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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

publications@snb.ch

Editorial deadline

The cut-off date for the tables was 26 May 2010.

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 2009

In 2009, banks faced three significant trends. While the effects of the financial crisis continued to be felt, at the same time stock market prices increased and interest rates remained low. Although the crisis continued to affect banks with a foreign business focus, in particular, business in the industry as a whole was assisted by the recovery of both financial markets and stock market prices. The overall figure for bank profits increased again. Following the heavy losses in 2008, the total figure for losses was substantially lower in 2009, although there was a slight increase in the number of banks recording a loss. A continued reduction in balance sheet items relating to foreign business led to another decline in the aggregated balance sheet total in 2009. The low interest rates affected both assets and liabilities. Mortgage lending again increased significantly and there were reallocations within customer deposits.

This publication is based on banks' (parent companies) individual financial statements as required by law. For the income statement, the data presented may deviate from consolidated figures, particularly in the case of the big banks.¹

1. Balance sheet business

In 2009, the aggregate balance sheet total for all banks in Switzerland again fell sharply, dropping by 13.4% to CHF 2,668.2 billion. The decline is attributable to lower big bank claims against and liabilities towards entities abroad, which resulted in a substantial reduction in balance sheet totals (-23.4%). Overall, foreign assets were down by 23.2% to CHF 1,468.4 billion and foreign liabilities by 21.6% to CHF 1,417.3 billion. In the case of domestic items, the situation was less uniform. Although domestic asset items again increased (+2.7% to CHF 1,199.8 billion), domestic liability items registered a reduction (-1.7% to CHF 1,251.0 billion). Balance sheet totals at banks with a domestic business focus increased. These included cantonal banks (+3.7%), Raiffeisen banks (+6.0%) and regional and savings banks (+2.6%).

Balance sheet total

Domestic *mortgage claims* rose by 5.2% to CHF 724.8 billion. Private households, which hold some 75% of mortgages, took out more mortgages (+4.4%). This was mainly attributable to the exceptionally low level of mortgage rates. Interest rates for fixed-rate mortgages, in particular, declined substantially. While fixed-rate mortgages were up by 23.0%, or CHF 104.5 billion, to CHF 559.0 billion, variable-rate mortgages declined by 29.4%, or CHF 68.9 billion, to CHF 165.8 billion. The growth rate at Raiffeisen banks, especially, was particularly fast (9.1%) – as it had been in previous years. Claims against domestic customers fell by 2.1% to CHF 178.0 billion, while those against foreign customers were down by 7.8% to CHF 370.3 billion.

Assets

¹ 'Individual financial statements as required by law' relate to the business conducted by the banks' head offices 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'.

Claims against banks tumbled by 27.6% to CHF 595.2 billion, which was an even bigger drop than had been recorded in 2008 (-18.9%). The big banks, in particular, reported substantially lower foreign balance sheet items. Liquid funds decreased by 27.2% to CHF 93.2 billion. On the domestic front, *sight deposits at the SNB* rose by 12.8% to CHF 44.1 billion, after having peaked at above CHF 75 billion during the course of the year. Following the increase in the previous year, *sight deposits at foreign central banks* decreased substantially again, to half the 2008 level (CHF 76.4 billion), reaching CHF 36.9 billion. *Money market instruments* held were up by 12.3% to CHF 157.2 billion.

Trading portfolios and *financial investments* were up by 7.2% to CHF 336.6 billion. *Participating interests* declined by 9.1% to CHF 43.7 billion.

Liabilities

In 2009, customers made substantial reallocations of deposits, largely due to interest rate considerations. They invested more of their funds in *savings deposits* (+18.9% to CHF 426.0 billion) and *sight deposits* (+45.8% to CHF 556.2 billion), while again significantly reducing their holdings of *time deposits* (-39.8% to CHF 359.8 billion). Lower interest rates also contributed to the decline in *medium-term bank-issued notes* (-11.6% to CHF 44.5 billion), which decreased particularly sharply at cantonal banks (-14.8%) and Raiffeisen banks (-9.9%), which issue the majority of these instruments.

Liabilities towards banks were down by 30.4% to CHF 505.6 billion. As in the case of the asset side of the balance sheet, it was mainly foreign business that declined. *Money market instruments issued* also tumbled (-32.8% to CHF 62.8 billion). *Bonds and loans by central mortgage bond institutions* increased by 10.6% to CHF 337.5 billion. Borrowing increased both in Switzerland (by 6.5% to CHF 99.1 billion) and abroad (by 12.4% to CHF 238.4 billion). The domestic increase was chiefly attributable to the loans which the mortgage bond bank of the Swiss mortgage institutions made to the big banks. These were granted as part of transactions aimed at improving big bank refinancing, which came about through SNB mediation activities. The mortgage bond institutions' total loans to the big banks rose by some CHF 11 billion to CHF 15.2 billion.

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

Derivative financial instruments

As in 2008, the contract volume of derivative financial instruments decreased in 2009, this time by 6.4% to CHF 49.4 trillion. Derivative financial instruments can be divided up into trading and hedging instruments. The first category is clearly dominant with a share of over 99%. The big banks are still the leaders in derivative financial instrument business with a share of 96.8%.

Apart from *foreign exchange derivatives*, where the contract volume rose by 8.0% to CHF 10.3 trillion, all other derivatives recorded falling contract volumes. In *interest rate derivatives*, which is the largest category, contract volume was down by 6.3% to CHF 35.7 trillion. The drop was particularly substantial in the case of *credit derivatives*, which retreated by 30.9% to CHF 2.8 trillion.

Following a doubling in the previous year, the *positive* and *negative replacement values* of derivative financial instruments diminished considerably in 2009, by 54.6% in the case of the *positive replacement values* to CHF 477.5 billion, and by 55.4% to CHF 465.6 billion in the case of the *negative replacement values*. All categories of derivatives were affected by the falls in *positive* and *negative replacement values*, which ranged from 37% (derivatives on *equity/index-related products*) to 62% (*credit derivatives*).

Fiduciary funds managed by banks declined by 35.1% to CHF 248.2 billion. This reflected the response of investors to the exceptionally low rate of interest (most fiduciary funds are invested in the money market). Fiduciary funds invested in Swiss francs and US dollars were down by more than 30%, while those in euros, where interest rates had fallen relatively sharply, dropped by more than 41%. With a share of 44.9%, the US dollar remained the most important investment currency. The share of fiduciary funds invested in euros, which had risen substantially in 2008, diminished from 37.7% to 34.0%, while the share of fiduciary funds in Swiss francs remained almost constant, at around 7%.

The drop was substantial for both domestically-sourced fiduciary funds (-32.4%) and those originating from abroad (-35.7%). In the case of fiduciary funds from abroad, deposits from the advanced economies of Europe retreated particularly sharply (-42.5%). Deposits from offshore financial centres dropped by 34.9% while those from emerging economies slipped by 33.1%.

Following a substantial decline in customer holdings of securities in bank custody accounts in 2008, these holdings rose again in the year under review by 12.4% to CHF 4,508.2 billion. This was largely attributable to the rise in stock market prices. Investments in *shares* recorded the biggest increase, by 25.2% to CHF 1,527.7 billion; in 2008, this category had suffered the greatest decline. *Units in collective investment schemes* also advanced (+9.2% to CHF 1,309.4 billion), as did *bonds* (+11.8% auf CHF 1,299.4 billion).

Resident custody account holders held 44.9% of securities (44.1% in 2008), while *non-resident account holders* held 55.1% (55.9%). The holdings of *resident custody account holders* were up by 14.2%, with *institutional customers*, in particular, recording a substantial increase (by 16.5% to CHF 1,251.8 billion), as did *private customers* (by 13.9% to CHF 519.0 billion). In the case of *non-resident custody account holders*, a double-digit percentage rise was recorded in the holdings of both *institutional customers* (by 14.6% to CHF 1,562.5 billion) and *commercial customers* (by 15.0% to CHF 180.6 billion). The holdings of *non-resident private customers* only grew by 3.0% to CHF 742.5 billion.

Fiduciary business

Securities held in custody accounts

3. Income statement

Annual profit and annual loss

Of the 325 banks covered, 276 reported a profit (284 in 2008) and 49 a loss (43 in 2008). Compared to 2008, the total annual profit for all the banks rose by 2.9% to CHF 8.7 billion. Profits were recorded by the following bank categories with a domestic business focus – cantonal banks, regional and saving banks, and Raiffeisen banks. By contrast, bank categories with a foreign business focus recorded losses, i.e. stock exchange banks, foreign-controlled banks and branches of foreign banks, and one big bank. The cumulative annual losses amounted to CHF 6.3 billion, compared to CHF 38.9 billion in 2008.

Gross profit

Profit from ordinary banking operations increased by 47.5% to CHF 12.7 billion due, in particular, to the positive result from trading operations. In 2008, this result was heavily affected by the big banks' losses and was negative. As in 2008, both *net interest income* and *net income from commission business and services* decreased.

Net interest income

In 2009, *net interest income* fell by 9.2% to CHF 19.4 billion. Interest rate business is made up of two components – first, traditional business based on interest rate differentials and second, interest and dividend income. Traditional business works with, on the one hand, *interest and discount income*, and on the other, *interest expenses*. *Interest and dividend income* is obtained from securities portfolios and financial investments. In 2009, the result in traditional interest rate differential business improved substantially, with *interest and discount income* falling less sharply (by CHF 47.6 billion to CHF 46.6 billion) than *interest expenses* (by CHF 53.8 billion to CHF 36.2 billion). However, earnings from the second component of interest rate business declined in 2009. *Interest and dividend income* from securities portfolios, in particular, tumbled by more than a half to CHF 6.5 billion. This drop is probably attributable to lower interest rates as well as the decline in the level of securities holdings.

