—	—	.
5.12 Börsenbanken Stock exchange banks	4	4	8	—	—	0	—	—	2	1
5.13 Kleinkreditbanken Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken Other banking institutions	—	—	—	—	—	—	—	—	—	—
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	9	12	62	20	11	14	15	25	21	19
1.00–5.00 Total	3 438	3 726	4 133	4 482	4 760	5 067	5 300	5 521	5 804	6 239

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			Total Geschäftsstellen (1+2) Total offices (1+2)		
			im Ausland In foreign countries	Vertretungen ³ Representative offices ³	davon / of which im Ausland In foreign countries	im Ausland (3) In foreign countries (3)		
							davon / of which	
							im Ausland In foreign countries	im Ausland (3) In foreign countries (3)
1	2	3	4	5	6	7		

1.00–8.00 Alle Banken / All banks

2004	339	3444	245	1084	173	3783	245
2005	338	3497	298	1117	227	3835	298
2006	332	3459	294	1097	222	3791	294
2007	331	3504	317	1136	238	3835	317
2008	328	3453	293	1117	212	3781	293

1.00 Kantonalbanken / Cantonal banks

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	74	3	807	4
2008	24	769	4	70	3	793	4

2.00 Grossbanken / Big banks

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
2008	3	638	135	94	94	641	135

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2004	83	346	—	49	—	429	—
2005	79	346	—	9	—	425	—
2006	78	348	—	10	—	426	—
2007	76	322	—	20	—	398	—
2008	75	317	—	12	—	392	—

4.00 Raiffeisenbanken / Raiffeisen banks

2004	1	1207	—	757	—	1208	—
2005	1	1174	—	745	—	1175	—
2006	1	1148	—	736	—	1149	—
2007	1	1154	—	759	—	1155	—
2008	1	1150	—	778	—	1151	—

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	4	5	6	7
				im Ausland In foreign countries	Vertretungen ³ Representative offices ³					
im Ausland In foreign countries	im Ausland (3) In foreign countries (3)									

5.00 Übrige Banken / Other banks (5.11–5.20)

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	155	120	714	155
2008	180	537	150	146	111	717	150

5.11 Handelsbanken / Commercial banks

2004	8	83	3	5	3	91	3
2005	7	111	—	28	—	118	—
2006	7	112	—	28	—	119	—
2007	7	111	—	26	—	118	—
2008	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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	41	36	154	50
2008	48	95	45	39	31	143	45

5.14 Andere Banken / Other banking institutions

2004	4	8	—	—	—	12	—
2005	4	8	—	—	—	12	—
2006	4	8	—	—	—	12	—
2007	6	28	—	—	—	34	—
2008	9	145	—	24	—	154	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	88	84	408	105
2008	123	297	105	83	80	420	105

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 367 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 (367, bank category 4.00) are included under branches.

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

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

48 Geschäftsstellen im 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	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 (3) In foreign countries (3)	
								im Ausland In foreign countries
		1	2	3	4	5	6	7

7.00 Filialen ausländischer Banken / Branches of foreign banks

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		30	15	1	6	1	45	1
2008		31	15	1	6	1	46	1

8.00 Privatbankiers / Private bankers

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
2008		14	27	3	11	3	41	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)		
			im Ausland In foreign countries	Vertretungen ⁶ Representative offices ⁶	davon / of which		im Ausland (3) In foreign countries (3)	
					im Ausland In foreign countries	im Ausland In foreign countries		
								3	4	5	6	7

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

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	335	3 705	233	1 118	133	4 040	233
2000	336	3 631	227	1 118	125	3 967	227
2001	327	3 558	228	1 072	122	3 885	228
2002	318	3 508	231	1 100	153	3 826	231
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	1 119	234	3 752	313
2008	283	3 411	289	1 100	208	3 694	289

⁴ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 367 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 (367, 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	412	105	91	40	10
Bern	Berne	340	87	67	137	28
Luzern	Lucerne	105	26	15	29	24
Uri	Uri	16	10	2	—	4
Schwyz	Schwyz	61	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	34	14	6	2	8
Freiburg	Fribourg	86	26	18	14	22
Solothurn	Solothurn	80	12	10	22	27
Basel-Stadt	Basel-Stadt	77	20	17	1	1
Baselland	Baselland	60	24	20	4	10
Schaffhausen	Schaffhausen	27	6	5	11	1
Appenzell AR	Appenzell Ausserrhoden	13	2	6	2	3
Appenzell IR	Appenzell Innerrhoden	7	4	1	—	2
St. Gallen	St Gallen	163	36	24	29	44
Graubünden	Graubünden	125	75	23	—	13
Aargau	Aargau	149	28	19	62	31
Thurgau	Thurgau	63	31	10	—	19
Tessin	Ticino	199	23	39	—	39
Waadt	Vaud	163	68	30	7	21
Wallis	Valais	102	21	33	2	31
Neuenburg	Neuchâtel	42	15	10	1	6
Genf	Geneva	180	23	37	—	6
Jura	Jura	35	14	5	5	10
Total Schweiz	Total for Switzerland	2 583	722	506	380	373
Total Ausland	Total abroad	81	1	41	—	—
Total Schweiz und Ausland	Total for Switzerland and abroad	2 664	723	547	380	373

Kanton resp. Land Canton or country		5.00 Übrige Banken Other banks	davon / of which			7.00 Filialen aus- ländischer Banken	8.00 Privat- bankiers	1.00-5.00 Total Banken- gruppen
			5.12 Börsen- banken	5.14 Andere Banken	5.20 Ausländisch beherrschte Banken	Branches of foreign banks	Private bankers	Total for categories 1.00-5.00
		6	Stock exchange banks	Other banking institutions	8	9	10	11
			7					12
Zürich	Zurich	136	24	22	90	23	7	382
Bern	Berne	20	4	12	4	—	1	339
Luzern	Lucerne	10	2	5	3	—	1	104
Uri	Uri	—	—	—	—	—	—	16
Schwyz	Schwyz	9	2	2	5	—	—	61
Obwalden	Obwalden	—	—	—	—	—	—	13
Nidwalden	Nidwalden	—	—	—	—	—	—	14
Glarus	Glarus	1	—	—	1	—	—	17
Zug	Zug	4	1	2	1	—	—	34
Freiburg	Fribourg	6	1	2	3	—	—	86
Solothurn	Solothurn	9	—	6	3	—	—	80
Basel-Stadt	Basel-Stadt	32	6	11	15	1	5	71
Baselland	Baselland	2	—	2	—	—	—	60
Schaffhausen	Schaffhausen	3	—	3	—	—	1	26
Appenzell AR	Appenzell Ausserrhoden	—	—	—	—	—	—	13
Appenzell IR	Appenzell Innerrhoden	—	—	—	—	—	—	7
St. Gallen	St Gallen	26	1	8	17	3	1	159
Graubünden	Graubünden	14	1	4	9	—	—	125
Aargau	Aargau	9	—	7	2	—	—	149
Thurgau	Thurgau	3	—	2	1	—	—	63
Tessin	Ticino	94	14	17	63	2	2	195
Waadt	Vaud	33	7	10	16	1	3	159
Wallis	Valais	15	7	5	3	—	—	102
Neuenburg	Neuchâtel	10	1	4	5	—	—	42
Genf	Geneva	95	19	5	71	10	9	161
Jura	Jura	1	—	1	—	—	—	35
Total Schweiz	Total for Switzerland	532	90	130	312	40	30	2513
Total Ausland	Total abroad	39	14	—	25	—	—	81
Total Schweiz und Ausland	Total for Switzerland and abroad	571	104	130	337	40	30	2594

¹ Geschäftsstellen ohne Vertretungen. Vor 2005 Geschäftsstellen ohne Vertretungen und Einnehmereien sowie ohne Filialen mit weniger als einer vollamtlich angestellten Person.
Offices excluding representative offices. Until 2005, offices excluding representative offices and cash-receiving offices, and excluding branches with fewer than one full-time employee.

50 Standort der Sitze und Filialen Location of registered offices and branches

1.00–8.00 Alle Banken / All banks

Anzahl / Number

Kanton resp. Land Canton or country	Sitze ¹ Registered offices ¹	Filialen ² Branches ²	davon / of which		Total Geschäftsstellen (1+2) Total offices (1+2)
			Vertretungen ³ Representative offices ³		
	1	2	3		4
Zürich	Zurich	115	330	33	445
Bern	Berne	24	401	85	425
Luzern	Lucerne	4	132	31	136
Uri	Uri	1	31	16	32
Schwyz	Schwyz	5	62	6	67
Obwalden	Obwalden	2	15	4	17
Nidwalden	Nidwalden	1	19	6	20
Glarus	Glarus	2	16	1	18
Zug	Zug	3	40	9	43
Freiburg	Fribourg	5	121	40	126
Solothurn	Solothurn	5	122	47	127
Basel-Stadt	Basel-Stadt	15	65	3	80
Baselland	Baselland	1	72	13	73
Schaffhausen	Schaffhausen	4	25	2	29
Appenzell AR	Appenzell Ausserrhoden	2	19	8	21
Appenzell IR	Appenzell Innerrhoden	1	9	3	10
St. Gallen	St Gallen	18	198	53	216
Graubünden	Graubünden	1	186	62	187
Aargau	Aargau	6	225	82	231
Thurgau	Thurgau	1	92	30	93
Tessin	Ticino	26	249	76	275
Waadt	Vaud	11	208	56	219
Wallis	Valais	3	267	168	270
Neuenburg	Neuchâtel	2	58	18	60
Genf	Geneva	68	132	20	200
Jura	Jura	2	66	33	68
Total Schweiz	Total for Switzerland	328	3 160	905	3 488
Total Ausland	Total abroad	.	293	212	293
Total Schweiz und Ausland	Total for Switzerland and abroad	328	3 453	1 117	3 781

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 367 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 (367, bank category 4.00) are included under branches.

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

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

51 Personalbestand ¹ Number of staff ¹

Gruppe Category	Jahresende End of year									
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
	1	2	3	4	5	6	7	8	9	10
Anzahl Personen / Number of persons										
1.00–8.00 Alle Banken	119 597	124 998	121 065	118 325	112 915	115 628	119 464	127 921	136 200	135 775
1.00 Kantonalbanken	18 404	19 190	17 677	17 107	16 711	16 486	16 326	16 536	16 754	16 917
2.00 Grossbanken	59 362	59 114	55 991	54 630	51 383	53 072	56 211	62 931	66 924	63 900
3.00 Regionalbanken und Sparkassen	5 178	5 451	4 697	4 642	4 424	4 320	4 141	4 135	3 892	4 021
4.00 Raiffeisenbanken	3 574	4 999	5 466	5 805	6 058	6 304	6 549	6 764	7 208	7 665
5.00 Übrige Banken	28 557	30 912	31 412	30 902	29 459	30 582	31 210	32 413	35 775	37 057
5.11 Handelsbanken	4 736	4 872	4 659	2 973	2 799	2 695	2 542	2 612	2 676	.
5.12 Börsenbanken	7 053	8 043	8 260	10 693	9 593	9 814	9 897	10 301	10 564	10 369
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	699	714	645	606	566	561	245	255	615	3 247
5.20 Ausländisch beherrschte Banken	16 069	17 283	17 848	16 629	16 501	17 511	18 527	19 244	21 920	23 440
7.00 Filialen ausländischer Banken	1 124	1 243	1 320	1 358	1 282	1 234	1 229	1 266	1 334	1 454
8.00 Privatbankiers	3 398	4 089	4 503	3 881	3 596	3 630	3 798	3 877	4 313	4 761
1.00–5.00 Total	115 075	119 666	115 243	113 086	108 036	110 764	114 437	122 779	130 553	129 559