Net income from commission business and services

Net income from commission business and services fell by 13.9% to CHF 25.8 billion. This was chiefly due to a 16.8% decline in *commission income from securities trading and investment business* to CHF 26.0 billion, which was partly attributable to falling securities sales. *Commission income from lending business* rose by 14.7% to CHF 1.9 billion while *commission income from other services* was down by 3.3% to CHF 3.2 billion. *Commission expenses* fell by 15.2% to CHF 5.3 billion.

Net trading income

Following a loss in 2008 (CHF –8.1 billion), *net trading income* returned to positive figures in 2009 (CHF 3.5 billion). Share price developments were mainly responsible for this result. All bank categories apart from the big banks recorded a profit.

Other ordinary net income

Other ordinary net income fell by 2.9% to CHF 5.5 billion as compared to the 2008 figure. This result was strongly affected by the decline in big banks' *income from participating interests* which fell by more than a half, to CHF 2.4 billion.

Administrative expenses increased by a total of 3.0% to CHF 41.5 billion. While *general overheads* were down by 11.3% to CHF 13.2 billion, *staff expenses* increased by 11.4% in 2009 to CHF 28.3 billion. *Staff expenses* include *wages and salaries* and *contributions to staff welfare institutions*. Because of a special accounting affect, *contributions to staff welfare institutions* fell very significantly in 2008 and amounted to CHF 263.8 million. In 2009, these contributions rose again and came to a figure of CHF 2.2 billion. This increase was clearly reflected in the overall sum for *staff expenses*. *Wages and salaries* increased in 2009 (+4.2% to CHF 22.9 billion). In Switzerland, wages and salaries were down by 0.4% while they soared abroad, by 22.6%. Staff numbers were reduced by 2.3% in Switzerland and 13.1% abroad. The total reduction in staff numbers came to 4.4%. Bank categories with a domestic business focus such as the cantonal banks and the Raiffeisen banks increased both their wages and salaries and their staff numbers. In the case of bank categories with a foreign business focus, both wages and salaries and staff numbers were down. The big banks were the only bank category to increase wages and salaries while simultaneously reducing staff numbers.

Staff expenses and general overheads

Depreciation of tangible assets amounted to CHF 5.0 billion, compared to CHF 33.6 billion in 2008, when the high level of depreciation by one big bank resulted in an exceptionally high figure. The *value adjustments, provisions and losses* item was also lower in 2009, at CHF 4.8 billion, as against CHF 6.3 billion in 2008. The situation varied considerably from one bank category to another, with these items increasing from the previous year for some categories while for other categories they fell.

Depreciation, value adjustments and provisions

4. Equity and liquidity

Both *required capital* and *eligible capital* declined in 2009. While *required capital* fell by 18.5% to CHF 76.4 billion, *eligible capital* was down by 2.7% to CHF 170.4 billion. Consequently, *excess capital* increased by 15.5% to CHF 94.0 billion.

Equity

In the fourth quarter of 2009, required liquid funds amounted to CHF 199.4 billion (year-back quarter: CHF 252.3 billion). The available liquid funds amounted to CHF 463.1 billion (year-back quarter: CHF 511.0 billion). Consequently, the *excess cover* increased slightly by 1.9%, from CHF 258.7 billion to CHF 263.7 billion. The *liquidity ratio* rose from 202.5% to 232.2%.

Liquidity

5. Offices

In 2009, the number of banks in Switzerland declined from 327 to 325. A total of 13 banks were taken over by other banks, with two of them being subsequently re-established under a new name, while 12 new banks were established. In addition, one bank declared bankruptcy. Acquisitions occurred mainly within the regional and savings bank category, while the other changes affected stock exchange banks, foreign-controlled banks and branches of foreign banks.

6. Number of staff

In terms of full-time equivalents, staff numbers were down by 5,933 to 129,807 (-4.4%). Staff cuts occurred both in Switzerland (-2,576) and abroad (-3,355). With their staff numbers reduced by 5,558, the big banks were responsible for most of this decrease. The number of employed women fell by 3,370 (-6.4%), while the number of men in employment dropped by 2,562 (-3.1%). Consequently, the proportion of female employees diminished from 38.5% to 37.7%.

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

At the end of 2009, the *average rate of interest on domestic mortgage claims*, weighted by the holdings,² was 2.8%, corresponding to a fall of 53 basis points. The rate of interest decreased for all bank categories, with the decline ranging between 49 and 62 basis points. The *rate of interest on claims against domestic customers* fell by 64 basis points to 2.7%.

The average rate of interest on liability items also fell substantially. The *average rate of interest on sundry liabilities towards domestic customers*, weighted by the holdings, dropped by 60 basis points to 0.4%, *interest on liabilities in the form of savings and deposits* was down by 38 basis points to 0.8% and *interest on liabilities arising out of medium-term bank-issued notes* declined by 19 basis points to 2.5%. *Interest on liabilities arising out of bonds, warrant issues and convertible bonds* remained unchanged from 2008, at 3.0%.

In the case of the *interest rate on claims against and liabilities towards domestic banks*, weighted by the holdings, another substantial decline was recorded. In the former case, the interest rate fell by 81 basis points to 0.6% and in the latter, by 51 basis points to 0.5%.

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.

Explanatory notes on the banking statistics

1. Definitions

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

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

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

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

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

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

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

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

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

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

Banks

Institutions required to report data

Geographic criteria

Economic criteria

Reporting entities

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

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

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

**Definition
of reporting entities**

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

Consolidation

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

**Raiffeisen banks
– a special case**

For the purposes of this publication, the Raiffeisen banks are treated as one single business entity despite the fact that, from a legal point of view, the individual banks are independent of one another. Consequently, the data for this bank category are collected in consolidated form. The statistics cover all Raiffeisen banks, Raiffeisen Switzerland and other group companies.

**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 investments in 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.
- Securities issued by banks themselves, which are classified by location of issue.

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 SNB 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 SNB determines what data are to be provided and with what frequency (art. 15 para. 3 NBA).

The SNB 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 SNB 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 (FINMA)⁷ 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 SNB and are based on a number of different characteristics such as business focus, geographic scope of activities and legal status, although no explicit criteria are specified.

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

Cantonal banks (category 1.00)

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

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

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

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

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

Big banks (category 2.00)

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

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

Legal status: Private joint-stock companies.

Trade association: –

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

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

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

Geographic scope of activities: Regional.

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

Trade association: The association of Swiss regional banks (RBA) was established in 1971, and most of the banks in this category then joined the association. The RBA Holding was created in 1994. Its membership is decentralised and autonomous. RBA Holding services are available to assist members in back-office operations.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 Ltd. The Clientis Group is organised legally in the form of a simple partnership, with Clientis Ltd 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.

**Raiffeisen banks
(category 4.00)**

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

Legal status: Cooperative.

Trade association: Within the Raiffeisen group, Raiffeisen Switzerland takes on operational and strategic tasks and is the body bearing ultimate liability. In this function, Raiffeisen Switzerland guarantees all Raiffeisen bank liabilities. The Raiffeisen banks bear joint liability for one another. In business operations, Raiffeisen Switzerland is responsible for various functions including central banking (equalising cash holdings, holding liquidity balances and refinancing), bank transactions (interbank transactions and securities trading) and risk diversification.

Special features: Since 2000, data provided by Raiffeisen Switzerland 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).

**Other banks
(category 5.00)**

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

**Commercial banks
(category 5.11)**

Geographic scope of activities: Mainly domestic.

Legal status: Private joint-stock companies.

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

¹¹ See also section 5, *Institutions with a special field of business*, for information about Clientis Ltd.

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 organisations 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 Ltd 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 Ltd 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 Ltd

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 | Total at 31.12.2008 | Additions | Removals | Total at 31.12.2009 |
|---------------------------------------|------------------------|-----------|----------|------------------------|
| 1.00 Cantonal banks | 24 | – | – | 24 |
| 2.00 Big banks | 2 | – | – | 2 |
| 3.00 Regional banks and savings banks | 75 | 2 | 7 | 70 |
| 4.00 Raiffeisen banks | 1 | – | – | 1 |
| 5.12 Stock exchange banks | 48 | 4 | 3 | 49 |
| 5.14 Other banking institutions | 9 | – | – | 9 |
| 5.20 Foreign-controlled banks | 123 | 5 | 5 | 123 |
| 7.00 Branches of foreign banks | 31 | 2 | – | 33 |
| 8.00 Private bankers | 14 | – | – | 14 |
| Total for all categories | 327 | 13 | 15 | 325 |

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) 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 (325 banks).

If a bank's foreign assets and liabilities exceed CHF 1 billion (85 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 FINMA, the Swiss Financial Market Supervisory Authority. 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: 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 (325 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.

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

Survey on securities holdings

Reporting entity: Bank office

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

Institutions required to report data: A full sample survey including the SNB²² is conducted once a year (326 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 (278 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 Capital Accord passed by the Basel Committee on Banking Supervision (Basel II) was transformed into national law. Since 2009, capital adequacy reporting by all banks has complied with the revised framework (Basel II). Previously, some banks had been making submissions in line with the previous capital adequacy reporting framework (Basel I). 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

Institutions required to report data: 303 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)', which applied until the end of 2004. 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.

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

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 the earliest.

Since **2009**, Credit Suisse has been using the Swiss-GAAP valuation and allocation framework. This change affects the *securities and precious metals trading portfolios*, *financial investments* and *participating interests* balance sheet items, in particular. In addition, *non-monetary claims and liabilities from lending and repo transactions* are no longer reported in the balance sheet. This has led to a substantial drop in *other assets* and *other liabilities* (cf. comments on events in 2004 for more information). In off-balance-sheet transactions, this change in accounting procedures has a significant impact on the *contingent liabilities* and *irrevocable facilities granted* items.

In **2009**, the table on capital adequacy reporting (table 44a) was based, for the first time, on the Ordinance on Capital and Risk Distribution for Banks and Securities Traders. 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, capital adequacy reporting by banks and securities traders could be carried out in accordance with either Basel II or Basel I. From the 2009 reporting year, capital adequacy reporting for all banks was based on the Basel II provisions. Owing to the differences in content between Basel I and Basel II, the changeover means that certain sub-items in the table on capital adequacy reporting for the years prior to 2009 cannot be presented.

Since **2009**, the UBS has undertaken additional netting of cash collateral received or provided to it against negative or positive replacement values. This has reduced the aggregated values of *other assets* and *other liabilities*, the balance sheet items under which the replacement values are recorded. The replacement values in table 34, *Outstanding derivative financial instruments*, are gross figures and are therefore unaffected by these changes.

As of the **2008** reporting year, the off-balance-sheet business items have been 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 Investment Schemes (CISA)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 CISA regulates new legal forms for collective investment schemes. The innovations include investment companies with variable capital

Changes to accounting procedures, legal requirements or other revisions
Change at Credit Suisse

Capital adequacy reporting under Basel II

Netting of cash collateral at UBS

Adjustment in off-balance-sheet business

Introduction of the Collective Capital Investment Schemes (CISA)

²⁴ SR 951.31

(SICAVs) and limited partnerships for collective capital investments. Moreover, the CISA covers 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) and bank holdings of securities (table 15).

'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 investment funds business category has been adjusted in table 15 and is now designated 'Units in collective investment schemes'.

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

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

Changes in the
liquidity requirements

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).

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

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.

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.

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

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

As of **2000**, a number of larger banks recorded non-monetary claims and liabilities arising from lending and repo transactions under off-balance-sheet business, rather than in the balance sheet. This new accounting procedure led to a substantial decline in a number of individual balance sheet items (particularly

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

Introduction of minimum reserve requirements

Credit Suisse and Credit Suisse First Boston switch to US-GAAP²⁷

Netting of other assets and other liabilities at UBS

Use of full-time equivalents for calculating staff numbers

New accounting procedure for interest business at UBS

Adjustment of balance sheet data to include lending and repo transactions²⁷

²⁵ SR 221.214.1, Federal Act on Consumer Credit.

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

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).

New accounting procedure for repo transactions³⁰

claims against and liabilities towards banks, as well as claims against and liabilities towards customers), and also a drop in the balance sheet total.

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

SNB uses repo transactions as a new monetary policy instrument

The SNB 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.

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

In **1996**, all banks were required to submit annual accounts in accordance with the revised SFBC³¹ 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).

The BAG-SFBC³² 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.

Modifications to bank categories

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

Dissolution of category 5.11 (commercial banks)

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 to 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.

³⁰ 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.*

³¹ As of 2009, Swiss Financial Market Supervisory Authority (FINMA).

³² As of 2009, FINMA-RS 08/2.

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

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

Reallocation of Bank
Julius Bär & Co AG

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

Takeover of Crédit
Agricole Indosuez

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

Reclassification
of Banca del Gottardo

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.

Dissolution
of category 5.13
(consumer credit banks)

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

Reclassification
of Bank Leu and Banca
della Svizzera Italiana

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

Reclassification
of the RBA central bank

**Revision of the list
of countries**

Reclassification
of Slovakia

Reclassification
of Malta and Cyprus

Separate listings for
Serbia and Montenegro

Reclassification
of Slovenia

Adoption of BIS
country definitions

Separate listing
for Timor-Leste

Claims against and
liabilities towards
Serbia and Montenegro

Changes to the list
of countries in 2001

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

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

As of **2009**, Slovakia is listed under the developed countries of Europe instead of under the developing countries, as it was previously.

As of **2008**, Malta and Cyprus are listed under the developed countries of Europe instead of under the developing countries, as they were previously.

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

As of **2007**, Slovenia is listed under the developed countries of Europe instead of under the developing countries, as it was previously.

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 replaces 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.

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 | | | | | | | | | |
|--|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 1.00–8.00 Alle Banken | 2 124 880 | 2 227 416 | 2 251 874 | 2 237 043 | 2 490 768 | 2 846 455 | 3 194 197 | 3 457 897 | 3 079 613 | 2 668 225 |
| 1.00 Kantonalbanken | 303 385 | 304 779 | 312 804 | 310 664 | 314 331 | 326 997 | 343 080 | 356 580 | 389 316 | 403 548 |
| 2.00 Grossbanken | 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 | 1 444 799 |
| 3.00 Regionalbanken und Sparkassen | 75 808 | 77 682 | 78 820 | 80 619 | 81 492 | 83 878 | 85 942 | 85 311 | 89 922 | 92 276 |
| 4.00 Raiffeisenbanken | 77 142 | 82 409 | 92 684 | 102 140 | 106 098 | 108 187 | 113 998 | 123 076 | 131 575 | 139 520 |
| 5.00 Übrige Banken | 290 968 | 312 180 | 290 447 | 301 519 | 313 610 | 382 315 | 410 586 | 487 838 | 519 090 | 524 980 |
| 5.11 Handelsbanken | 55 199 | 53 095 | 40 623 | 41 994 | 42 948 | 44 593 | 45 936 | 47 214 | . | . |
| 5.12 Börsenbanken | 70 830 | 68 679 | 80 858 | 82 853 | 85 514 | 106 069 | 121 919 | 144 645 | 131 395 | 138 424 |
| 5.13 Kleinkreditbanken | . | . | . | . | . | . | . | . | . | . |
| 5.14 Andere Banken | 3 204 | 3 439 | 3 238 | 3 139 | 3 502 | 3 426 | 3 617 | 7 177 | 56 051 | 58 745 |
| 5.20 Ausländisch beherrschte Banken | 161 734 | 186 967 | 165 728 | 173 533 | 181 645 | 228 227 | 239 114 | 288 802 | 331 644 | 327 811 |
| 6.00 Finanzgesellschaften | . | . | . | . | . | . | . | . | . | . |
| 7.00 Filialen ausländischer Banken | 18 843 | 17 010 | 16 436 | 16 013 | 14 925 | 17 427 | 23 657 | 34 444 | 23 717 | 23 891 |
| 8.00 Privatbankiers | 18 424 | 17 374 | 16 222 | 17 427 | 16 807 | 17 207 | 18 561 | 29 513 | 40 677 | 39 211 |
| 1.00–5.00 Total | 2 087 613 | 2 193 032 | 2 219 217 | 2 203 602 | 2 459 036 | 2 811 821 | 3 151 979 | 3 393 940 | 3 015 219 | 2 605 123 |

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

| | | | | | | | | | | |
|--|--------------|------------|------------|--------------|-------------|-------------|-------------|------------|---------------|---------------|
| 1.00–8.00 All banks | - 5.3 | 4.8 | 1.1 | - 0.7 | 11.3 | 14.3 | 12.2 | 8.3 | - 10.9 | - 13.4 |
| 1.00 Cantonal banks | 2.4 | 0.5 | 2.6 | - 0.7 | 1.2 | 4.0 | 4.9 | 3.9 | 9.2 | 3.7 |
| 2.00 Big banks | - 10.9 | 5.6 | 2.0 | - 2.5 | 16.7 | 16.2 | 15.1 | 6.5 | - 19.5 | - 23.4 |
| 3.00 Regional banks and savings banks | 2.4 | 2.5 | 1.5 | 2.3 | 1.1 | 2.9 | 2.5 | - 0.7 | 5.4 | 2.6 |
| 4.00 Raiffeisen banks | 17.7 | 6.8 | 12.5 | 10.2 | 3.9 | 2.0 | 5.4 | 8.0 | 6.9 | 6.0 |
| 5.00 Other banks | 9.3 | 7.3 | - 7.0 | 3.8 | 4.0 | 21.9 | 7.4 | 18.8 | 6.4 | 1.1 |
| 5.11 Commercial banks | 3.4 | - 3.8 | - 23.5 | 3.4 | 2.3 | 3.8 | 3.0 | 2.8 | . | . |
| 5.12 Stock exchange banks | 10.1 | - 3.0 | 17.7 | 2.5 | 3.2 | 24.0 | 14.9 | 18.6 | - 9.2 | 5.3 |
| 5.13 Consumer credit banks | . | . | . | . | . | . | . | . | . | . |
| 5.14 Other banking institutions | 9.9 | 7.3 | - 5.9 | - 3.1 | 11.6 | - 2.2 | 5.6 | 98.4 | 681.0 | 4.8 |
| 5.20 Foreign-controlled banks | 11.0 | 15.6 | - 11.4 | 4.7 | 4.7 | 25.6 | 4.8 | 20.8 | 14.8 | - 1.2 |
| 6.00 Finance companies | . | . | . | . | . | . | . | . | . | . |
| 7.00 Branches of foreign banks | - 12.5 | - 9.7 | - 3.4 | - 2.6 | - 6.8 | 16.8 | 35.7 | 45.6 | - 31.1 | 0.7 |
| 8.00 Private bankers | 19.3 | - 5.7 | - 6.6 | 7.4 | - 3.6 | 2.4 | 7.9 | 59.0 | 37.8 | - 3.6 |
| Total for 1.00–5.00 | - 5.4 | 5.0 | 1.2 | - 0.7 | 11.6 | 14.3 | 12.1 | 7.7 | - 11.2 | - 13.6 |

Prozentuale Verteilung der Bilanzsumme nach Bankengruppen

Share of balance sheet total for each bank category, expressed in percentage terms