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	0.8	4.5	.	– 2.3	– 4.6	2.4	3.3	7.1	6.5	– 0.3
1.00 Cantonal banks	1.5	4.3	.	– 3.2	– 2.3	– 1.3	– 1.0	1.3	1.3	1.0
2.00 Big banks	– 2.4	– 0.4	.	– 2.4	– 5.9	3.3	5.9	12.0	6.3	– 4.5
3.00 Regional banks and savings banks	0.9	5.3	.	– 1.2	– 4.7	– 2.4	– 4.1	– 0.1	– 5.9	3.3
4.00 Raiffeisen banks	6.5	39.9	.	6.2	4.4	4.1	3.9	3.3	6.6	6.3
5.00 Other banks	7.4	8.2	.	– 1.6	– 4.7	3.8	2.1	3.9	10.4	3.6
5.11 Commercial banks	9.9	2.9	.	– 36.2	– 5.9	– 3.7	– 5.7	2.8	2.5	.
5.12 Stock exchange banks	23.2	14.0	.	29.5	– 10.3	2.3	0.8	4.1	2.6	– 1.8
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	222.1	2.1	.	– 6.0	– 6.6	– 0.9	– 56.3	4.1	141.2	428.0
5.20 Foreign-controlled banks	1.1	7.6	.	– 6.8	– 0.8	6.1	5.8	3.9	13.9	6.9
7.00 Branches of foreign banks	– 30.1	10.6	.	2.9	– 5.6	– 3.7	– 0.4	3.0	5.4	9.0
8.00 Private bankers	11.9	20.3	.	– 13.8	– 7.3	0.9	4.6	2.1	11.2	10.4
Total for 1.00–5.00	0.9	4.0	.	– 1.9	– 4.5	2.5	3.3	7.3	6.3	– 0.8

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

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	41 071	108 820	16 027	11 354	27 381	83 775	52 426	136 200
2008	68 518	41 625	110 143	14 971	10 661	25 632	83 489	52 286	135 775

1.00 Kantonalbanken / Cantonal banks

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
2008	10 188	6 727	16 915	2	—	2	10 190	6 727	16 917

2.00 Grossbanken / Big banks

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
2008	28 452	14 077	42 529	12 885	8 486	21 371	41 337	22 563	63 900

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2008	2 147	1 873	4 021	—	—	0	2 147	1 873	4 021

4.00 Raiffeisenbanken / Raiffeisen banks

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
2008	3 912	3 753	7 665	—	—	—	3 912	3 753	7 665

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)

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	12 424	31 671	1 939	2 165	4 104	21 186	14 589	35 775
2008	19 700	13 110	32 809	2 077	2 170	4 247	21 777	15 280	37 057

5.11 Handelsbanken / Commercial banks

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
2008	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2008	6 179	3 239	9 418	549	402	951	6 728	3 641	10 369

5.14 Andere Banken / Other banking institutions

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
2008	1 741	1 506	3 247	—	—	—	1 741	1 506	3 247

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	7 620	18 693	1 481	1 747	3 228	12 554	9 367	21 920
2008	11 780	8 364	20 144	1 527	1 768	3 296	13 307	10 133	23 440

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

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
2008	912	540	1 452	1	1	2	913	541	1 454

8.00 Privatbankiers / Private bankers

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
2008	3 207	1 545	4 751	6	4	10	3 213	1 549	4 761

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

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	39 163	103 196	16 010	11 348	27 358	80 042	50 511	130 553
2008	64 399	39 540	103 939	14 964	10 656	25 620	79 363	50 197	129 559

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 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 Hypothekarforderungen ¹ Domestic mortgage claims, in CHF ¹
	1	2	3

1.00 Kantonalbanken / Cantonal banks

2004	.	.	3.14
2005	.	.	2.97
2006	.	.	3.05
2007	2.27	3.77	3.30
2008	1.00	3.46	3.35

2.00 Grossbanken / Big banks

2004	.	.	3.04
2005	.	.	2.87
2006	.	.	3.03
2007	2.29	3.50	3.37
2008	2.23	2.48	3.28

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2004	.	.	3.13
2005	.	.	2.97
2006	.	.	3.05
2007	2.31	3.82	3.33
2008	1.37	3.57	3.38

4.00 Raiffeisenbanken / Raiffeisen banks

2004	.	.	3.08
2005	.	.	2.99
2006	.	.	3.05
2007	2.14	3.03	3.33
2008	1.85	3.22	3.44

Jahres- ende	Auf Schweizer Franken lautende Forderungen gegenüber inländischen Banken	Auf Schweizer Franken lautende Forderungen gegenüber inländischen Kunden	Auf Schweizer Franken lautende inländische Hypothekarforderungen ¹
End of year	Claims against domestic banks, in CHF	Claims against domestic customers, in CHF	Domestic mortgage claims, in CHF ¹
	1	2	3

5.00 Übrige Banken / Other banks

2004	.	.	2.80
2005	.	.	2.71
2006	.	.	2.91
2007	2.40	6.02	3.21
2008	1.20	5.37	3.18

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

2004	.	.	3.07
2005	.	.	2.92
2006	.	.	3.04
2007	2.31	4.00	3.32
2008	1.36	3.29	3.33

¹ Nicht vergleichbar mit dem Referenzzinssatz bei Mietverhältnissen. Für den Referenzzinssatz bei Mietverhältnissen sind nur Banken in der Schweiz meldepflichtig, deren auf Schweizer Franken lautende inländische Hypothekarforderungen den Gesamtbetrag von 300 Mio. Schweizer Franken übersteigen.

Not comparable with the reference interest rate for tenancies. For the reference rate for tenancies, only banks in Switzerland whose domestic mortgage claims in Swiss francs exceed a total amount of CHF 300 million are required to report data.

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

In Prozent / In percent

Jahres- ende	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 Kassenobligationen	Verpflichtungen aus auf Franken lautenden Obligationen-, Options- und Wandelanleihen ²
End of year	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, denominated in CHF ²
	1	2	3	4	5

1.00 Kantonalbanken / Cantonal banks

2004	.	0.74	.	2.44	3.20
2005	.	0.66	.	2.09	3.02
2006	.	0.73	.	2.04	2.99
2007	1.78	1.06	1.59	2.36	3.12
2008	1.36	1.13	1.06	2.58	2.83

2.00 Grossbanken / Big banks

2004	.	0.64	.	2.24	3.35
2005	.	0.58	.	1.83	3.16
2006	.	0.69	.	1.82	2.76
2007	2.18	0.84	1.61	2.24	3.13
2008	0.73	1.24	1.00	2.56	3.56

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2004	.	0.88	.	2.70	3.72
2005	.	0.81	.	2.38	3.35
2006	.	0.90	.	2.27	3.28
2007	2.69	1.17	1.57	2.49	3.08
2008	1.74	1.25	1.39	2.68	3.07

4.00 Raiffeisenbanken / Raiffeisen banks

2004	.	0.69	.	2.68	3.78
2005	.	0.64	.	2.37	3.70
2006	.	0.75	.	2.33	3.39
2007	2.31	1.26	1.21	2.60	3.30
2008	0.66	1.10	1.00	2.78	3.31

Jahres- ende	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 Kassenobligationen	Verpflichtungen aus auf Franken lautenden Obligationen-, Options- und Wandelanleihen ²
End of year	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, denominated in CHF ²
	1	2	3	4	5

5.00 Übrige Banken / Other banks

2004	.	0.78	.	2.60	4.54
2005	.	0.76	.	2.28	4.30
2006	.	0.83	.	2.18	3.54
2007	2.35	1.29	1.70	2.50	3.09
2008	1.35	1.27	0.85	2.67	2.98

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

2004	.	0.72	.	2.57	3.35
2005	.	0.65	.	2.25	3.16
2006	.	0.75	.	2.18	2.81
2007	2.20	1.06	1.59	2.47	3.13
2008	1.01	1.18	1.02	2.68	2.98

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.

56 Hypothekarforderungen im Inland – auf CHF lautend, nach dem Zinssatz ^{1,2} Domestic mortgage claims, in CHF, by rate of interest ^{1,2}

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% ³	4–4 ¹ / ₄ %
	1	2	3	4	5	6	7	8	9	10
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	5 369	4 434	17 243	39 405	85 520	126 046	183 812	93 007	57 658	28 973
2008	35 386	7 584	13 511	36 846	60 513	83 576	128 541	189 591	72 599	32 916

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} % ⁴	6 ^{1/2} -6 ^{3/4} %	6 ^{3/4} -7%
	11	12	13	14	15	16	17	18	19	20	21
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	4 770	2 550	1 947	613	381	264	194	257	117	239
2008	14 237	6 817	2 673	1 520	698	405	207	104	60	113	35

- ¹ Nicht vergleichbar mit dem Referenzzinssatz bei Mietverhältnissen. Für den Referenzzinssatz bei Mietverhältnissen sind nur Banken in der Schweiz meldepflichtig, deren auf Schweizer Franken lautende inländische Hypothekarforderungen den Gesamtbetrag von 300 Mio. Schweizer Franken übersteigen.
Not comparable with the reference interest rate for tenancies. For the reference rate for tenancies, only banks in Switzerland whose domestic mortgage claims in Swiss francs exceed a total amount of CHF 300 million are required to report data.
- ² Vor 2002 auf alle Währungen lautende Hypothekarforderungen.
Before 2002, mortgage claims in all currencies.
- ³ Bis 1996 4% und weniger.
Until 1996, 4% or less.
- ⁴ Bis 1986 6^{1/2}% und mehr.
Until 1986, 6^{1/2}% or more.

56 Hypothekarforderungen im Inland – auf CHF lautend, nach dem Zinssatz^{5, 6} Domestic mortgage claims, in CHF, by rate of interest^{5, 6}

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

In Millionen Franken / In CHF millions

Jahres- ende End of year	7–7¼% ⁷	7¼–7½%	7½–7¾%	7¾–8%	8–8¼%	8¼–8½%	8½–8¾%	8¾–9%	9–10%	10% und mehr 10% or more	Total
	22	23	24	25	26	27	28	29	30	31	32
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
2008	26	19	21	2	12	3	5	0	24	7	688 049

⁵ Nicht vergleichbar mit dem Referenzzinssatz bei Mietverhältnissen. Für den Referenzzinssatz bei Mietverhältnissen sind nur Banken in der Schweiz meldepflichtig, deren auf Schweizer Franken lautende inländische Hypothekarforderungen den Gesamtbetrag von 300 Mio. Schweizer Franken übersteigen.

Not comparable with the reference interest rate for tenancies. For the reference rate for tenancies, only banks in Switzerland whose domestic mortgage claims in Swiss francs exceed a total amount of CHF 300 million are required to report data.

⁶ Vor 2002 auf alle Währungen lautende Hypothekarforderungen.
Before 2002, mortgage claims in all currencies.

⁷ 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

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	26 862	5 880	22 861	9 724	7 030	7 035	7 268	8 162	3 167
2008	28 842	12 818	4 291	34 329	4 040	10 148	5 799	6 821	5 705

2.00 Grossbanken / Big banks

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
2008	23 972	386	155	12 115	3 225	24 027	10 940	2 679	7 227

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	4 665	2 414	3 086	513
2008	6 461	5 502	3 523	5 544	2 496	2 771	1 626	1 955	3 148

4.00 Raiffeisenbanken / Raiffeisen banks

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
2008	15 940	6 875	12 006	10 693	4 911	3 543	928	517	3 362

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

2004	63	96	0	194	50	—	0	—	—
2005	69	—	212	0	489	—	—	—	—
2006	180	1	217	—	—	—	—	—	—
2007	593	92	138	162	—	—	—	—	—
2008	3598	891	159	7	225	—	—	—	—

2.00 Grossbanken / Big banks

2004	4	18	—	0	—	0	—	—	—
2005	70	1	—	0	0	—	—	—	—
2006	25	23	0	0	—	0	—	—	—
2007	24	0	1	0	0	—	0	0	—
2008	10	0	2	19	1	0	—	0	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2004	153	312	40	18	253	59	12	25	1
2005	1 100	340	54	3	200	56	4	0	6
2006	1 204	44	364	23	177	55	12	0	8
2007	1 023	35	107	316	104	36	8	8	0
2008	956	1 317	122	277	111	38	3	7	7

4.00 Raiffeisenbanken / Raiffeisen banks

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	—	—
2008	6 815	10	48	76	15	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

2004	—	—	—	—	—	—	—	—	108 123
2005	—	—	—	—	—	—	—	—	110 479
2006	—	—	—	—	—	—	—	—	105 585
2007	—	—	—	—	—	—	—	—	98 972
2008	—	—	—	—	—	—	—	—	117 674

2.00 Grossbanken / Big banks

2004	—	—	—	—	—	—	—	—	107 067
2005	—	—	—	—	—	—	—	—	109 915
2006	—	—	—	—	—	—	—	—	102 061
2007	—	—	—	—	—	—	—	—	92 244
2008	—	—	—	—	—	—	—	—	84 758

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2004	—	13	—	—	—	1	—	0	37 868
2005	—	15	—	—	—	1	—	0	39 229
2006	2	2	—	—	—	—	—	—	38 200
2007	—	2	—	—	—	—	—	—	34 703
2008	—	3	—	—	—	—	—	—	35 868