In Prozent / In percent

| Gruppe Category | Jahresende End of year | | | | | | | | | |
|--|---------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 1980 | 1985 | 1990 | 1995 | 2000 | 2005 | 2006 | 2007 | 2008 | 2009 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 1.00–8.00 Alle Banken All banks | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| 1.00 Kantonalbanken Cantonal banks | 20.7 | 18.5 | 19.8 | 19.8 | 14.3 | 11.5 | 10.7 | 10.3 | 12.6 | 15.1 |
| 2.00 Grossbanken Big banks | 48.9 | 50.7 | 48.4 | 55.2 | 63.1 | 67.1 | 68.8 | 67.7 | 61.2 | 54.1 |
| 3.00 Regionalbanken und Sparkassen Regional banks and savings banks | 9.4 | 8.3 | 8.7 | 5.5 | 3.6 | 2.9 | 2.7 | 2.5 | 2.9 | 3.5 |
| 4.00 Raiffeisenbanken Raiffeisen banks | 2.7 | 2.7 | 3.1 | 3.8 | 3.6 | 3.8 | 3.6 | 3.6 | 4.3 | 5.2 |
| 5.00 Übrige Banken Other banks | 13.6 | 14.7 | 15.5 | 14.1 | 13.7 | 13.4 | 12.9 | 14.1 | 16.9 | 19.7 |
| 5.11 Handelsbanken Commercial banks | 2.8 | 3.1 | 4.9 | 4.1 | 2.6 | 1.6 | 1.4 | 1.4 | . | . |
| 5.12 Börsenbanken Stock exchange banks | 1.0 | 1.2 | 1.6 | 2.3 | 3.3 | 3.7 | 3.8 | 4.2 | 4.3 | 5.2 |
| 5.13 Kleinkreditbanken Consumer credit banks | 0.6 | 0.5 | 0.6 | 0.4 | . | . | . | . | . | . |
| 5.14 Andere Banken Other banking institutions | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 | 0.2 | 1.8 | 2.2 |
| 5.20 Ausländisch beherrschte Banken Foreign-controlled banks | 9.2 | 9.9 | 8.4 | 7.3 | 7.6 | 8.0 | 7.5 | 8.4 | 10.8 | 12.3 |
| 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 | 0.7 | 1.0 | 0.8 | 0.9 |
| 8.00 Privatbankiers Private bankers | 0.5 | 0.5 | 0.5 | 0.5 | 0.9 | 0.6 | 0.6 | 0.9 | 1.3 | 1.5 |
| 1.00–5.00 Total | 95.3 | 94.9 | 95.5 | 98.3 | 98.2 | 98.8 | 98.7 | 98.2 | 97.9 | 97.6 |

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

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|-----|
| 2005 | . | . | . | . | . | . | . | . | . | 337 |
| 2006 | . | . | . | . | . | . | . | . | . | 331 |
| 2007 | . | . | . | . | . | . | . | . | . | 330 |
| 2008 | . | . | . | . | . | . | . | . | . | 327 |
| 2009 | . | . | . | . | . | . | . | . | . | 325 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|----|---|---|----|
| 2005 | — | — | — | — | 8 | 5 | 10 | 1 | — | 24 |
| 2006 | — | — | — | — | 8 | 4 | 11 | 1 | — | 24 |
| 2007 | — | — | — | — | 7 | 5 | 11 | — | 1 | 24 |
| 2008 | — | — | — | — | 7 | 3 | 13 | — | 1 | 24 |
| 2009 | — | — | — | — | 7 | 3 | 13 | — | 1 | 24 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|
| 2005 | — | — | — | — | — | — | — | — | 2 | 2 |
| 2006 | — | — | — | — | — | — | — | — | 2 | 2 |
| 2007 | — | — | — | — | — | — | — | — | 2 | 2 |
| 2008 | — | — | — | — | — | — | — | — | 2 | 2 |
| 2009 | — | — | — | — | — | — | — | — | 2 | 2 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | |
|------|---|----|----|----|----|---|---|---|---|----|
| 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 |
| 2009 | 5 | 9 | 21 | 17 | 15 | 1 | 2 | — | — | 70 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|
| 2005 | — | — | — | — | — | — | — | — | 1 | 1 |
| 2006 | — | — | — | — | — | — | — | — | 1 | 1 |
| 2007 | — | — | — | — | — | — | — | — | 1 | 1 |
| 2008 | — | — | — | — | — | — | — | — | 1 | 1 |
| 2009 | — | — | — | — | — | — | — | — | 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

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|-----------|
| 2005 | . | . | . | . | . | . | . | . | . | 2 846 455 |
| 2006 | . | . | . | . | . | . | . | . | . | 3 194 197 |
| 2007 | . | . | . | . | . | . | . | . | . | 3 457 897 |
| 2008 | . | . | . | . | . | . | . | . | . | 3 079 613 |
| 2009 | . | . | . | . | . | . | . | . | . | 2 668 225 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | |
|------|---|---|---|---|--------|--------|---------|--------|---------|---------|
| 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 |
| 2009 | — | — | — | — | 20 522 | 25 327 | 242 620 | — | 115 079 | 403 548 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|-----------|-----------|
| 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 |
| 2009 | — | — | — | — | — | — | — | — | 1 444 799 | 1 444 799 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | |
|------|-----|-------|-------|--------|--------|-------|--------|---|---|--------|
| 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 |
| 2009 | 244 | 1 775 | 7 448 | 11 906 | 25 650 | 6 110 | 39 143 | — | — | 92 276 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---------|---------|
| 2005 | — | — | — | — | — | — | — | — | 108 187 | 108 187 |
| 2006 | — | — | — | — | — | — | — | — | 113 998 | 113 998 |
| 2007 | — | — | — | — | — | — | — | — | 123 076 | 123 076 |
| 2008 | — | — | — | — | — | — | — | — | 131 575 | 131 575 |
| 2009 | — | — | — | — | — | — | — | — | 139 520 | 139 520 |

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)

| | | | | | | | | | | |
|------|-----------|-----------|-----------|-----------|-----------|----------|-----------|----------|---|------------|
| 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 |
| 2009 | 26 | 37 | 31 | 26 | 42 | 7 | 11 | 1 | — | 181 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|
| 2005 | — | 1 | — | 3 | 1 | — | 2 | — | — | 7 |
| 2006 | — | 1 | 1 | 2 | 1 | — | 2 | — | — | 7 |
| 2007 | — | 1 | 1 | 2 | 1 | — | 2 | — | — | 7 |
| 2008 | . | . | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | |
|------|-----------|----------|-----------|----------|----------|----------|----------|---|---|-----------|
| 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 |
| 2009 | 10 | 9 | 12 | 5 | 7 | 2 | 4 | — | — | 49 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | |
|------|---|----------|---|----------|----------|---|----------|---|---|----------|
| 2005 | 1 | 2 | — | — | 1 | — | — | — | — | 4 |
| 2006 | — | 2 | 1 | — | 1 | — | — | — | — | 4 |
| 2007 | — | 2 | 1 | 1 | 2 | — | — | — | — | 6 |
| 2008 | — | 2 | — | 2 | 3 | — | 2 | — | — | 9 |
| 2009 | — | 2 | — | 2 | 3 | — | 2 | — | — | 9 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | |
|------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|---|------------|
| 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 |
| 2009 | 16 | 26 | 19 | 19 | 32 | 5 | 5 | 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)

| | | | | | | | | | | |
|------|--------------|--------------|---------------|---------------|---------------|---------------|----------------|---------------|---|----------------|
| 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 | 7 018 | 11 167 | 15 763 | 100 705 | 46 764 | 262 118 | 73 670 | — | 519 090 |
| 2009 | 1 693 | 6 679 | 11 993 | 19 439 | 99 579 | 47 081 | 265 201 | 73 314 | — | 524 980 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | |
|------|---|-----|-----|-------|-------|---|--------|---|---|--------|
| 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 | . | . | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | |
|------|------------|--------------|--------------|--------------|---------------|---------------|----------------|---|---|----------------|
| 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 |
| 2009 | 607 | 1 559 | 4 542 | 3 891 | 11 416 | 15 178 | 101 231 | — | — | 138 424 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | |
|------|----|------------|-----|--------------|---------------|---|---------------|---|---|---------------|
| 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 |
| 2009 | — | 379 | — | 1 763 | 10 439 | — | 46 163 | — | — | 58 745 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | |
|------|--------------|--------------|--------------|---------------|---------------|---------------|----------------|---------------|---|----------------|
| 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 | 5 156 | 6 511 | 11 086 | 79 817 | 39 675 | 114 584 | 73 670 | — | 331 644 |
| 2009 | 1 087 | 4 741 | 7 451 | 13 784 | 77 724 | 31 904 | 117 806 | 73 314 | — | 327 811 |

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

| | | | | | | | | | | |
|------|-----------|----------|----------|----------|----------|----------|---|---|---|-----------|
| 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 |
| 2009 | 12 | 4 | 7 | 3 | 6 | 1 | — | — | — | 33 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|-----------|
| 2005 | . | . | . | . | . | . | . | . | . | 14 |
| 2006 | . | . | . | . | . | . | . | . | . | 14 |
| 2007 | . | . | . | . | . | . | . | . | . | 14 |
| 2008 | . | . | . | . | . | . | . | . | . | 14 |
| 2009 | . | . | . | . | . | . | . | . | . | 14 |

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

| | | | | | | | | | | |
|------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|----------|------------|
| 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 |
| 2009 | 31 | 46 | 52 | 43 | 64 | 11 | 26 | 1 | 4 | 278 |

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

| | | | | | | | | | | |
|------|------------|------------|--------------|--------------|---------------|--------------|---|---|---|---------------|
| 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 |
| 2009 | 173 | 604 | 2 360 | 2 057 | 11 556 | 7 140 | — | — | — | 23 891 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---------------|
| 2005 | . | . | . | . | . | . | . | . | . | 17 207 |
| 2006 | . | . | . | . | . | . | . | . | . | 18 561 |
| 2007 | . | . | . | . | . | . | . | . | . | 29 513 |
| 2008 | . | . | . | . | . | . | . | . | . | 40 677 |
| 2009 | . | . | . | . | . | . | . | . | . | 39 211 |

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

| | | | | | | | | | | |
|------|--------------|--------------|---------------|---------------|----------------|---------------|----------------|---------------|------------------|------------------|
| 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 | 9 457 | 18 985 | 27 629 | 145 187 | 75 518 | 534 407 | 73 670 | 2 128 243 | 3 015 219 |
| 2009 | 1 937 | 8 454 | 19 441 | 31 345 | 145 751 | 78 519 | 546 964 | 73 314 | 1 699 397 | 2 605 123 |