4.00 Raiffeisenbanken / Raiffeisen banks

2004	—	—	—	—	—	—	—	—	58 635
2005	—	—	—	—	—	—	—	—	60 569
2006	—	—	—	—	—	—	—	—	60 885
2007	—	—	—	—	—	—	—	—	59 396
2008	—	—	—	—	—	—	—	—	65 740

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2004	-	-	-	19655	715	3669	712	388	149
2005	-	-	-	19702	1807	2835	1673	13	226
2006	-	-	-	18670	1688	2634	2183	61	287
2007	4 199	514	1411	7 011	5076	607	2747	2324	1283
2008	5 162	2 070	915	6 607	2 079	4 520	243	2 695	2 643

5.11 Handelsbanken / Commercial banks

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
2008	-	-	-	-	-	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

2004	-	-	-	1911	35	51	28	4	0
2005	-	-	-	1674	311	36	—	4	—
2006	-	-	-	1150	340	83	1	5	—
2007	76	0	245	2	33	0	245	68	381
2008	46	27	197	102	15	273	1	328	—

5.14 Andere Banken / Other banking institutions

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
2008	3 958	1 356	440	6 189	1 815	4 200	138	2 050	2 625

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2008	1 158	686	279	316	249	47	104	317	18

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)

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
2008	5	404	31	67	7	4	—	—	—

5.11 Handelsbanken / Commercial banks

2004	54	—	—	—	—	—	—	—	—
2005	56	—	—	—	—	—	—	—	—
2006	—	58	—	—	—	—	—	—	—
2007	1	0	53	—	—	—	—	—	—
2008	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2004	247	—	3	0	38	—	—	0	—
2005	287	—	3	—	25	6	—	0	—
2006	322	—	3	—	0	1	—	—	—
2007	—	—	6	—	—	—	—	0	15
2008	0	—	4	—	—	—	—	—	—

5.14 Andere Banken / Other banking institutions

2004	—	130	—	—	—	—	—	—	—
2005	—	—	—	—	—	—	—	—	—
2006	—	—	—	—	—	—	—	—	—
2007	—	—	—	—	—	—	—	—	—
2008	4	403	—	55	—	—	—	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2004	20	—	0	0	0	0	1	—	—
2005	—	0	1	0	—	—	—	—	—
2006	0	0	1	—	—	—	—	—	—
2007	19	24	7	17	11	5	—	—	—
2008	1	0	27	12	7	4	—	—	—

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)

2004	—	0	—	17	—	—	—	—	25 801
2005	—	2	—	20	—	—	—	—	26 655
2006	—	—	—	23	—	—	—	—	25 932
2007	—	—	23	—	—	—	—	—	25 352
2008	—	5	14	—	—	—	—	—	27 469

5.11 Handelsbanken / Commercial banks

2004	—	—	—	—	—	—	—	—	20 606
2005	—	—	—	—	—	—	—	—	21 342
2006	—	—	—	—	—	—	—	—	21 314
2007	—	—	—	—	—	—	—	—	20 193
2008	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2004	—	0	—	—	—	—	—	—	2 319
2005	—	2	—	—	—	—	—	—	2 347
2006	—	—	—	—	—	—	—	—	1 905
2007	—	—	—	—	—	—	—	—	1 069
2008	—	5	—	—	—	—	—	—	997

5.14 Andere Banken / Other banking institutions

2004	—	—	—	—	—	—	—	—	1 378
2005	—	—	—	—	—	—	—	—	1 526
2006	—	—	—	—	—	—	—	—	1 461
2007	—	—	—	—	—	—	—	—	1 659
2008	—	—	—	—	—	—	—	—	23 233

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2004	—	—	—	17	—	—	—	—	1 498
2005	—	—	—	20	—	—	—	—	1 440
2006	—	—	—	23	—	—	—	—	1 253
2007	—	—	23	—	—	—	—	—	2 430
2008	—	—	14	—	—	—	—	—	3 239

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

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	81 994	40 078	38 381	36 139	35 041	15 158	21 514	26 110	7 779
2008	80 377	27 652	20 890	69 287	16 751	45 010	19 537	14 667	22 085

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	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%	3¾–4%	4–4¼%	4¼–4½%	4½–4¾% ¹²
	10	11	12	13	14	15	16	17	18

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

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	3111	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
2008	11384	2623	363	446	359	43	3	7	7

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

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
2008	—	8	14	—	—	—	—	—	331 509

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

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
2008	224	720	594	1 842	2 883	3 451	2 843	1 951	650	166	22

2.00 Grossbanken / Big banks

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
2008	59	143	124	575	1 104	648	928	545	111	9	1

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2008	60	133	337	1 000	1 193	1 602	1 484	1 599	382	88	23

4.00 Raiffeisenbanken / Raiffeisen banks

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
2008	140	179	338	1 573	2 272	3 654	3 520	4 758	1 337	348	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

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
2008	19	4	1	—	—	—	—	—	—	—	—	15 369

2.00 Grossbanken / Big banks

2004	79	3	5	1	16	—	—	—	—	—	—	2 282
2005	29	1	2	—	—	—	—	—	—	—	—	1 992
2006	24	0	—	—	—	—	—	—	—	—	—	2 948
2007	20	—	—	—	—	—	—	—	—	—	—	4 169
2008	5	0	1	0	0	—	—	—	—	—	—	4 254

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2008	76	16	9	—	—	—	—	—	0	—	—	8 002

4.00 Raiffeisenbanken / Raiffeisen banks

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
2008	49	14	15	1	3	—	1	—	0	—	—	18 280

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)

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
2008	100	52	137	447	848	766	864	801	239	84	4

5.11 Handelsbanken / Commercial banks

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
2008	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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	—
2008	—	0	0	1	2	3	0	3	3	0	—

5.14 Andere Banken / Other banking institutions

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
2008	94	41	115	381	737	594	728	679	185	51	4

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2008	6	10	23	65	108	168	136	120	51	33	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)

2004	206	43	20	7	—	—	—	—	—	—	—	2244
2005	111	38	6	7	—	—	—	—	—	—	—	2214
2006	72	36	5	7	—	—	—	—	—	—	—	2655
2007	54	38	12	0	—	—	—	—	—	—	—	3852
2008	24	0	0	0	—	—	—	—	—	—	—	4368

5.11 Handelsbanken / Commercial banks

2004	188	41	6	0	—	—	—	—	—	—	—	2032
2005	99	36	5	0	—	—	—	—	—	—	—	1974
2006	69	35	5	0	—	—	—	—	—	—	—	2394
2007	46	33	5	0	—	—	—	—	—	—	—	3087
2008	.	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2004	0	0	—	—	—	—	—	—	—	—	—	7
2005	0	—	—	—	—	—	—	—	—	—	—	10
2006	0	—	—	—	—	—	—	—	—	—	—	14
2007	—	—	—	—	—	—	—	—	—	—	—	14
2008	0	—	—	0	—	—	—	—	—	—	—	13

5.14 Andere Banken / Other banking institutions

2004	8	2	14	7	—	—	—	—	—	—	—	105
2005	8	1	1	7	—	—	—	—	—	—	—	98
2006	0	1	0	7	—	—	—	—	—	—	—	79
2007	1	0	7	—	—	—	—	—	—	—	—	55
2008	23	—	0	—	—	—	—	—	—	—	—	3633

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2004	10	1	—	—	—	—	—	—	—	—	—	100
2005	4	1	—	—	—	—	—	—	—	—	—	131
2006	3	1	—	—	—	—	—	—	—	—	—	168
2007	7	5	1	—	—	—	—	—	—	—	—	695
2008	1	0	—	—	—	—	—	—	—	—	—	721

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

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
2008	583	1227	1531	5438	8299	10121	9639	9655	2719	694	128

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

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
2008	173	34	26	1	4	—	1	—	0	—	—	50 272

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% 2% or less	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%
	1	2	3	4	5	6	7	8	9	10
1.00 Kantonalbanken Cantonal banks	2 719	400	443	2 772	1 865	3 265	2 619	3 155	2 253	1 958
2.00 Grossbanken Big banks	688	—	—	—	—	—	—	538	1 297	—
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	108	—	—	200	—	—	250	135	300	50
4.00 Raiffeisenbanken Raiffeisen banks	—	—	—	—	—	—	400	867	250	—
5.00 Übrige Banken Other banks	12	—	—	—	50	244	710	340	—	—
5.11 Handelsbanken Commercial banks	.	.	.	.	.	.	.	.	.	.
5.12 Börsenbanken Stock exchange banks	0	—	—	—	—	—	—	—	—	—
5.14 Andere Banken Other banking institutions	—	—	—	—	50	200	710	300	—	—
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	11	—	—	—	—	44	—	40	—	—
1.00–5.00 Total	3 527	400	443	2 972	1 915	3 509	3 979	5 035	4 100	2 008

3¾-4%	4-4¼%	4¼-4½%	4½-4¾%	4¾-5%	5-5¼%	5¼-5½%	5½-5¾%	5¾-6%	6-7%	7-8%	8% und mehr 8% or more	Total
11	12	13	14	15	16	17	18	19	20	21	22	23
1406	1774	1332	825	—	—	—	—	—	—	—	—	26787
—	1262	911	254	149	570	—	—	—	—	—	—	5669
—	—	100	—	130	—	—	—	—	—	—	—	1273
577	—	—	—	—	—	—	—	—	—	—	—	2095
150	30	—	—	—	—	—	—	—	—	—	—	1536
.
—	—	—	—	—	—	—	—	—	—	—	—	0
150	30	—	—	—	—	—	—	—	—	—	—	1440
—	—	—	—	—	—	—	—	—	—	—	—	96
2134	3066	2344	1079	279	570	—	—	—	—	—	—	37359

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
1978	.	.	.	.	.	.	—	—	1 420	509	315	775	284
1979	.	.	.	.	.	.	—	—	1 884	774	495	415	234
1980	.	.	.	.	.	.	—	—	1 804	774	495	250	279
1981	.	.	.	.	.	.	—	—	1 804	774	495	250	223
1982	.	.	.	.	.	.	—	—	1 804	774	445	410	684
1983	.	.	.	.	.	.	—	—	1 804	774	775	1 112	1 227
1984	.	.	.	.	.	.	—	—	1 804	774	775	1 112	1 627
1985	.	.	.	.	.	.	—	—	1 804	774	775	1 112	1 627
1986	.	.	.	.	.	.	—	—	1 804	774	775	2 097	2 387
1987	.	.	.	.	.	.	—	—	1 804	774	775	3 846	2 484
1988	.	.	.	.	.	.	—	—	1 804	774	1 075	5 016	2 609
1989	.	.	.	.	.	.	—	—	1 804	774	1 075	5 016	2 789
1990	.	.	.	.	.	.	—	—	1 804	774	1 074	5 014	2 789
1991	.	.	.	.	.	.	—	—	1 804	774	1 074	4 943	2 789
1992	.	.	.	.	.	.	—	—	1 804	365	853	4 717	2 776
1993	.	.	.	.	.	.	—	—	529	365	1 189	6 243	3 025
1994	.	.	.	.	.	.	—	—	—	—	1 674	6 916	3 024
1995	.	.	.	.	.	.	—	—	—	255	1 546	7 097	2 768
1996	.	.	.	.	.	.	—	—	—	2 345	2 780	6 930	1 362
1997	.	.	.	.	.	.	710	1 390	735	4 205	2 780	4 357	932
1998	.	.	.	.	.	.	5 260	3 390	735	4 205	2 315	3 248	827
1999	—	—	315	3 170	1 260	1 040	3 913	4 230	735	5 205	2 480	3 083	635
2000	—	—	585	3 170	1 260	1 040	4 013	4 280	785	7 848	4 975	4 043	635
2001	—	—	585	3 170	1 260	1 200	4 469	6 785	1 964	8 738	4 975	4 043	635
2002	—	889	635	2 480	1 898	1 805	4 993	8 193	1 964	9 407	4 975	4 043	635
2003	1 639	1 574	718	3 855	1 955	1 805	4 573	8 193	1 964	9 407	4 639	2 513	385
2004	2 830	2 259	2 269	3 232	2 622	1 755	4 573	8 093	1 964	8 454	2 495	1 715	385
2005	3 318	4 893	3 650	3 261	2 622	1 755	2 875	7 783	1 914	7 669	2 375	1 320	385
2006	3 168	4 437	4 802	5 024	5 207	2 324	2 419	7 443	1 049	5 977	2 375	1 320	385
2007	2 795	4 659	4 866	6 105	7 190	3 466	4 481	5 493	1 049	4 569	2 375	960	—
2008	3 382	4 659	5 961	6 707	8 066	6 614	5 796	5 225	1 049	3 469	1 840	960	—

Jahres- ende End of year	5 -5¼%	5¼ -5½%	5½ -5¾%	5¾ -6%	6 -6¼% ¹	6¼ -6½%	6½ -6¾%	6¾ -7%	7 -7¼%	7¼ -7½%	7½% und mehr 7½% or more	Total	Durch- schnittl. Zinssatz Average rate of interest
	14	15	16	17	18	19	20	21	22	23	24	25	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
2008	—	—	—	—	—	—	—	—	—	—	—	53 728	2.91

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

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	—	—	—
2008	1	160	459	244	118 592	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2008) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2008)

2005	1	0	—	20	23 368	—	—	243
2006	1	0	—	2	23 454	—	—	205
2007	1	0	—	3	24 162	—	—	192
2008	1	0	—	4	22 920	—	—	155

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

2005	1	0	—	0	21 754	—	—	9
2006	1	0	—	0	23 179	—	—	7
2007	1	0	—	0	24 698	—	—	6
2008	1	47	—	0	29 614	—	—	6

0.50 Entris Banking AG / Entris Banking Ltd

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
2008	1	216	1 778	113	533	223	—	—

0.60 SIX SIS AG / SIX SIS Ltd

2005	1	83	48	332	922	0	—	—
2006	1	402	143	458	648	1	—	—
2007	1	544	212	752	806	3	—	—
2008	1	440	—	809	917	8	—	—

0.70 SIX x-clear AG / SIX x-clear Ltd

2005	1	0	—	47	—	0	—	—
2006	1	—	—	60	—	—	—	—
2007	1	—	—	103	4	0	—	—
2008	1	—	—	135	—	2	—	—

0.90 Clientis AG

2005	1	0	59	19	—	—	—	—
2006	1	0	19	38	121	—	—	4
2007	1	1	—	39	187	—	—	5
2008	1	2	173	45	—	18	18	—

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
9	10	11	12	13	14	15	16	17

0.10 Schweizerische Nationalbank / Swiss National Bank

—	72 799	122	493	7	155	—	.	108 988
—	76 551	130	484	5	49	—	.	111 813
—	81 863	137	472	3	162	—	.	126 927
—	91 514	148	519	5	2 683	—	.	214 323

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2008) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2008)

—	262	—	—	194	22	660	.	24 769
—	261	—	—	187	23	660	.	24 792
266	—	—	—	188	24	660	.	25 495
—	—	—	—	179	289	660	.	24 206

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

—	598	—	0	186	2	189	.	22 738
—	622	—	0	193	4	189	.	24 194
—	641	—	0	203	1	189	.	25 738
—	701	—	0	216	1	168	.	30 753

0.50 Entris Banking AG / Entris Banking Ltd

2	286	12	0	19	49	—	.	7 170
12	348	12	—	26	37	—	.	8 120
10	392	12	—	32	29	—	.	8 579
15	524	14	46	23	83	—	.	3 566

0.60 SIX SIS AG / SIX SIS Ltd

—	1	—	60	1	3	—	.	1 450
—	2	—	59	0	15	—	.	1 727
—	2	0	56	3	16	—	.	2 393
—	2	2	54	5	5	—	.	2 241

0.70 SIX x-clear AG / SIX x-clear Ltd

—	—	—	—	0	3	—	.	50
—	—	—	—	0	2	—	.	62
—	0	—	—	0	6	—	.	113
—	0	—	—	0	11	—	.	149

0.90 Clientis AG

—	111	—	1	2	0	—	.	192
—	190	—	1	5	2	—	.	379
—	210	—	0	5	2	—	.	450
0	213	—	0	4	5	—	.	460

¹ Schweizerische Nationalbank: inklusive Forderungen aus den Repogeschäften.
Swiss National Bank: including claims arising from repo transactions.

² Schweizerische Nationalbank: Währungshilfekredite ab 2003 unter Forderungen gegenüber Banken.
Swiss National Bank: as of 2003, monetary assistance loans included under claims against banks.

³ Schweizerische Nationalbank: inklusive Goldbestand und inländische Wertschriften.
Swiss National Bank: including gold holdings and domestic securities.

64 Passiven Liabilities

In Millionen Franken / In CHF millions

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

0.10 Schweizerische Nationalbank / Swiss National Bank

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	—	—	—	—
2008	49 161	—	39 143	29 833	—	4 713	7 319	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2008) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2008)

2005	.	—	16	21	—	—	—	—	23 368	—	—
2006	.	—	1	—	—	—	—	—	23 443	—	—
2007	.	—	2	—	—	—	—	—	24 139	—	—
2008	.	—	1	—	—	—	—	—	22 909	—	—

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

2005	.	—	1	—	—	—	—	—	21 670	—	—
2006	.	—	1	—	—	—	—	—	23 096	—	—
2007	.	—	0	—	—	—	—	—	24 619	—	—
2008	.	—	0	—	—	—	—	—	29 614	—	—

0.50 Entris Banking AG / Entris Banking Ltd

2005	.	—	796	6 002	—	33	87	—	—	—	—
2006	.	—	986	6 652	—	71	162	—	—	—	—
2007	.	—	894	7 281	—	33	120	—	—	—	—
2008	.	—	1 032	2 057	—	35	113	—	—	—	—

0.60 SIX SIS AG / SIX SIS Ltd

2005	.	—	1 163	90	—	26	—	—	—	—	—
2006	.	—	1 451	57	—	28	—	—	—	—	—
2007	.	—	2 074	43	—	0	—	—	—	—	—
2008	.	—	1 948	—	—	46	—	—	—	—	—

0.70 SIX x-clear AG / SIX x-clear Ltd

2005	.	—	8	—	—	1	—	—	—	—	—
2006	.	—	11	—	—	1	—	—	—	—	—
2007	.	—	47	—	—	0	—	—	—	—	—
2008	.	—	72	—	—	2	—	—	—	—	—

0.90 Clientis AG

2005	.	—	158	—	—	—	—	—	—	—	—
2006	.	—	240	—	—	—	—	—	100	—	—
2007	.	—	308	—	—	—	—	—	100	—	—
2008	.	—	315	—	—	—	—	—	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

6	2586	12	38 636	16 498	25	—	16 473	—	—	108 988
6	2578	11	39 524	18 154	25	—	18 129	—	—	111 813
7	2567	9	40 275	22 897	25	—	22 872	—	—	126 927
8	3773	6	41 282	14 659	25	—	14 634	—	—	214 323

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2008) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2008)

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
320	19	2	46	908	825	36	48	0	—	24 206

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

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
401	31	—	—	708	300	26	381	0	—	30 753

0.50 Entris Banking AG / Entris Banking Ltd

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
52	74	57	29	115	36	52	27	0	—	35 666

0.60 SIX SIS AG / SIX SIS Ltd

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
22	46	64	—	115	26	23	64	1	—	2 241

0.70 SIX x-clear AG / SIX x-clear Ltd

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
5	12	8	—	50	30	6	14	0	—	149

0.90 Clientis AG

2	0	—	—	32	29	5	—	—	-2	192
5	1	—	—	32	29	5	—	—	-2	379
7	2	1	—	33	29	5	—	—	-1	450
7	4	1	—	33	29	5	0	—	-1	460

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

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
2008	869 515	2 272 166	593 538	2 548 143	14 272	12 837	—	1 435

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2008) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2008)

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	—	—	—	—
2008	757 287	8 183	750 465	15 005	—	—	—	—

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

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	—	—
2008	747 564	22 023	736 522	33 065	112	112	—	—

0.50 Entris Banking AG / Entris Banking Ltd

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
2008	85 749	10 668	78 461	17 956	164 673	10 563	—	154 110

0.60 SIX SIS AG / SIX SIS Ltd

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
2008	53 720	—	23 431	30 289	183 779	172 867	—	10 912

0.70 SIX x-clear AG / SIX x-clear Ltd

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
2008	4 765	—	237	4 528	14 626	7 480	—	7 146

0.90 Clientis AG

2005	533	538	616	455	—	—	—	—
2006	4 183	2 115	5 343	955	2	—	—	2
2007	8 191	4 107	10 656	1 642	—	—	—	—
2008	8 497	5 186	12 892	791	—	—	—	—

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	Sachaufwand General overheads	Total	
9	10	11	12	13	14	15	16	17

0.10 Schweizerische Nationalbank / Swiss National Bank

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
16 749	- 2 476	- 4 664 948	- 2 366 750	21 919	107 900	100 769	208 669	- 4 694 701

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2008) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2008)

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
5 326	- 5 326	—	- 4 641	—	115	1 785	1 900	3 138

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

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
894	- 782	—	- 832	—	1 281	963	2 244	29 206

0.50 Entris Banking AG / Entris Banking Ltd

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
10 149	154 524	1 501	8 136	3 736	38 475	127 436	165 911	16 206

0.60 SIX SIS AG / SIX SIS Ltd

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
54 142	129 637	400	10 847	- 187	40 694	68 406	109 100	62 071

0.70 SIX x-clear AG / SIX x-clear Ltd

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
137	14 489	- 1 182	1 468	—	3 583	5 283	8 866	10 438

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
72	- 72	—	47	—	3 183	4 139	7 322	- 6 556

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

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	—
2008	34 363	—	- 4 729 064	—	—	—	—	4 729 063

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2008) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2008)

2005	567	—	3 770	—	—	—	3 770	—
2006	—	—	3 908	—	—	—	3 908	—
2007	—	—	2 489	—	—	—	2 489	—
2008	—	—	3 138	—	—	—	3 138	—

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

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	—
2008	- 59	—	29 265	16	19	—	29 263	—

0.50 Entris Banking AG / Entris Banking Ltd

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	—
2008	12 887	6 557	- 3 238	8 016	81	181	4 516	—

0.60 SIX SIS AG / SIX SIS Ltd

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	—
2008	3 590	8 181	50 300	1 162	—	11 355	40 108	—

0.70 SIX x-clear AG / SIX x-clear Ltd

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	—
2008	—	1 223	9 215	—	—	2 021	7 194	—

0.90 Clientis AG

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	—
2008	334	362	- 7 252	7 817	—	49	516	—

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

0.10 Schweizerische Nationalbank / Swiss National Bank

2 501 500	10 319 747	—	—	—	—	—	—	—	—
2 501 500	2 543 821	—	—	—	—	—	—	—	—
2 501 500	5 494 017	—	—	—	—	—	—	—	—
2 501 500	—	- 7 230 563	—	—	—	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2008) /
Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2008)

3 300	380	—	—	—	—	—	1 366	—
3 300	400	—	—	—	—	—	1 575	—
3 300	250	—	—	—	—	—	514	—
3 300	320	—	—	—	—	—	32	—

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

5 550	15 000	—	—	—	—	—	115	—
5 550	13 500	—	—	—	—	—	325	—
5 550	23 500	—	—	—	—	—	142	—
6 600	22 700	—	—	—	—	—	105	—

0.50 Entris Banking AG / Entris Banking Ltd

7 730	1 000	—	—	—	—	—	365	—
8 116	1 000	—	—	—	—	—	224	—
10 350	1 000	—	—	—	—	—	387	—
4 292	300	—	—	—	—	—	28	—

0.60 SIX SIS AG / SIX SIS Ltd

15 000	6 700	—	—	—	—	—	539	—
15 000	12 500	—	—	—	—	—	572	—
25 000	41 000	—	—	—	—	—	1 144	—
40 000	—	—	—	—	—	—	1 252	—

0.70 SIX x-clear AG / SIX x-clear Ltd

—	2 500	—	—	—	—	—	152	—
—	2 300	—	—	—	—	—	202	—
—	7 490	—	—	—	—	—	478	—
—	7 360	—	—	—	—	—	313	—

0.90 Clientis AG

—	—	—	—	—	—	—	—	- 2 045
—	—	—	—	—	—	—	—	- 1 987
—	—	—	—	—	—	—	—	- 1 480
—	—	—	—	—	—	—	—	- 964