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 | 4 | 232 | 25 | 48 | 325 |
| 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 | . | 4 | 43 | 22 | 1 | 70 |
| 4.00 Raiffeisenbanken Raiffeisen banks | . | . | . | 1 | . | 1 |
| 5.00 Übrige Banken Other banks | . | . | 179 | 2 | . | 181 |
| 5.11 Handelsbanken Commercial banks | . | . | . | . | . | . |
| 5.12 Börsenbanken Stock exchange banks | . | . | 49 | . | . | 49 |
| 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 | . | . | . | . | 33 | 33 |
| 8.00 Privatbankiers Private bankers | . | . | . | . | 14 | 14 |
| 1.00–5.00 Total | 16 | 4 | 232 | 25 | 1 | 278 |

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 instruments 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

| | | | | | | | | |
|------|------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 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 | 583 635 | 295 775 | 701 884 |
| 2009 | 325 | 93 202 | 157 157 | 106 990 | 488 173 | 548 249 | 260 874 | 733 808 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | |
|------|-----------|--------------|--------------|--------------|---------------|---------------|---------------|----------------|
| 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 |
| 2009 | 24 | 6 426 | 3 082 | 6 793 | 33 273 | 45 928 | 12 211 | 246 158 |

2.00 Grossbanken / Big banks

| | | | | | | | | |
|------|----------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|
| 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 |
| 2009 | 2 | 49 723 | 95 442 | 40 015 | 324 768 | 352 589 | 140 805 | 234 474 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | |
|------|-----------|--------------|-----------|--------------|--------------|--------------|--------------|---------------|
| 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 |
| 2009 | 70 | 2 046 | 10 | 1 077 | 2 268 | 6 443 | 3 211 | 73 941 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | |
|------|----------|--------------|----------|--------------|--------------|--------------|--------------|----------------|
| 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 |
| 2009 | 1 | 1 338 | 4 | 3 083 | 5 717 | 6 958 | 3 013 | 110 678 |

| 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

| | | | | | | | | |
|----------------|----------------|---------------|---------------|--------------|----------------|------------|---|------------------|
| 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 | . | 3 079 613 |
| 205 832 | 130 780 | 43 710 | 23 357 | 9 448 | 127 418 | 100 | . | 2 668 225 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | |
|---------------|---------------|--------------|--------------|--------------|---------------|----------|---|----------------|
| 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 |
| 11 122 | 32 568 | 1 526 | 3 196 | 1 254 | 12 222 | — | . | 403 548 |

2.00 Grossbanken / Big banks

| | | | | | | | | |
|----------------|---------------|---------------|--------------|--------------|---------------|----------|---|------------------|
| 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 |
| 175 752 | 20 831 | 37 854 | 9 185 | 4 796 | 99 369 | — | . | 1 444 799 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | |
|-----------|--------------|------------|--------------|------------|------------|----------|---|---------------|
| 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 |
| 45 | 4 871 | 177 | 1 029 | 175 | 194 | — | . | 92 276 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | |
|------------|--------------|------------|--------------|------------|--------------|----------|---|----------------|
| 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 |
| 500 | 6 627 | 456 | 2 098 | 227 | 1 833 | — | . | 139 520 |

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 instruments 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)

| | | | | | | | | |
|------|------------|---------------|---------------|---------------|----------------|----------------|---------------|---------------|
| 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 | 121 894 | 91 829 | 62 995 |
| 2009 | 181 | 28 218 | 50 052 | 45 816 | 109 190 | 123 673 | 94 206 | 67 293 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | |
|------|---|-------|----|-------|-------|-------|-------|--------|
| 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 | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | |
|------|-----------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|
| 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 |
| 2009 | 49 | 16 768 | 15 821 | 13 716 | 28 035 | 24 194 | 22 258 | 6 205 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | |
|------|----------|--------------|----------|--------------|--------------|--------------|--------------|---------------|
| 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 |
| 2009 | 9 | 1 938 | 1 | 1 066 | 2 425 | 7 975 | 2 336 | 40 127 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | |
|------|------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 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 | 88 946 | 67 069 | 18 772 |
| 2009 | 123 | 9 513 | 34 230 | 31 034 | 78 730 | 91 505 | 69 612 | 20 962 |

| 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 |

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | | |
|---------------|---------------|--------------|--------------|--------------|---------------|------------|---|----------------|
| 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 | . | 519 090 |
| 15 511 | 60 002 | 3 527 | 7 120 | 2 682 | 11 796 | 100 | . | 524 980 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | |
|-------|-------|-----|-----|-----|-----|---|---|--------|
| 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

| | | | | | | | | |
|--------------|---------------|--------------|--------------|------------|--------------|----------|---|----------------|
| 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 |
| 7 746 | 16 320 | 1 399 | 3 061 | 693 | 4 467 | — | . | 138 424 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | |
|------------|--------------|-----------|------------|------------|------------|----------|---|---------------|
| 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 |
| 569 | 3 623 | 95 | 521 | 206 | 199 | — | . | 58 745 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | |
|--------------|---------------|--------------|--------------|--------------|--------------|------------|---|----------------|
| 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 | . | 331 644 |
| 7 196 | 40 059 | 2 033 | 3 538 | 1 784 | 7 129 | 100 | . | 327 811 |

4 Aktiven Assets

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | | | |
|------|-----------|--------------|-----------|--------------|--------------|--------------|--------------|------------|
| 2005 | 28 | 620 | 231 | 3 076 | 4 592 | 4 986 | 2 311 | 459 |
| 2006 | 29 | 669 | 94 | 5 063 | 5 161 | 5 597 | 3 079 | 569 |
| 2007 | 30 | 1 365 | 86 | 7 768 | 6 857 | 8 355 | 4 131 | 776 |
| 2008 | 31 | 1 573 | 53 | 2 924 | 5 881 | 7 568 | 3 468 | 876 |
| 2009 | 33 | 2 189 | 48 | 3 305 | 6 711 | 8 170 | 3 351 | 952 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | |
|------|-----------|--------------|--------------|--------------|--------------|--------------|--------------|------------|
| 2005 | 14 | 297 | 1 516 | 3 066 | 5 151 | 3 392 | 2 949 | 188 |
| 2006 | 14 | 1 055 | 888 | 3 752 | 5 317 | 3 358 | 3 019 | 205 |
| 2007 | 14 | 1 943 | 607 | 10 003 | 5 302 | 5 872 | 5 551 | 215 |
| 2008 | 14 | 3 821 | 5 734 | 8 674 | 6 793 | 5 754 | 5 156 | 271 |
| 2009 | 14 | 3 261 | 8 520 | 6 901 | 6 246 | 4 488 | 4 077 | 312 |

| 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

| | | | | | | | | |
|--------------|------------|----------|-----------|------------|------------|----------|----------|---------------|
| 2 430 | 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 |
| 1 603 | 368 | 0 | 55 | 124 | 364 | — | . | 23 891 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | |
|--------------|--------------|------------|------------|------------|--------------|----------|----------|---------------|
| 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 |
| 1 298 | 5 511 | 170 | 674 | 190 | 1 640 | — | . | 39 211 |

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 instruments 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

| | | | | | | | | |
|------|------------|--------------|---------------|--------------|---------------|---------------|---------------|---------------|
| 1980 | 432 | 18318 | 14871 | 16179 | 86654 | 134840 | 57825 | 140158 |
| 1981 | 433 | 17730 | 18882 | 20015 | 100640 | 144257 | 62254 | 155318 |
| 1982 | 435 | 18530 | 19886 | 21092 | 118289 | 148152 | 65375 | 167565 |
| 1983 | 431 | 19920 | 25002 | 21212 | 125573 | 155650 | 69273 | 180580 |
| 1984 | 439 | 22054 | 28896 | 23320 | 143500 | 177179 | 78418 | 196187 |
| 1985 | 441 | 23832 | 31093 | 24359 | 156520 | 188719 | 86814 | 214076 |
| 1986 | 448 | 25140 | 30730 | 25754 | 182060 | 195627 | 91111 | 236362 |
| 1987 | 452 | 26375 | 29463 | 26038 | 187485 | 208926 | 92265 | 264443 |
| 1988 | 454 | 12360 | 21328 | 20163 | 205905 | 241208 | 106325 | 299588 |
| 1989 | 455 | 12332 | 25776 | 23186 | 174180 | 280979 | 119699 | 340395 |
| 1990 | 457 | 11876 | 33898 | 18766 | 177849 | 300671 | 128590 | 369590 |
| 1991 | 445 | 11715 | 29411 | 18170 | 169268 | 322499 | 134390 | 388908 |
| 1992 | 435 | 11818 | 34438 | 18293 | 178049 | 325471 | 136554 | 401270 |
| 1993 | 419 | 11828 | 34822 | 22818 | 183128 | 327660 | 137346 | 410944 |
| 1994 | 393 | 10996 | 38926 | 17932 | 178278 | 314510 | 140733 | 429980 |
| 1995 | 382 | 11424 | 46850 | 19435 | 212142 | 284708 | 122744 | 445815 |
| 1996 | 370 | 13255 | 50271 | 28064 | 259542 | 320651 | 152892 | 463710 |
| 1997 | 360 | 14619 | 71706 | 31383 | 365357 | 348792 | 160598 | 478961 |
| 1998 | 339 | 14314 | 57188 | 47486 | 456024 | 398542 | 208392 | 496419 |
| 1999 | 334 | 19699 | 116959 | 37872 | 595355 | 407596 | 217328 | 507665 |
| 2000 | 335 | 14972 | 103409 | 45630 | 475675 | 409371 | 195342 | 512262 |
| 2001 | 327 | 33144 | 104647 | 39029 | 492639 | 416188 | 185550 | 526963 |
| 2002 | 316 | 16501 | 80034 | 34078 | 485834 | 393560 | 149190 | 545733 |
| 2003 | 301 | 15717 | 62935 | 60003 | 552583 | 343957 | 179404 | 578713 |
| 2004 | 299 | 16594 | 68856 | 66773 | 631471 | 385866 | 220184 | 601118 |
| 2005 | 295 | 16361 | 93804 | 70643 | 729460 | 455468 | 266342 | 646199 |
| 2006 | 288 | 16505 | 116537 | 74778 | 787135 | 621973 | 303182 | 666605 |
| 2007 | 286 | 25594 | 116574 | 126715 | 856933 | 710044 | 359548 | 681341 |
| 2008 | 282 | 122653 | 134176 | 133624 | 664059 | 570313 | 287152 | 700738 |
| 2009 | 278 | 87752 | 148589 | 96784 | 475216 | 535590 | 253447 | 732544 |

| Handelsbestände in Wertpapieren 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

| | | | | | | | | |
|----------------|----------------|---------------|---------------|--------------|----------------|------------|-----|------------------|
| 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 | . | 3 015 219 |
| 202 930 | 124 901 | 43 540 | 22 628 | 9 134 | 125 414 | 100 | . | 2 605 123 |