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

2005	455	170	625
2006	455	168	624
2007	450	168	618
2008	449	174	622

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

2005	—	—	—
2006	—	—	—
2007	—	—	—
2008	—	—	—

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

2005	5	2	7
2006	5	2	7
2007	5	1	6
2008	6	3	8

0.50 Entris Banking AG / Entris Banking Ltd

2005	21	17	38
2006	5	4	9
2007	6	3	9
2008	200	82	282

0.60 SIX SIS AG / SIX SIS Ltd

2005	178	112	290
2006	185	99	284
2007	196	105	301
2008	203	107	310

0.70 SIX x-clear AG / SIX x-clear Ltd

2005	5	4	9
2006	5	4	9
2007	7	3	10
2008	9	3	12

0.90 Clientis AG

2005	5	1	6
2006	5	1	6
2007	8	4	12
2008	10	4	14

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	55 916 412	214 322 633
2002	Bern	Clientis AG	AG	29 248	4 981	460 364
1964	Muri bei Bern	Entris Banking AG	AG	35 766	79 365	3 566 230
1988	Oltten	SIX SIS AG	AG	26 000	87 500	2 241 092
1930	Zürich	Pfandbriefbank schweizerischer Hypothekarinstitute AG Mortgage bond bank of the Swiss mortgage institutions	AG einbezahlt paid up	300 000 111 000	407 476	30 753 172
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	24 206 258
2003	Zürich	SIX x-clear AG	AG	30 000	19 860	148 874
		* Schweizerische Nationalbank: Swiss National Bank: davon Reservefonds of which, Reserve fund			14 634 212	
		Rückstellungen für Markt-, Kredit-, Liquiditäts- und Betriebsrisiken Provisions for market, lending, liquidity and operating risks			41 282 200	

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	386 480	18 582 331
1915	Altdorf	Urner Kantonalbank	öff Anst ¹	30 000	56 445	2 157 984
1899	Appenzell	Appenzeller Kantonalbank	öff Anst ¹	30 000	42 469	2 107 991
1899	Basel	Basler Kantonalbank	öff Anst ¹	254 150	456 877	19 374 573
1915	Bellinzona	Banca dello Stato del Cantone Ticino	öff Anst ¹	100 000	152 051	7 570 657
1834	Bern	Berner Kantonalbank AG	AG ⁴	186 400	994 813	22 798 219
1870	Chur	Graubündner Kantonalbank	öff Anst ¹	244 885	289 840	15 510 122
1892	Fribourg	Banque Cantonale de Fribourg	öff Anst ¹	70 000	531 700	11 128 253
1816	Genève	Banque Cantonale de Genève	AG St ²	360 000	456 851	13 736 146
1884	Glarus	Glarner Kantonalbank	öff Anst ¹	80 000	84 606	3 319 340
1845	Lausanne	Banque Cantonale Vaudoise	AG St ³	258 186	1 880 597	34 893 716
1864	Liestal	Basellandschaftliche Kantonalbank	öff Anst ¹	217 000	416 860	16 882 125
1850	Luzern	Luzerner Kantonalbank AG	AG St ¹	357 000	803 034	22 455 783
1883	Neuchâtel	Banque Cantonale Neuchâtoise	öff Anst ¹	125 000	178 250	6 299 369
1979	Porrentruy	Banque cantonale du Jura	AG St ¹	42 000	66 492	1 957 346
1886	Sarnen	Obwaldner Kantonalbank	öff Anst ¹	28 000	124 142	2 890 715
1883	Schaffhausen	Schaffhauser Kantonalbank	öff Anst ¹	65 000	140 106	4 445 086
1890	Schwyz	Schwyzner Kantonalbank	öff Anst ¹	48 000	322 618	11 493 341
1916	Sion	Banque Cantonale du Valais	AG St ¹	150 000	328 036	9 220 230
1868	St. Gallen	St.Galler Kantonalbank	AG ¹	390 140	897 876	22 036 940
1879	Stans	Nidwaldner Kantonalbank	öff Anst ¹	47 500	68 417	2 983 393
1871	Weinfelden	Thurgauer Kantonalbank	öff Anst ¹	400 000	268 950	16 093 804
1892	Zug	Zuger Kantonalbank	AG St ¹	144 144	289 348	10 025 909
1870	Zürich	Zürcher Kantonalbank	öff Anst ¹	1 925 000	1 636 975	111 352 684

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	293 258	29 412 055	1 189 355 820
1856	Zürich	Credit Suisse	AG	4 399 673	20 978 029	695 960 048

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	AG	1 100	13 200	212 825
1879	Altstätten	Biene Bank im Rheintal Genossenschaft	G	6 500	23 660	663 607
1868	Au SG	Alpha RHEINTAL Bank AG	AG	14 750	56 800	1 362 068
1885	Balsthal	Clientis Bank im Thal AG	AG	1 325	9 620	213 333
1865	Bassecourt	Banque Jura Laufon SA	AG	13 800	103 980	1 744 568
1820	Bern	Bürgerliche Ersparniskasse Bern	G	—	15 635	253 060
1857	Bern	Valiant Bank AG	AG	110 000	1 082 185	18 619 154
1997	Bern	Valiant Privatbank AG	AG	20 000	97 200	1 324 640
1833	Cossonay	Caisse d'Épargne de Cossonay société coopérative	G	1 446	15 848	337 860
1829	Courtelary	Caisse d'Épargne du district de Courtelary	AG	50	33 350	477 482
1889	Ebnat-Kappel	Clientis Bank Thur Genossenschaft	G	8 685	6 100	234 577
1851	Elgg	ZLB Zürcher Landbank	AG	3 810	19 175	507 558
1879	Engelberg	Sparkasse Engelberg AG	AG	1 400	9 080	152 092
1829	Fribourg	Caisse d'épargne de la Ville de Fribourg	Gem-I	4 600	14 676	320 521
1998	Hallau	BS Bank Schaffhausen AG	AG	7 400	37 350	919 343
1820	Horgen	Sparkasse Horgen AG	AG	14 800	13 895	630 960
1876	Huttwil	Clientis Bank Huttwil AG	AG	8 800	47 950	954 737
1911	Kirchberg SG	Clientis Bank Toggenburg AG	AG	9 940	31 770	661 832
1836	Kirchleerau	Clientis Bank Leerau Genossenschaft	G	3 300	15 453	404 767
1838	Küsnacht ZH	Sparkasse Küsnacht ZH	AG	10 000	13 980	371 056
1834	Küttigen	Clientis Bank Küttigen-Erlinsbach AG	AG	1 400	18 732	396 407
1865	Le Chenit	CREDIT MUTUEL DE LA VALLEE SA	AG	1 200	7 270	158 597
1903	Männedorf	Regiobank Männedorf AG	AG	2 400	14 200	266 539
1870	Münsingen	SPAR + LEIHKASSE MÜNSINGEN AG	AG	7 000	39 250	1 005 989
1863	Oberstammheim	Leihkasse Stammheim	AG	1 600	11 125	289 354
1874	Oberuzwil	Clientis Bank Oberuzwil AG	AG	1 700	11 655	271 613

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	8550	335413
1903	Riggisberg	Spar+Leihkasse Riggisberg AG	AG	2000	22450	386097
1874	Saanen	SB Saanen Bank AG	AG	2400	33810	748298
1817	Schaffhausen	Ersparniskasse Schaffhausen AG	AG	3200	26605	519209
1994	Schüpfheim	Clientis EB Entlebucher Bank AG	AG	8000	19450	624575
1857	Schwanden GL	GRB Glarner Regionalbank	G	7400	7877	355124
1812	Schwyz	Sparkasse Schwyz AG	AG	11000	27879	1338797
1891	Siviriez	Caisse d'épargne de Siviriez	AG	500	6340	106670
1854	St. Gallen	Bank CA St. Gallen AG	AG	17600	55217	1817210
1811	St. Gallen	Vadian Bank AG	AG	15000	8000	294306
1863	Steffisburg	Spar + Leihkasse Steffisburg	AG	8000	39740	544169
1859	Sumiswald	Bernerland Bank AG	AG	9310	73955	1276619
1863	Tafers	Sparkasse Sense	Gem-I	600	13400	287865
1895	Thayngen	Spar- und Leihkasse Thayngen AG	AG	2000	20136	372927
1900	Triengen	Clientis Triba Partner Bank AG	AG	9000	37900	891908
1836	Uster	Clientis Bezirkssparkasse Uster	G	—	45200	691480
1816	Wädenswil	Sparcassa 1816 Gen.	G	—	75200	1143398
1828	Wetzikon ZH	Sparkasse Zürcher Oberland	G	—	138800	2128116
1903	Wiesendangen	Sparkasse Wiesendangen	Gem-I	—	9785	155231
2002	Wil SG	swissregiobank AG	AG	17400	62014	1466734
1850	Zürich	Bank Sparhafen Zürich AG	AG	10000	18430	421109
1868	Zürich	Lienhardt & Partner Privatbank Zürich AG	AG	2029	70864	551569
1904	Zuzwil SG	Bank in Zuzwil	AG	1800	6770	196320
1902	Zweisimmen	Obersimmentalische Volksbank	G	1300	6320	137025

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	AG	134 051	812 402	18 659 295
1837	Aubonne	Caisse d'Épargne d'Aubonne	G	—	14 000	249 851
1821	Bern	Bank EEK AG	AG	17 000	17 950	1 018 073
1825	Bern	Burgergemeinde Bern, DC Bank Deposito-Cassa der Stadt Bern	Gem-I	10 000	35 700	719 104
1851	Brienz BE	BBO Bank Brienz Oberhasli AG	AG	2 652	21 090	492 082
1939	Chermignon	Caisse d'Épargne et de Crédit Mutuel de Chermignon	G	173	3 260	72 263
1837	Dielsdorf	Bezirks-Sparkasse Dielsdorf	G	—	39 860	687 148
1837	Frutigen	Spar- und Leihkasse Frutigen AG	AG	8 000	65 950	1 004 420
1852	Interlaken	Bank EKI Genossenschaft	G	4 200	40 506	704 245
1868	Lenzburg	Hypothekarbank Lenzburg	AG	21 600	224 000	3 725 484
1929	Leuk	Spar- und Leihkasse Leuk und Umgebung	G	313	1 504	20 528
1850	Lütterswil-Gächliwil	Spar- und Leihkasse Bucheggberg AG	AG	1 800	14 965	376 944
1926	Mühlethurnen	Spar + Leihkasse Gürbetal	AG	2 000	19 750	298 802
1828	Nyon	Caisse d'Épargne de Nyon société coopérative	G	1 200	22 300	242 095
1835	Rüeggisberg	Ersparnikasse Rüeggisberg	G	906	9 635	189 667
1994	Solothurn	Baloise Bank SoBa	AG	50 000	202 500	5 664 160
1819	Solothurn	Regiobank Solothurn AG	AG	12 000	89 000	1 723 774
1819	Speicher	Ersparnikasse Speicher	Stiftg	—	4 953	70 464
1841	Thalwil	Bank Thalwil	G	3 695	45 481	846 078
1826	Thun	AEK BANK 1826	G	—	190 300	2 540 221
1821	Trogen	Sparkasse Trogen	G	—	2 090	18 702
1814	Vevey	Caisse d'Épargne Riviera, société coopérative	G	1 769	16 752	333 824
1878	Vuisternens- devant-Romont	Caisse d'épargne de Vuisternens-devant-Romont	Gem-I	—	3 445	55 364
1825	Wahlern	Bank aek Genossenschaft	G	3 286	20 997	474 855
1929	Wynigen	Spar- und Leihkasse Wynigen	AG	900	9 800	190 323

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 367 Raiffeisenbanken. Raiffeisen Switzerland Cooperative and 367 Raiffeisen banks.	G	504 575	7 446 902	131 574 864

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

Die früher in dieser Gruppe aufgeführten Banken sind seit 2008 in den Gruppen 5.12 resp. 5.14 enthalten.

Banks formerly listed within this category have been included under bank category 5.12 or 5.14 since 2008.

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	237 723
1813	Basel	Dreyfus Söhne & Cie. Aktiengesellschaft, Banquiers	AG	30 000	346 540	1 848 639
1968	Basel	Scobag Privatbank AG	AG	3 000	11 375	490 063
1991	Basel	Trafina Privatbank AG	AG	5 000	14 800	80 370
1903	Bellinzona	Società Bancaria Ticinese	AG	8 000	7 030	134 650
1992	Bern	Privatbank Von Graffenried AG	AG	10 000	9 626	123 704
1987	Freienbach	ARVEST Privatbank AG	AG	3 000	17 500	38 030
1985	Freienbach	BZ Bank Aktiengesellschaft	AG	10 000	17 500	324 017
1989	Genève	Banque Baring Brothers Sturza SA	AG	20 000	12 649	287 345
2004	Genève	Banque Bénédic Hentsch Fairfield Partners SA	AG	30 000	7	138 370
1999	Genève	Banque Cramer & Cie SA	AG	20 000	2 550	170 508
1987	Genève	Banque de Patrimoines Privés Genève BPG SA	AG	22 000	16 741	92 012
1976	Genève	BANQUE MORVAL	AG	20 000	52 921	222 727
1923	Genève	Banque Privée Edmond de Rothschild SA	AG	45 000	484 385	4 106 038
1995	Genève	Banque Syz & Co SA	AG	31 000	62 440	1 064 110
1914	Genève	Banque Vontobel Genève SA	AG	14 000	17 440	333 648
1988	Genève	BGG, Banque Genevoise de Gestion	AG	10 000	19 054	65 650
1921	Genève	EFG Bank European Financial Group SA	AG	250 000	345 900	776 506
1997	Genève	Hyposwiss Private Bank Genève SA	AG	12 500	2 200	456 571
1960	Genève	UNION BANCAIRE PRIVEE, UBP	AG	300 000	979 636	19 520 667
2001	Gland	Swissquote Bank	AG	25 000	8 207	1 345 729
1993	Küsnacht ZH	Bank am Bellevue	AG	25 000	25 300	582 316
1991	Lancy	Banque SCS Alliance SA	AG	26 000	3 737	487 290
1994	Lugano	ASTON BANK SA	AG	11 200	2 531	35 762
1994	Lugano	BANCA ARNER SA	AG	7 500	96 050	398 273
1963	Lugano	Banca Commerciale Lugano	AG	40 000	67 970	324 329
1958	Lugano	Banca del Ceresio SA	AG	2 000	82 720	422 387

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1926	Lugano	Banca Privata Edmond de Rothschild Lugano SA	AG	5 000	99 700	509 317
1815	Neuchâtel	Banque Bonhôte & Cie SA	AG	5 250	19 300	209 192
1991	Yverdon-les-Bains	Banque Piguet & Cie SA	AG	20 000	80 680	581 811
1979	Zug	MediBank	AG	8 000	26 000	74 039
1923	Zürich	Adler & Co. Privatbank AG	AG	5 000	28 445	379 803
1988	Zürich	AKB Privatbank Zürich AG	AG	50 000	6 880	450 786
2002	Zürich	Bank Frey & Co. AG	AG	12 500	4 350	105 852
1923	Zürich	Bank Hugo Kahn & Co AG	AG	10 000	5 800	78 911
1890	Zürich	Bank Julius Bär & Co. AG	AG	575 000	2 510 993	41 817 460
1936	Zürich	Bank Vontobel AG	AG	85 000	257 645	7 089 016
1955	Zürich	Clariden Leu AG	AG	50 000	624 031	29 099 414
1969	Zürich	EFG Bank	AG	162 410	243 679	12 759 481
1889	Zürich	HYPOSWISS Privatbank AG	AG	26 000	80 500	1 236 271
1932	Zürich	Maerki Baumann & Co. AG	AG	3 000	27 450	649 818
2001	Zürich	NPB Neue Privat Bank AG	AG	23 000	776	89 733
2001	Zürich	NZB Neue Zürcher Bank AG	AG	19 892	5 879	139 166
1989	Zürich	Privatbank Bellerive AG	AG	10 160	13 506	92 277
1949	Zürich	Privatbank IHAG Zürich AG	AG	50 000	85 568	1 531 468
2000	Zürich	Private Client Bank	AG	20 000	3 550	58 660
2002	Zürich	Private Client Partners AG	AG	20 000	599	32 690
1988	Zürich	Valartis Bank AG	AG	20 000	112 020	302 151

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
1927	Basel	Bank Coop AG	AG	337 500	331 165	13 338 462
1984	Basel	Freie Gemeinschaftsbank	G	7 786	2 632	197 284
1934	Basel	WIR Bank Genossenschaft	G	17 680	224 379	3 390 280
2006	Horgen	Bank-now AG	AG	30 000	155 907	2 540 980
1952	Lugano	Cornèr Banca SA	AG	12 000	402 000	3 824 591
1989	Olten	Alternative Bank ABS	AG	42 725	4 725	841 573
2006	Zürich	InCore Bank AG	AG	10 000	40 460	183 076
1958	Zürich	Migros Bank	AG	700 000	478 000	30 998 019
2006	Zürich	VZ Depotbank AG	AG	30 000	585	736 437

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	125 550	2 856 019
1841	Basel	Bank Sarasin & Cie AG	AG	61 155	582 174	8 173 898
2001	Basel	LGT Bank (Schweiz) AG	AG	60 000	125 798	2 080 965
1995	Freienbach	AP ANLAGE & PRIVATBANK AG	AG	10 000	10 150	79 613
1988	Genève	Banco Santander (Suisse) SA	AG	30 000	16 000	1 866 735
1986	Genève	BankMed (Suisse) SA	AG	30 000	3 050	224 731
1994	Genève	BANQUE AMAS (SUISSE) SA	AG	27 500	1 065	245 978
1934	Genève	Banque Audi (Suisse) SA	AG	25 000	30 500	596 613
1995	Genève	BANQUE BAUER (SUISSE) SA	AG	60 000	91	358 156
1963	Genève	Banque de Commerce et de Placements SA	AG	75 000	48 196	2 467 414
1965	Genève	Banque Franck, Galland & Cie SA	AG	30 000	12 168	328 355
1985	Genève	BANQUE HERITAGE	AG	8 000	12 514	326 339
1958	Genève	Banque Jacob Safra (Suisse) SA	AG	300 000	8 471	3 796 861
1957	Genève	Banque Pasche SA	AG	42 000	107 412	1 209 440
2003	Genève	BANQUE PRIVEE BCP (SUISSE) SA	AG	70 000	2 220	1 325 417
1965	Genève	Banque Safdié SA	AG	32 000	32 474	744 496
1982	Genève	Banque Thaler SA	AG	20 000	8 900	145 443
2008	Genève	Bank of China (Suisse) SA	AG	50 000	—	70 113
1986	Genève	Barclays Bank (Suisse) SA	AG	100 000	5 119	3 040 267
1996	Genève	Bearbull Degroof Banque Privée SA	AG	32 049	470	77 300
1979	Genève	BLOM BANK (Switzerland) SA	AG	20 000	39 000	198 205
1872	Genève	BNP Paribas (Suisse) SA	AG	320 271	1 232 610	49 788 513
1990	Genève	C.I.M. Banque	AG	30 000	6 330	165 188
1957	Genève	Crédit Agricole (Suisse) SA	AG	579 371	479 632	41 174 407
2000	Genève	Crédit Agricole Financements (Suisse) SA	AG	160 000	9 391	4 215 036
1987	Genève	Credit Europe Bank (Suisse) SA	AG	35 000	3 502	1 032 199
1980	Genève	Deutsche Bank (Suisse) SA	AG	100 000	363 600	6 517 674
1980	Genève	FAISAL PRIVATE BANK (Switzerland) SA	AG	20 000	4 100	156 993

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1994	Genève	Fortis Banque (Suisse) SA	AG	94 000	289 429	3 397 259
1988	Genève	HSBC Private Bank (Suisse) SA	AG	708 480	1 211 619	73 669 749
2001	Genève	IDB (Swiss) Bank Ltd	AG	33 000	9 089	258 275
1962	Genève	ING Bank (Suisse) SA	AG	100 000	120 200	1 974 500
1980	Genève	J.P. Morgan (Suisse) SA	AG	59 904	93 331	5 145 253
1970	Genève	KBL (SWITZERLAND) LTD	AG	53 745	62 547	410 252
1964	Genève	Merrill Lynch Bank (Suisse) SA	AG	15 000	405 200	3 160 203
2002	Genève	Mitsubishi UFJ Wealth Management Bank (Switzerland), Ltd.	AG	65 000	—	110 961
2006	Genève	NBAD Private Bank (Suisse) SA	AG	100 000	—	103 078
1999	Genève	NBK Private Bank (Switzerland) Ltd	AG	15 000	3 528	457 604
1995	Genève	ROSBANK (SWITZERLAND) SA	AG	80 000	376	223 925
1982	Genève	Royal Bank of Canada (Suisse)	AG	40 100	16 695	432 560
1999	Genève	SAXO BANK (SWITZERLAND) SA	AG	26 000	788	236 425
1987	Genève	SG Private Banking (Suisse) SA	AG	51 609	184 749	4 458 503
1999	Genève	SOCIETE BANCAIRE PRIVEE SA	AG	14 431	54 738	216 705
1990	Genève	Standard Chartered Bank (Switzerland) SA	AG	50 000	7 507	687 085
1933	Lausanne	Banque de Dépôts et de Gestion	AG	10 000	81 997	720 834
1999	Le Grand-Saconnex	Petercam Private Bank (Switzerland) SA	AG	12 000	8 619	63 245
2000	Lugano	Banca Aletti & C. (Suisse) SA	AG	15 000	645	78 517
2004	Lugano	BANCA CREDINVEST SA	AG	30 000	—	60 292
1957	Lugano	Banca del Gottardo	AG	70 000	699 050	8 980 540
1961	Lugano	Banca del Sempione	AG	20 000	59 000	492 675
2000	Lugano	Banca Euromobiliare (Suisse) SA	AG	15 000	14 602	128 902
1978	Lugano	BANCA GESFID	AG	10 000	7 900	243 152
2001	Lugano	Banca Internobiliare di Investimenti e Gestioni (Suisse) SA	AG	35 000	270	175 986
1995	Lugano	Banca Popolare di Sondrio (Suisse) SA	AG	50 000	98 055	2 323 046

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
1991	Lugano	BANCA ZARATTINI & CO. SA	AG	20 000	3 088	69 928
1997	Lugano	Banque de Crédit et de Dépôts SA, Bankred	AG	35 000	974	52 804
1962	Lugano	BIPIELLE Bank (Suisse)	AG	17 000	59 700	247 508
1873	Lugano	BSI SA	AG	1 840 000	254 325	10 988 933
2004	Lugano	Credito privato commerciale SA	AG	11 000	15 420	116 858
1958	Lugano	PKB PRIVATBANK SA	AG	16 000	239 500	1 175 935
2000	Lugano	RAS Private Bank (Suisse) SA	AG	20 000	446	59 375
2001	Lugano	SANPAOLO BANK (SUISSE) SA	AG	20 000	5 449	127 130
1943	Lugano	SG Private Banking (Lugano-Svizzera) SA	AG	20 000	74 900	558 834
1998	Lugano	UniCredit (Suisse) Bank SA	AG	43 000	3 891	337 520
1999	Pully	Banque Privée Espirito Santo SA	AG	30 000	30 975	447 123
2001	St. Gallen	Bankhaus Jungholz	AG	14 000	200	76 822
2003	St. Gallen	Sydbank (Schweiz) AG	AG	39 500	259	102 156
1997	St. Margrethen	Volksbank Bodensee AG	AG	10 000	10 100	202 641
1848	Uznach	Bank Linth LLB AG	AG	23 103	265 888	4 265 302
1994	Zug	Bantleon Bank AG	AG	10 000	32 611	223 215
1955	Zürich	ABN Amro Bank (Schweiz)	AG	67 500	120 088	3 262 436
1965	Zürich	AIG Privat Bank AG	AG	60 000	130 310	1 627 820
1962	Zürich	Arab Bank (Switzerland) Ltd.	AG	26 700	382 185	1 842 064
1999	Zürich	Atlantic Vermögensverwaltungsbank	AG	10 000	2 221	39 566
1976	Zürich	Bank Hapoalim (Schweiz) AG	AG	65 000	247 400	3 569 923
1953	Zürich	Bank Leumi (Schweiz) AG	AG	33 000	119 187	1 112 514
1989	Zürich	BANK MORGAN STANLEY AG	AG	120 000	52 400	1 894 346
1899	Zürich	Bank Sal. Oppenheim jr. & Cie (Schweiz) AG	AG	6 400	101 838	901 409
2008	Zürich	bank zweiplus ag	AG	35 000	5 600	727 106
1981	Zürich	Banque Algérienne du Commerce Extérieur SA, Zurich	AG	40 000	73 800	627 095
1995	Zürich	Banque Du Bois AG	AG	10 000	1 840	93 510
1984	Zürich	BBVA (Suiza) SA	AG	72 500	370 058	1 410 455