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 instru- ments 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

| | | | | | | | | | | | |
|------|--------------|------------|------------|-------------|-------------|-------------|------------|------------|------------|------------|------------|
| 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 |
| 2009 | 100.0 | 3.5 | 5.9 | 22.3 | 20.5 | 27.5 | 7.7 | 4.8 | 1.6 | 0.9 | 5.1 |

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

| | | | | | | | | | | | |
|------|--------------|------------|------------|------------|-------------|-------------|------------|------------|------------|------------|------------|
| 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 |
| 2009 | 100.0 | 4.4 | 0.9 | 6.5 | 13.0 | 59.4 | 2.0 | 5.2 | 2.9 | 1.8 | 3.9 |

¹ Ab 1992: inklusive bilanzierte nicht-monetäre Forderungen aus Leihgeschäften.

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

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

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

² Rechnungsabgrenzungen, Sonstige Aktiven, Nicht einbezahltes Gesellschaftskapital.

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

6 Flüssige Mittel Liquid assets

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

| | | | | | | |
|------|---------------|--------------|---------------|--------------|------------|----|
| 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 | — |
| 2009 | 93 202 | 7 542 | 44 083 | 1 213 | 665 | — |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | |
|------|--------------|--------------|--------------|------------|----------|---|
| 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 | — |
| 2009 | 6 426 | 1 594 | 3 999 | 346 | 0 | — |

2.00 Grossbanken / Big banks

| | | | | | | |
|------|---------------|--------------|--------------|-----------|---|---|
| 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 | — | — |
| 2009 | 49 723 | 2 971 | 9 569 | 71 | — | — |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | |
|------|--------------|------------|------------|------------|------------|---|
| 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 | — |
| 2009 | 2 046 | 479 | 611 | 163 | 665 | — |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | |
|------|--------------|--------------|-----|----------|---|---|
| 2005 | 1 140 | 839 | 29 | 58 | — | — |
| 2006 | 1 138 | 912 | 13 | 53 | — | — |
| 2007 | 1 203 | 992 | — | 19 | — | — |
| 2008 | 1 829 | 1 112 | 536 | 7 | — | — |
| 2009 | 1 338 | 1 140 | — | 3 | — | — |

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 | | | |
| | | Banknoten und Münzen Banknotes and coins | Giroguthaben bei der Nationalbank Sight deposits with the SNB | | | |

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | |
|------|---------------|--------------|---------------|------------|----------|----------|
| 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 | — |
| 2009 | 28 218 | 1 272 | 24 742 | 506 | 0 | — |

5.11 Handelsbanken / Commercial banks

| | | | | | | |
|------|-------|-----|-----|----|---|---|
| 2005 | 868 | 186 | 558 | 44 | — | — |
| 2006 | 959 | 199 | 585 | 97 | — | — |
| 2007 | 1 079 | 238 | 682 | 75 | — | — |
| 2008 | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | |
|------|---------------|-----------|---------------|-----------|----------|----------|
| 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 | — |
| 2009 | 16 768 | 65 | 16 332 | 39 | 0 | — |

5.14 Andere Banken / Other banking institutions

| | | | | | | |
|------|--------------|--------------|------------|-----------|----------|----------|
| 2005 | 13 | 2 | 5 | 5 | — | — |
| 2006 | 22 | 1 | 15 | 6 | — | — |
| 2007 | 38 | 1 | 30 | 7 | — | — |
| 2008 | 2 046 | 256 | 1 507 | 110 | — | — |
| 2009 | 1 938 | 1 045 | 630 | 77 | — | — |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | |
|------|--------------|------------|--------------|------------|----------|----------|
| 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 | — |
| 2009 | 9 513 | 162 | 7 780 | 390 | 0 | — |

| 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 SNB | 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

| | | | | | | |
|------|--------------|----------|--------------|-----------|---|---|
| 2005 | 620 | 5 | 575 | 34 | 1 | — |
| 2006 | 669 | 4 | 633 | 26 | 3 | — |
| 2007 | 1365 | 3 | 1335 | 23 | 1 | — |
| 2008 | 1573 | 3 | 1537 | 29 | — | — |
| 2009 | 2 189 | 3 | 2 115 | 67 | — | — |

8.00 Privatbankiers / Private bankers

| | | | | | | |
|------|--------------|-----------|--------------|-----------|---|---|
| 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 | — | — |
| 2009 | 3 261 | 83 | 3 048 | 58 | — | — |

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

| | | | | | | |
|------|---------------|--------------|---------------|--------------|------------|----|
| 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 | — |
| 2009 | 87 752 | 7 456 | 38 920 | 1 088 | 665 | — |

7 Forderungen aus Geldmarktpapieren Money market instruments 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 instruments | 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

| | | | | | | | |
|------|--------------|---------------|---|---|---|---------------|----------------|
| 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 | 64 646 | . | . | . | 73 836 | 139 962 |
| 2009 | 1 646 | 94 429 | . | . | . | 61 082 | 157 157 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | |
|------|------------|--------------|--------------|---|---|---------------|--------------|
| 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 | 572 | 539 | — | — | 16 259 | 17 004 |
| 2009 | 205 | 1 149 | 1 018 | — | — | 1 727 | 3 082 |

2.00 Grossbanken / Big banks

| | | | | | | | |
|------|-----------|---------------|-----|---|---|--------------|---------------|
| 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 |
| 2009 | 68 | 89 771 | — | — | — | 5 604 | 95 442 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | |
|------|----------|----------|----------|---|---|----|-----------|
| 2005 | 12 | 313 | 313 | — | — | — | 325 |
| 2006 | 11 | 353 | 353 | — | — | — | 364 |
| 2007 | 10 | 197 | 197 | — | — | 0 | 207 |
| 2008 | 7 | 5 | 5 | — | — | 30 | 42 |
| 2009 | 6 | 4 | 4 | — | — | — | 10 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | |
|------|----------|---|---|---|---|---|----------|
| 2005 | 11 | — | — | — | — | — | 11 |
| 2006 | 11 | — | — | — | — | — | 11 |
| 2007 | 10 | — | — | — | — | — | 10 |
| 2008 | 5 | — | — | — | — | — | 5 |
| 2009 | 4 | — | — | — | — | — | 4 |

| Jahres- ende End of year | Wechsel und Checks Bills of exchange and cheques | Reskriptionen und Schatzscheine Rescriptions and treasury bills | | | Geldmarktpapiere Money market instruments | 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 | |

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | |
|------|--------------|--------------|------------|---|---|---------------|---------------|
| 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 | 2 601 | 780 | — | — | 45 325 | 49 037 |
| 2009 | 1 314 | 3 142 | 56 | — | — | 45 595 | 50 052 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | |
|------|---|---|---|---|---|---|----|
| 2005 | 2 | 8 | 8 | — | — | — | 10 |
| 2006 | 2 | 1 | — | — | — | — | 3 |
| 2007 | 1 | 1 | — | — | — | — | 2 |
| 2008 | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | |
|------|----------|--------------|------------|---|---|---------------|---------------|
| 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 | 1 455 | 156 | — | — | 13 789 | 15 244 |
| 2009 | 2 | 2 393 | 56 | — | — | 13 425 | 15 821 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | |
|------|----------|---|---|---|---|---|----------|
| 2005 | — | — | — | — | — | — | — |
| 2006 | — | — | — | — | — | — | — |
| 2007 | — | 3 | 3 | — | — | — | 3 |
| 2008 | 1 | 1 | 1 | — | — | — | 2 |
| 2009 | 1 | — | — | — | — | — | 1 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | |
|------|--------------|------------|-------|---|---|---------------|---------------|
| 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 |
| 2009 | 1 311 | 749 | — | — | — | 32 170 | 34 230 |

7 Forderungen aus Geldmarktpapieren Money market instruments 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 instruments | 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 | |

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | | |
|------|-----------|----|----|---|---|-----|-----------|
| 2005 | 100 | 11 | 11 | — | — | 120 | 231 |
| 2006 | 69 | 20 | 20 | — | — | 6 | 94 |
| 2007 | 66 | 20 | — | — | — | — | 86 |
| 2008 | 53 | — | — | — | — | — | 53 |
| 2009 | 48 | — | — | — | — | — | 48 |

8.00 Privatbankiers / Private bankers

| | | | | | | | |
|------|----------|------------|---|---|---|--------------|--------------|
| 2005 | 0 | 1 335 | . | . | . | 181 | 1 516 |
| 2006 | 2 | 504 | . | . | . | 382 | 888 |
| 2007 | 0 | 394 | . | . | . | 213 | 607 |
| 2008 | 0 | 5 029 | . | . | . | 705 | 5 734 |
| 2009 | 0 | 362 | . | . | . | 8 157 | 8 520 |