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
1988	Zürich	BERENBERG BANK (SCHWEIZ) AG	AG	5 000	25 100	201 880
1974	Zürich	BHF-BANK (Schweiz) AG	AG	10 000	36 880	385 314
1982	Zürich	Citibank (Switzerland)	AG	100 000	47 836	1 596 186
1985	Zürich	Commerzbank (Schweiz) AG	AG	50 000	138 438	706 098
1996	Zürich	Deka(Swiss) Privatbank AG	AG	18 000	26 240	83 064
1985	Zürich	Dexia Privatbank (Schweiz) AG	AG	52 000	81 235	371 772
1996	Zürich	Dominick Company AG	AG	21 053	—	40 259
1983	Zürich	Dresdner Bank (Schweiz) AG	AG	90 000	55 150	1 432 229
1975	Zürich	DZ PRIVATBANK (Schweiz) AG	AG	100 000	90 200	2 280 540
1984	Zürich	Fibi Bank (Schweiz) AG	AG	35 000	43 500	359 677
2001	Zürich	FIDEURAM Bank (Suisse) S.A.	AG	15 000	9 964	106 934
1958	Zürich	Finter Bank Zürich	AG	45 000	43 250	542 018
1995	Zürich	F. van Lanschot Bankiers (Schweiz) AG	AG	20 000	2 092	103 979
1998	Zürich	GE Money Bank AG	AG	30 000	608 000	5 678 542
1992	Zürich	Goldman Sachs Bank AG	AG	80 000	156 886	956 861
1967	Zürich	Habib Bank AG Zürich	AG	125 000	225 250	4 690 914
1939	Zürich	HSBC Guyerzeller Bank AG	AG	95 000	239 314	3 433 111
1970	Zürich	Investec Bank (Switzerland) AG	AG	83 000	3 245	357 660
1997	Zürich	J&T Bank (Schweiz) AG	AG	20 000	2 255	67 107
1970	Zürich	Jyske Bank (Schweiz)	AG	60 000	89 600	455 382
1994	Zürich	LB (Swiss) Privatbank AG	AG	75 000	43 040	1 845 604
1995	Zürich	LBBW (Schweiz) AG	AG	3 000	483	210 493
1986	Zürich	Liechtensteinische Landesbank (Schweiz) AG	AG	100 000	2 786	1 195 387
1996	Zürich	M.M. Warburg Bank (Schweiz) AG	AG	15 000	5 300	148 793
2000	Zürich	Mercantil Bank (Schweiz) AG	AG	45 500	233	122 654
1959	Zürich	Merrill Lynch Capital Markets AG	AG	112 000	45 440	5 178 857
2000	Zürich	Mizuho Bank (Schweiz) AG	AG	53 132	90 489	203 735

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
1988	Zürich	Nomura Bank (Schweiz) AG	AG	120 000	178 191	326 024
1963	Zürich	Nordkap Bank AG	AG	50 000	10 300	609 482
2006	Zürich	P&P Private Bank AG	AG	20 000	230	74 924
1930	Zürich	RBS Coutts Bank AG	AG	110 000	153 115	12 632 341
1968	Zürich	Rothschild Bank AG	AG	10 330	296 200	1 578 453
1992	Zürich	Russische Kommerzial Bank AG	AG einbezahlt	101 000 73 550	47 600	2 400 197
1925	Zürich	Rüd, Blass & Cie AG Bankgeschäft	AG	20 000	78 030	995 068
1967	Zürich	Schroder & Co Bank AG	AG	60 000	49 400	889 646
1982	Zürich	Sella Bank AG	AG	13 600	27 938	141 871
1969	Zürich	Skandifinanz Bank AG	AG	8 000	30 716	822 930
1988	Zürich	SLB Commercial Bank	AG	100 000	—	198 617
1967	Zürich	United Bank AG (Zürich)	AG	20 000	450	59 637
1980	Zürich	UNITED MIZRAHI BANK (Switzerland) Ltd	AG	20 000	1 455	128 726
1959	Zürich	VP Bank (Schweiz) AG	AG	20 000	23 600	406 079

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		22 275	—	553 264
2007	Genève	Barclays Bank PLC, Londres, Succursale de Genève		—	—	116 956
2005	Genève	Caja de Ahorros de Galicia, La Corogne, succursale de Genève		10 000	—	362 292
2007	Genève	EXANE DERIVATIVES, Paris, succursale de Genève		—	—	14 808
2001	Genève	ING Belgique, Bruxelles, succursale de Genève		65 000	—	6 303 446
1919	Genève	Lloyds TSB Bank plc, Londres, succursale de Genève		—	—	3 252 491
2000	Genève	Skandinaviska Enskilda Banken SA, Luxembourg, Geneva Branch		—	—	33 834
2000	Opfikon	UBS LIMITED, London, Swiss Branch, Opfikon		—	—	2 074
1997	St. Gallen	Vorarlberger Landes- und Hypothekenbank Aktiengesellschaft, Bregenz, Zweigniederlassung St. Gallen		25 000	—	498 976
2004	Thal	Bank für Tirol und Vorarlberg Aktiengesellschaft, Innsbruck, Zweigniederlassung St. Gallen		—	—	588 528
2008	Wallisellen	FMCC Finance, Zweigniederlassung Wallisellen der Volvo Auto Bank Deutschland GmbH, Köln		—	—	1 031 830
2008	Winterthur	AXA Bank Europe, Brüssel, Zweigniederlassung Winterthur		—	—	7 004
2004	Zürich	Aareal Bank AG, Wiesbaden, Zweigniederlassung Zürich		—	—	1 339
1997	Zürich	ABN AMRO Bank N.V., Amsterdam, Zweigniederlassung Zürich		—	—	1 949 389
2001	Zürich	Barclays Capital, Zurich Branch of Barclays Bank PLC, London		—	—	11 208
2003	Zürich	Bayerische Hypo- und Vereinsbank Aktiengesell- schaft, München, Zweigniederlassung Zürich		—	—	1 474 939
2001	Zürich	BNP PARIBAS SECURITIES SERVICES, Paris, succursale de Zurich		100	—	635 494
1963	Zürich	Citibank, N.A., Las Vegas, Zurich Branch		—	—	2 634 078
2000	Zürich	Deutsche Bank Aktiengesellschaft, Frankfurt a.M., Zweigniederlassung Zürich		—	—	1 855 236
2002	Zürich	Dresdner Bank Aktiengesellschaft, Frankfurt am Main, Zweigniederlassung Zürich		—	—	44 279
2005	Zürich	Fortis Bank, SA/NV, Brüssel, Zweigniederlassung Zürich		—	—	353 706

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
1990	Zürich	Habibsons Bank Limited, London, Zweigniederlassung Zürich		—	—	30 078
2007	Zürich	ING Bank NV, Amsterdam, Zurich Branch		3 025	—	35 156
1999	Zürich	Isbank GmbH, Frankfurt am Main (D), Zweigniederlassung Zürich		—	—	8 683
1984	Zürich	JPMorgan Chase Bank, National Association, Columbus, Zurich Branch		—	—	152 127
2004	Zürich	Mizuho International plc, London, Zweigniederlassung Zürich		—	—	1 009
1999	Zürich	Nordea Bank S.A., Luxemburg, Zweigniederlassung Zürich		—	—	338 215
2006	Zürich	RBC Dexia Investor Services Bank S.A., Esch-sur-Alzette, Zweigniederlassung Zürich		1 769	—	7 752
1926	Zürich	Société Générale, Paris, Zweigniederlassung Zürich		30 000	—	942 109
2007	Zürich	State Street Bank GmbH, München, Zweigniederlassung Zürich		—	—	436 396
2002	Zürich	Svenska Handelsbanken S.A., Luxemburg, Zweigniederlassung Zürich		—	568	39 948

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 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

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

3.10 Institute der RBA-Holding / RBA Holding banks

Wegglassungen / Removals

1897	Prez-vers-Noréaz	Caisse d'Épargne de Prez, Corserey & Noréaz Das Institut wurde von der Banque Cantonale de Fribourg, Fribourg, übernommen. The bank has been taken over by Banque Cantonale de Fribourg, Fribourg.	Gem-l	.	.	.
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5.00 Übrige Banken / Other banks

5.11 Handelsbanken / Commercial banks

Wegglassungen / Removals

1927	Basel	Bank Coop AG neu Gruppe 5.14. Now in category 5.14.	AG	337 500	331 165	13 338 462
1903	Bellinzona	Società Bancaria Ticinese neu Gruppe 5.12. Now in category 5.12.	AG	8 000	7 030	134 650
1921	Genève	EFG Bank European Financial Group neu Gruppe 5.12. Now in category 5.12.	AG	250 000	345 900	776 506
1963	Lugano	Banca Commerciale Lugano neu Gruppe 5.12. Now in category 5.12.	AG	40 000	67 970	324 329
1952	Lugano	Cornèr Banca SA neu Gruppe 5.14. Now in category 5.14.	AG	12 000	402 000	3 824 591
1989	Olten	Alternative Bank ABS neu Gruppe 5.14. Now in category 5.14.	AG	42 725	4 725	841 573
1958	Zürich	Migros Bank neu Gruppe 5.14. Now in category 5.14.	AG	700 000	478 000	30 998 019

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total	
				Kapital Capital	Reserven Reserves		
					1	2	3

5.00 Übrige Banken / Other banks

5.12 Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute / Banks that specialise in stock exchange, securities and asset management business

Wegglassungen / Removals						
1926	Basel	Banque Jenni & Cie. SA Das Institut wurde von der Mirabaud & Cie, Genève, übernommen. The bank has been taken over by Mirabaud & Cie, Geneva.	AG	.	.	.
2004	Lugano	BANCA CREDINVEST SA neu Gruppe 5.20. Now in category 5.20.	AG	30 000	—	60 292
1957	Lugano	Banca del Gottardo neu Gruppe 5.20. Now in category 5.20.	AG	70 000	699 050	8 980 540
1934	Zürich	Anker Bank Das Institut wurde von der Banque Cantonale de Genève, Genève, übernommen. The bank has been taken over by Banque Cantonale de Genève, Geneva.	AG	.	.	.
1962	Zürich	Arzi Bank AG Das Institut hat mit der Israel Discount Bank (Switzerland) SA, Genève, zur IDB (Swiss) Bank Ltd, Genève, fusioniert. The bank has merged with Israel Discount Bank (Switzerland) SA, Geneva, and now operates under the name of IDB (Swiss) Bank Ltd, Genève.	AG	.	.	.

Neuaufnahmen / New entries

1903	Bellinzona	Società Bancaria Ticinese bisher Gruppe 5.11. Formerly category 5.11.	AG	8 000	7 030	134 650
1921	Genève	EFG Bank European Financial Group SA ¹ bisher Gruppe 5.11. Formerly category 5.11.	AG	250 000	345 900	776 506
1997	Genève	Hyposwiss Private Bank Genève SA ¹ bisher Gruppe 5.20. Formerly category 5.20.	AG	12 500	2 200	456 571
1994	Lugano	ASTON BANK SA bisher Gruppe 5.20. Formerly category 5.20.	AG	11 200	2 531	35 762

Gleichzeitig wechselt das Institut seinen Namen (siehe anschliessende Tabelle *Firmaänderungen*).
The bank changed its name at the same (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
1963	Lugano	Banca Commerciale Lugano bisher Gruppe 5.11. Formerly category 5.11.	AG	40000	67970	324329

5.00 Übrige Banken / Other banks

5.14 Andere Banken / Other banking institutions

Weglassungen / Removals

2004	Zürich	cashgate AG Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.
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Neuaufnahmen / New entries

1927	Basel	Bank Coop AG bisher Gruppe 5.11. Formerly category 5.11.	AG	337500	331165	13338462
1952	Lugano	Cornèr Banca SA bisher Gruppe 5.11. Formerly category 5.11.	AG	12000	402000	3824591
1989	Olten	Alternative Bank ABS bisher Gruppe 5.11. Formerly category 5.11.	AG	42725	4725	841573
1958	Zürich	Migros Bank bisher Gruppe 5.11. Formerly category 5.11	AG	700000	478000	30998019

5.00 Übrige Banken / Other banks

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

Weglassungen / Removals

1997	Genève	ANGLO IRISH BANK (SUISSE) SA neu Gruppe 5.12. Now in category 5.12.	AG	12500	2200	456571
1982	Genève	BANQUE DIAMANTAIRE (SUISSE) SA Das Institut wurde liquidiert. The bank was liquidated.	AG	.	.	.
1994	Lugano	ASTON BANK SA neu Gruppe 5.12. Now in category 5.12.	AG	11200	2531	35762

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

2008	Genève	Bank of China (Suisse) SA	AG	50 000	—	70 113
2004	Lugano	BANCA CREDINVEST SA bisher Gruppe 5.12. Formerly category 5.12.	AG	30 000	—	60 292
1957	Lugano	Banca del Gottardo bisher Gruppe 5.12. Formerly category 5.12.	AG	70 000	699 050	8 980 540
2008	Zürich	bank zweiplus ag	AG	35 000	5 600	727 106

7.00 Filialen ausländischer Banken / Branches of foreign banks

Weglassungen / Removals

2008	Genève	Kaupthing Bank Luxembourg S.A., Luxembourg, Geneva Branch. Konkurs eröffnet. Bankruptcy proceedings initiated.				
1995	Wallisellen	FCE Bank plc, Brentwood, Zweigniederlassung Wallisellen übertrag sämtliche Aktiven und Passiven an die FMCC Finance, Zweigniederlassung Wallisellen der Volvo Auto Bank Deutschland GmbH, Köln, Wallisellen. All assets and liabilities transferred to FMCC Finance, Zweigniederlassung Wallisellen der Volvo Auto Bank Deutschland GmbH, Köln, Wallisellen.				