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

| | | | | | | | |
|------|--------------|---------------|--------------|---|---|---------------|----------------|
| 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 | 59 618 | 1 327 | — | — | 73 132 | 134 176 |
| 2009 | 1 597 | 94 067 | 1 077 | — | — | 52 925 | 148 589 |

8 Beanspruchte Konsumkredite^{1,2} Consumer credit lending (utilised)^{1,2}

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

| | | | | | | | | | |
|------|----------------|----------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|
| 2005 | 381 751 | 761 242 | 940 059 | 1 049 758 | 958 315 | 853 101 | 654 325 | 543 249 | 391 547 |
| 2006 | 384 385 | 767 244 | 940 279 | 1 032 887 | 941 662 | 844 900 | 656 915 | 558 194 | 413 994 |
| 2007 | 382 253 | 789 812 | 961 271 | 1 054 727 | 959 412 | 866 443 | 674 873 | 575 020 | 421 475 |
| 2008 | 383 414 | 795 503 | 982 836 | 1 071 007 | 968 068 | 872 193 | 670 171 | 561 582 | 414 218 |
| 2009 | 486 530 | 993 924 | 1 055 865 | 1 117 112 | 1 004 337 | 855 025 | 663 447 | 546 023 | 406 069 |

Anzahl Kredite / Number of loans

| | | | | | | | | | |
|------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|
| 2005 | 137 264 | 102 451 | 75 395 | 60 146 | 42 720 | 31 082 | 20 207 | 14 512 | 9 234 |
| 2006 | 138 567 | 103 442 | 75 432 | 59 100 | 41 978 | 30 782 | 20 273 | 14 911 | 9 773 |
| 2007 | 133 808 | 106 351 | 77 197 | 60 331 | 42 769 | 31 576 | 20 833 | 15 365 | 9 941 |
| 2008 | 131 384 | 107 566 | 78 945 | 61 452 | 43 218 | 31 824 | 20 710 | 15 028 | 9 782 |
| 2009 | 152 134 | 138 584 | 85 438 | 64 176 | 44 888 | 31 231 | 20 515 | 14 606 | 9 590 |

| Jahres- ende End of year | 45 001 –50 000 CHF | 50 001 –55 000 CHF | 55 001 –60 000 CHF | 60 001 –65 000 CHF | 65 001 –70 000 CHF | 70 001 –75 000 CHF | 75 001 –80 000 CHF | Total | Anzahl Institute Number of institutions |
|---------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|---|
| | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 |

| | | | | | | | | | |
|------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|------------------|-----------|
| 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 | 337 910 | 232 163 | 166 205 | 111 017 | 83 050 | 49 468 | 30 284 | 7 729 089 | 52 |
| 2009 | 329 180 | 240 475 | 183 522 | 126 577 | 89 262 | 58 599 | 25 950 | 8 181 897 | 54 |

| | | | | | | | | | |
|------|--------------|--------------|--------------|--------------|--------------|------------|------------|----------------|-----------|
| 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 | 7 125 | 4 436 | 2 895 | 1 782 | 1 234 | 684 | 392 | 518 457 | 52 |
| 2009 | 6 946 | 4 592 | 3 197 | 2 033 | 1 325 | 810 | 336 | 580 401 | 54 |

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.

² Vor 2008 beinhalten die Kreditkategorien über 55 000 Franken auch gewisse nicht KKG-relevante Kredite. Die Korrektur betrifft ungefähr 2 700 Kredite mit einem Gesamtbetrag von rund 180 Millionen Franken.

Until 2008, credit categories above CHF 55,000 also include a number of credits that are not relevant for the Federal Act on Consumer Credit. The correction affects approximately 2,700 credits, amounting to a total of CHF 180 million.

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

| | | | | |
|------|--------------|---------------|---|---|
| 2005 | 7 679 | 22 078 | . | . |
| 2006 | 6 679 | 20 815 | . | . |
| 2007 | 4 977 | 19 792 | . | . |
| 2008 | 5 544 | 18 014 | . | . |
| 2009 | 5 063 | 18 254 | . | . |

1.00 Kantonalbanken / Cantonal banks

| | | | | |
|------|--------------|--------------|--------------|---------------|
| 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 | 539 | 8 432 | 5 248 | 14 219 |
| 2009 | 1 018 | 9 258 | 6 684 | 16 959 |

2.00 Grossbanken / Big banks

| | | | | |
|------|--------------|--------------|------------|--------------|
| 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 |
| 2009 | 3 623 | 4 232 | 606 | 8 461 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | |
|------|----------|--------------|--------------|--------------|
| 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 |
| 2009 | 4 | 1 102 | 1 057 | 2 163 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | |
|------|---|--------------|--------------|--------------|
| 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 |
| 2009 | — | 2 981 | 3 181 | 6 161 |

| 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)

| | | | | |
|------|------------|------------|--------------|--------------|
| 2005 | 1 935 | 763 | 3 114 | 5 812 |
| 2006 | 1 668 | 828 | 2 943 | 5 439 |
| 2007 | 954 | 619 | 3 065 | 4 637 |
| 2008 | 781 | 460 | 3 558 | 4 799 |
| 2009 | 56 | 633 | 3 805 | 4 494 |

5.11 Handelsbanken / Commercial banks

| | | | | |
|------|---|-----|-----|-----|
| 2005 | 8 | 271 | 678 | 957 |
| 2006 | — | 259 | 509 | 768 |
| 2007 | — | 204 | 515 | 719 |
| 2008 | . | . | . | . |
| 2009 | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | |
|------|------------|----------|------------|------------|
| 2005 | 872 | 345 | 830 | 2 047 |
| 2006 | 494 | 295 | 537 | 1 326 |
| 2007 | 212 | 313 | 534 | 1 060 |
| 2008 | 156 | 24 | 794 | 973 |
| 2009 | 56 | 8 | 858 | 922 |

5.14 Andere Banken / Other banking institutions

| | | | | |
|------|---|------------|------------|------------|
| 2005 | — | — | 167 | 167 |
| 2006 | — | 3 | 157 | 160 |
| 2007 | 3 | 5 | 165 | 173 |
| 2008 | 1 | 164 | 586 | 751 |
| 2009 | — | 387 | 510 | 897 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | |
|------|-------|------------|--------------|--------------|
| 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 |
| 2009 | — | 237 | 2 437 | 2 674 |

¹ Als öffentlich-rechtliche Körperschaften gelten die im öffentlichen Recht geregelten Körperschaften, Stiftungen und Anstalten, z.B. Bund, Kantone, Gemeinden (Einwohner-, Bürger-, Kirch- und Schulgemeinden) sowie Regiebetriebe.
Public law institutions are deemed to be bodies, foundations and institutions governed by public law, such as the Swiss Confederation, cantons and local communities (municipalities, parishes and school authorities) as well as public service organisations.

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

| | | | | |
|------|----|-----------|------------|------------|
| 2005 | 11 | — | 230 | 241 |
| 2006 | 20 | 193 | 233 | 446 |
| 2007 | — | 69 | 193 | 262 |
| 2008 | — | 47 | 232 | 278 |
| 2009 | — | 47 | 100 | 147 |

8.00 Privatbankiers / Private bankers

| | | | | |
|------|------------|----------|---|---|
| 2005 | 1 278 | 0 | . | . |
| 2006 | 504 | 1 | . | . |
| 2007 | 394 | 2 | . | . |
| 2008 | 4 218 | 3 | . | . |
| 2009 | 362 | 2 | . | . |

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

| | | | | |
|------|--------------|---------------|---------------|---------------|
| 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 | 1 327 | 17 964 | 12 746 | 32 037 |
| 2009 | 4 701 | 18 205 | 15 332 | 38 237 |

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

| | | | | |
|------|---|---|---|----------------|
| 2005 | . | . | . | 618 670 |
| 2006 | . | . | . | 643 291 |
| 2007 | . | . | . | 665 122 |
| 2008 | . | . | . | 689 193 |
| 2009 | . | . | . | 724 764 |

1.00 Kantonalbanken / Cantonal banks

| | | | | |
|------|----------------|---------------|---------------|----------------|
| 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 |
| 2009 | 229 996 | 49 797 | 33 990 | 245 803 |

2.00 Grossbanken / Big banks

| | | | | |
|------|----------------|---------------|---------------|----------------|
| 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 |
| 2009 | 228 106 | 48 006 | 44 845 | 231 266 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | |
|------|---------------|---------------|--------------|---------------|
| 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 |
| 2009 | 69 772 | 12 060 | 8 070 | 73 762 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | |
|------|----------------|---------------|--------------|----------------|
| 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 |
| 2009 | 101 435 | 16 351 | 7 108 | 110 678 |

10 Hypothekarforderungen Inland – Bewegungen ¹

Domestic mortgage claims, annual increases and decreases ¹

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | |
|------|---------------|---------------|--------------|---------------|
| 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 |
| 2009 | 58 495 | 11 189 | 7 623 | 62 062 |

5.11 Handelsbanken / Commercial banks

| | | | | |
|------|--------|-------|-------|--------|
| 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 | . | . | . | . |
| 2009 | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | |
|------|--------------|------------|------------|--------------|
| 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 |
| 2009 | 5 579 | 908 | 501 | 5 986 |

5.14 Andere Banken / Other banking institutions

| | | | | |
|------|---------------|--------------|--------------|---------------|
| 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 |
| 2009 | 38 413 | 6 574 | 4 965 | 40 022 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | |
|------|---------------|--------------|--------------|---------------|
| 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 |
| 2009 | 14 503 | 3 708 | 2 157 | 16 054 |

| 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

| | | | | |
|------|----------------|----------------|----------------|----------------|
| 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 |
| 2009 | 687 804 | 137 404 | 101 637 | 723 571 |

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

| | | | | | | | |
|------|----------------|---|---|---|---|---|---|
| 2005 | 618 670 | . | . | . | . | . | . |
| 2006 | 643 291 | . | . | . | . | . | . |
| 2007 | 665 122 | . | . | . | . | . | . |
| 2008 | 689 193 | . | . | . | . | . | . |
| 2009 | 724 764 | . | . | . | . | . | . |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | |
|------|----------------|----------------|----------------|---------------|---------------|--------------|--------------|
| 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 |
| 2009 | 245 803 | 228 542 | 194 375 | 13 118 | 10 629 | 4 144 | 3 176 |