Neuaufnahmen / New entries

2008	Genève	Kaupthing Bank Luxembourg S.A., Luxembourg, Geneva Branch.				
2008	Wallisellen	FMCC Finance, Zweigniederlassung Wallisellen der Volvo Auto Bank Deutschland GmbH, Köln übernahm sämtliche Aktiven und Passiven der FCE Bank plc, Brentwood, Zweigniederlassung Wallisellen, Wallisellen. All assets and liabilities taken over from the FCE Bank plc, Brentwood, Zweigniederlassung Wallisellen, Wallisellen.		—	—	1 031 830
2008	Winterthur	AXA Bank Europe, Brüssel, Zweigniederlassung Winterthur.		—	—	7 004

Firmaänderungen

Company name changes

Gruppe Category	Bisher Previously	Neu Now
0.00	Pfandbriefbank schweizerischer Hypothekarinstitute, Zürich	Pfandbriefbank schweizerischer Hypothekarinstitute AG, Zürich
0.00	RBA-Zentralbank AG, Muri bei Bern	Entris Banking AG, Muri bei Bern
0.00	SIS SEGANTERSETTLE AG, Olten	SIX SIS AG, Olten
0.00	SIS x-clear AG, Zürich	SIX x-clear AG, Zürich
1.00	Berner Kantonalbank, Bern	Berner Kantonalbank AG, Bern
1.00	Luzerner Kantonalbank, Luzern	Luzerner Kantonalbank AG, Luzern
3.10	Alpha RHEINTAL Bank, Balgach	Alpha RHEINTAL Bank AG, Au SG
3.10	Bank Huttwil, Huttwil	Clientis Bank Huttwil AG, Huttwil
3.10	Bank Leerau , Kirchleerau	Clientis Bank Leerau Genossenschaft, Kirchleerau
3.10	Bank Sparhafen Zürich , Zürich	Bank Sparhafen Zürich AG, Zürich
3.10	Bank Thur, Ebnat-Kappel	Clientis Bank Thur Genossenschaft, Ebnat-Kappel
3.10	Banque Jura Laufon, Bassecourt	Banque Jura Laufon SA, Bassecourt
3.10	Bernerland Bank, Sumiswald	Bernerland Bank AG, Sumiswald
3.10	Biene-Bank im Rheintal, Altstätten	Biene Bank im Rheintal Genossenschaft, Altstätten
3.10	Caisse d'Epargne du District de Cossonay, Cossonay	Caisse d'Epargne de Cossonay société coopérative, Cossonay
3.10	EB Entlebucher Bank, Schüpfheim	Clientis EB Entlebucher Bank AG, Schüpfheim
3.10	Ersparnisanstalt Oberuzwil, Oberuzwil	Clientis Bank Oberuzwil AG, Oberuzwil
3.10	Ersparniskasse Affoltern i.E., Affoltern im Emmental	Ersparniskasse Affoltern i.E. AG, Affoltern im Emmental
3.10	Ersparniskasse Schaffhausen, Schaffhausen	Ersparniskasse Schaffhausen AG, Schaffhausen
3.10	Regiobank Männedorf, Männedorf	Regiobank Männedorf AG, Männedorf
3.10	SB Saanen Bank, Saanen	SB Saanen Bank AG, Saanen
3.10	Sparkasse Schwyz, Schwyz	Sparkasse Schwyz AG, Schwyz
3.10	Spar- und Leihkasse Riggisberg, Riggisberg	Spar+Leihkasse Riggisberg AG, Riggisberg
3.10	Spar- und Leihkasse Thayngen, Thayngen	Spar- und Leihkasse Thayngen AG, Thayngen
3.10	Spar + Leihkasse Münsingen, Münsingen	SPAR + LEIHKASSE MÜNSINGEN AG, Münsingen
3.20	Amtersparniskasse Schwarzenburg, Wahlern	Bank aek Genossenschaft, Wahlern
3.20	Bank EEK, Bern	Bank EEK AG, Bern
3.20	BBO Bank Brienz Oberhasli, Brienz	BBO Bank Brienz Oberhasli AG, Brienz BE
3.20	Caisse d'Epargne de Nyon , Nyon	Caisse d'Epargne de Nyon société coopérative, Nyon

Gruppe Category	Bisher Previously	Neu Now
3.20	Caisse d'épargne du district de Vevey, Vevey	Caisse d'Epargne Riviera, société coopérative, Vevey
3.20	Ersparniskasse des Amtsbezirks Interlaken, Interlaken	Bank EKI Genossenschaft, Interlaken
3.20	Neue Aargauer Bank, Aarau	Neue Aargauer Bank AG, Aarau
3.20	Spar- und Leihkasse Bucheggberg, Lüterswil	Spar- und Leihkasse Bucheggberg AG, Lüterswil-Gächliwil
3.20	Spar- und Leihkasse Frutigen, Frutigen	Spar- und Leihkasse Frutigen AG, Frutigen
5.12	ANGLO IRISH BANK (SUISSE) SA, Genève	Hyposwiss Private Bank Genève SA, Genève (Gruppe 5.20)
5.12	Banque Bénédict Hentsch & Cie SA, Genève	Banque Bénédict Hentsch Fairfield Partners SA, Genève
5.12	EFG Bank European Financial Group, Genève	EFG Bank European Financial Group SA, Genève (Gruppe 5.11)
5.12	NZB Neue Zürcher Bank, Zürich	NZB Neue Zürcher Bank AG, Zürich
5.12	Private Client Partners, Zürich	Private Client Partners AG, Zürich
5.12	Scobag AG, Basel	Scobag Privatbank AG, Basel
5.20	American Express Bank (Switzerland) SA, Genève	Standard Chartered Bank (Switzerland) SA, Genève
5.20	Arab Bank (Switzerland), Zürich	Arab Bank (Switzerland) Ltd., Zürich
5.20	Dexia Privatbank (Schweiz), Zürich	Dexia Privatbank (Schweiz) AG, Zürich
5.20	GE Money Bank, Zürich	GE Money Bank AG, Zürich
5.20	IBI Bank AG, Zürich	J&T Bank (Schweiz) AG, Zürich
5.20	Israel Discount Bank (Switzerland) SA, Genève	IDB (Swiss) Bank Ltd, Genève
5.20	KREDIETBANK (SUISSE) SA, Genève	KBL (SWITZERLAND) LTD, Genève
5.20	Synthesis Bank, Genève	SAXO BANK (SWITZERLAND) SA, Genève
7.00	Citibank, N.A., New York, Zurich Branch, Zürich	Citibank, N.A., Las Vegas, Zurich Branch, 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, Doha, Dubai, Hong Kong, Jersey, Labuan, London (2), Miami, Mumbai, New York, Paris, Seoul, Singapore, Stamford, Stockholm, Sydney, Taipei, Tokyo, Toronto
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	Credit Europe Bank (Suisse) SA	Guernsey
Genève	Fortis Banque (Suisse) SA	Dubai
Genève	HSBC Private Bank (Suisse) SA	Guernsey, Hong Kong, Nassau, Singapore
Genève	Hyposwiss Private Bank Genève SA	Lisbonne
Genève	Merrill Lynch Bank (Suisse) SA	Dubai
Genève	Standard Chartered Bank (Switzerland) SA	Monaco
Genève	UNION BANCAIRE PRIVEE, UBP	Jersey, London, Luxembourg, Nassau
Lausanne	Banque Cantonale Vaudoise	Guernsey
Lugano	Banca del Gottardo	Luxembourg
Lugano	Banca Popolare di Sondrio (Suisse) SA	Monaco
Zürich	AIG Privat Bank AG	Hong Kong, Singapore
Zürich	Bank Hapoalim (Schweiz) AG	Luxembourg, Singapore
Zürich	Bank Julius Bär & Co. AG	Guernsey, Singapore
Zürich	Clariden Leu AG	Nassau, Singapore
Zürich	Credit Suisse	Bahrain, Cayman, Dubai, Guernsey, Hong Kong, Labuan, London, Luxembourg, Madrid, Milano, Nassau, New York, Paris, Seoul, Shanghai, Singapore, Sydney, Taipei, Tokyo, Toronto
Zürich	Dexia Privatbank (Schweiz) AG	Bahrain
Zürich	EFG Bank	Cayman, 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.

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Statistical yearbook of the Swiss banks

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Quarterly Bulletin

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Monthly Bulletin of Banking Statistics

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The brochure *The Swiss National Bank and that vital commodity: money* provides information on the National Bank and its tasks. It is suitable as a teaching aid for the higher grades and for vocational training and generally appeals to people interested in the National Bank.

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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.

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Swiss National Bank, Library, Fraumünsterstrasse 8, P.O. Box, CH-8022 Zurich, Tel. +41 44 631 32 84, Fax +41 44 631 81 14, E-mail library@snb.ch

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**562 Forderungen gegenüber inländischen Kunden – auf CHF lautend,
nach dem Zinssatz ¹**
Claims against domestic customers, 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	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
2004	.	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.	.
2006	.	.	.	.	.	.	.	.	.	.	.
2007	6 946	388	1 485	4 477	3 373	10 564	12 611	13 515	12 772	10 342	12 554
2008	27 418	3 992	2 830	5 124	25 481	5 329	7 767	10 807	9 038	8 695	5 959

Jahres- ende End of year	4–4¼%	4¼–4½%	4½–4¾%	4¾–5%	5–5¼%	5¼–5½%	5½–5¾%	5¾–6%	6–7%	7–8%	8% und mehr 8% or more	Total
	12	13	14	15	16	17	18	19	20	21	22	23
2004	.	.	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.	.	.
2006	.	.	.	.	.	.	.	.	.	.	.	.
2007	4 927	2 794	2 401	2 612	1 948	1 719	1 430	1 519	2 995	1 764	9 374	122 508
2008	4 406	2 478	2 410	1 881	1 781	1 389	1 365	1 484	2 947	898	8 693	142 172

¹ Inklusive bilanzierte auf CHF lautende nicht-monetäre Forderungen aus dem Leih- und Repogeschäft.
Including non-monetary balance sheet claims in CHF from lending and repo transactions.

**561 Forderungen gegenüber inländischen Banken – auf CHF lautend,
nach dem Zinssatz ¹**
Claims against domestic banks, 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	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
2004	.	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.	.
2006	.	.	.	.	.	.	.	.	.	.	.
2007	3 170	797	4 528	13 680	7 844	6 578	4 911	1 498	483	415	100
2008	24 029	636	1 278	2 651	3 647	1 615	2 553	2 407	928	334	126

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
2004	.	.	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.	.	.
2006	.	.	.	.	.	.	.	.	.	.	.	.
2007	408	3	20	2	97	1	32	0	3	531	1	45 102
2008	31	34	4	0	—	—	0	—	6	52	0	40 331

¹ Inklusive bilanzierte auf CHF lautende nicht-monetäre Forderungen aus dem Leih- und Repogeschäft.
Including non-monetary balance sheet claims in CHF from lending and repo transactions.

571 Verpflichtungen gegenüber inländischen Banken – auf CHF lautend, nach dem Zinssatz¹ Liabilities towards domestic banks, in CHF, by rate of interest¹

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

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
2004	.	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.	.
2006	.	.	.	.	.	.	.	.	.	.	.
2007	6 525	539	3 112	41 238	17 996	9 458	5 718	1 487	972	616	1 084
2008	49 641	975	1 564	5 004	3 359	1 666	2 848	2 572	1 108	417	196

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
2004	.	.	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.	.	.
2006	.	.	.	.	.	.	.	.	.	.	.	.
2007	737	6	32	55	3	8	0	0	0	—	0	89 588
2008	689	141	156	1	3	—	—	—	—	—	3	70 343

¹ Inklusive bilanzierte auf CHF lautende nicht-monetäre Verpflichtungen aus dem Leih- und Repogeschäft.
Including non-monetary balance sheet liabilities in CHF from lending and repo transactions.