2.00 Grossbanken / Big banks

| | | | | | | | |
|------|----------------|----------------|----------------|---------------|---------------|--------------|--------------|
| 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 |
| 2009 | 231 266 | 211 862 | 159 068 | 14 758 | 10 834 | 4 646 | 3 153 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | |
|------|---------------|---------------|---------------|--------------|--------------|--------------|------------|
| 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 |
| 2009 | 73 762 | 67 037 | 50 516 | 5 328 | 2 121 | 1 397 | 865 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | |
|------|----------------|----------------|---------------|--------------|--------------|--------------|------------|
| 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 |
| 2009 | 110 678 | 104 171 | 74 170 | 5 481 | 2 185 | 1 026 | 527 |

| 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)

| | | | | | | | |
|------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|
| 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 |
| 2009 | 62 062 | 56 287 | 43 261 | 3 994 | 2 791 | 1 781 | 1 286 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | |
|------|--------|--------|--------|-------|-----|-----|----|
| 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 | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | |
|------|--------------|--------------|--------------|------------|------------|------------|------------|
| 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 |
| 2009 | 5 986 | 5 473 | 5 088 | 331 | 307 | 181 | 152 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | |
|------|---------------|---------------|---------------|--------------|--------------|------------|------------|
| 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 |
| 2009 | 40 022 | 37 533 | 28 343 | 1 828 | 1 013 | 661 | 355 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | |
|------|---------------|---------------|--------------|--------------|--------------|------------|------------|
| 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 |
| 2009 | 16 054 | 13 281 | 9 830 | 1 835 | 1 471 | 939 | 779 |

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

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

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

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

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

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

11a Hypothekarforderungen Inland – Belehnungsgruppen²

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

In Millionen Franken / 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 |

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

| | | | | | | | |
|------|---------|---------|---------|--------|--------|--------|--------|
| 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 |
| 2009 | 723 571 | 667 899 | 521 391 | 42 678 | 28 560 | 12 994 | 9 007 |

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

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

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

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

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

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

13 Spartätigkeit nach Domizil und Hypothekarforderungen nach Standort der Pfandobjekte

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

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

In Millionen Franken / In CHF millions

| Gebiet Area | | Verpflichtungen in Spar- und Anlageform Liabilities in the form of savings and deposits | | Total Anzahl Konten Total number of accounts | Inländische Hypothekarforderungen Domestic mortgage claims | |
|-----------------------------|----------------------------------|--|--|---|---|--|
| | | Total | davon / of which Grossbanken Big banks | | Total | davon / of which Grossbanken Big banks |
| | | 1 | 2 | 3 | 4 | 5 |
| Zürich | Zurich | 83 970 | 28 427 | 3 462 321 | 142 350 | 53 889 |
| Bern | Berne | 48 683 | 10 444 | 2 639 449 | 79 485 | 27 978 |
| Luzern | Lucerne | 19 100 | 2 979 | 1 153 440 | 33 683 | 7 205 |
| Uri | Uri | 1 508 | 210 | 100 170 | 2 997 | 502 |
| Schwyz | Schwyz | 10 873 | 2 052 | 421 311 | 16 994 | 3 334 |
| Obwalden | Obwalden | 1 881 | 240 | 105 434 | 3 487 | 471 |
| Nidwalden | Nidwalden | 2 927 | 535 | 126 036 | 4 061 | 786 |
| Glarus | Glarus | 1 919 | 258 | 104 077 | 3 253 | 565 |
| Zug | Zug | 8 728 | 2 002 | 334 413 | 14 510 | 3 483 |
| Freiburg | Fribourg | 10 435 | 1 930 | 699 366 | 22 456 | 6 568 |
| Solothurn | Solothurn | 11 856 | 2 228 | 693 983 | 24 256 | 5 705 |
| Basel-Stadt | Basel-Stadt | 15 751 | 6 384 | 498 400 | 14 075 | 4 691 |
| Baselland | Baselland | 14 290 | 2 987 | 703 886 | 28 309 | 8 114 |
| Schaffhausen | Schaffhausen | 3 369 | 672 | 183 680 | 7 047 | 1 726 |
| Appenzell AR | Appenzell Ausserrhoden | 2 681 | 793 | 130 075 | 4 526 | 1 584 |
| Appenzell IR | Appenzell Innerrhoden | 969 | 97 | 40 915 | 1 358 | 124 |
| St. Gallen | St Gallen | 22 191 | 3 206 | 1 195 353 | 42 215 | 7 633 |
| Graubünden | Graubünden | 9 866 | 1 731 | 454 835 | 23 627 | 7 286 |
| Aargau | Aargau | 32 162 | 4 425 | 1 659 645 | 63 457 | 12 981 |
| Thurgau | Thurgau | 11 356 | 1 679 | 610 140 | 25 250 | 4 799 |
| Tessin | Ticino | 14 316 | 4 757 | 700 767 | 33 670 | 12 664 |
| Waadt | Vaud | 25 015 | 7 752 | 1 343 807 | 56 102 | 24 313 |
| Wallis | Valais | 13 718 | 3 445 | 708 858 | 24 779 | 9 410 |
| Neuenburg | Neuchâtel | 4 918 | 1 473 | 349 202 | 10 864 | 3 916 |
| Genf | Geneva | 18 643 | 9 126 | 834 545 | 35 150 | 20 030 |
| Jura | Jura | 2 531 | 439 | 178 784 | 5 555 | 1 495 |
| Fürstentum Liechtenstein | Principality of Liechtenstein | 543 | 297 | 8 179 | 55 | 15 |
| Total | Total | 394 198 | 100 568 | 19 441 071 | 723 571 | 231 266 |

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 | | | | | | | | | |
|--------------------|---------------------------|------|------|------|------|------|------|------|------|------|
| | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 |
| | 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 | 646 805 | 663 372 | 668 042 | 677 850 | 697 677 | 721 293 | 756 667 | 790 529 | 832 883 | 862 911 |
| 1.00 Kantonalbanken | 227 196 | 231 534 | 233 311 | 234 356 | 237 991 | 243 028 | 249 402 | 256 252 | 267 686 | 284 930 |
| 2.00 Grossbanken | 236 728 | 239 390 | 232 907 | 234 694 | 240 775 | 250 518 | 269 393 | 278 833 | 296 361 | 293 208 |
| 3.00 Regionalbanken und Sparkassen | 65 583 | 66 559 | 67 629 | 68 529 | 70 332 | 72 124 | 73 944 | 73 547 | 76 496 | 79 986 |
| 4.00 Raiffeisenbanken | 66 168 | 70 749 | 75 860 | 81 280 | 86 523 | 90 742 | 95 049 | 101 473 | 108 536 | 117 582 |
| 5.00 Übrige Banken | 48 782 | 52 576 | 55 980 | 56 713 | 59 762 | 61 899 | 65 686 | 76 140 | 79 615 | 83 511 |
| 5.11 Handelsbanken | 27 704 | 29 323 | 31 172 | 31 789 | 32 861 | 33 759 | 35 810 | 37 787 | . | . |
| 5.12 Börsenbanken | 7 717 | 7 951 | 9 754 | 10 086 | 10 564 | 11 352 | 11 613 | 11 354 | 8 952 | 9 377 |
| 5.13 Kleinkreditbanken | . | . | . | . | . | . | . | . | . | . |
| 5.14 Andere Banken | 2 523 | 2 775 | 2 613 | 1 949 | 2 189 | 2 419 | 2 879 | 5 357 | 45 069 | 47 322 |
| 5.20 Ausländisch beherrschte Banken | 10 838 | 12 527 | 12 440 | 12 890 | 14 148 | 14 369 | 15 384 | 21 642 | 25 594 | 26 812 |
| 7.00 Filialen ausländischer Banken | 1 108 | 1 287 | 1 594 | 1 538 | 1 615 | 1 946 | 2 239 | 3 065 | 2 868 | 2 522 |
| 8.00 Privatbankiers | 1 240 | 1 275 | 760 | 739 | 679 | 1 037 | 954 | 1 217 | 1 321 | 1 171 |
| 1.00–5.00 Total | 644 457 | 660 809 | 665 687 | 675 572 | 695 383 | 718 310 | 753 474 | 786 246 | 828 694 | 859 217 |

Anteil in Prozent / Percentage share of total

| | | | | | | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 1.00–8.00 All banks | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| 1.00 Cantonal banks | 35.1 | 34.9 | 34.9 | 34.6 | 34.1 | 33.7 | 33.0 | 32.4 | 32.1 | 33.0 |
| 2.00 Big banks | 36.6 | 36.1 | 34.9 | 34.6 | 34.5 | 34.7 | 35.6 | 35.3 | 35.6 | 34.0 |
| 3.00 Regional banks and savings banks | 10.1 | 10.0 | 10.1 | 10.1 | 10.1 | 10.0 | 9.8 | 9.3 | 9.2 | 9.3 |
| 4.00 Raiffeisen banks | 10.2 | 10.7 | 11.4 | 12.0 | 12.4 | 12.6 | 12.6 | 12.8 | 13.0 | 13.6 |
| 5.00 Other banks | 7.5 | 7.9 | 8.4 | 8.4 | 8.6 | 8.6 | 8.7 | 9.6 | 9.6 | 9.7 |
| 5.11 Commercial banks | 4.3 | 4.4 | 4.7 | 4.7 | 4.7 | 4.7 | 4.7 | 4.8 | . | . |
| 5.12 Stock exchange banks | 1.2 | 1.2 | 1.5 | 1.5 | 1.5 | 1.6 | 1.5 | 1.4 | 1.1 | 1.1 |
| 5.13 Consumer credit banks | . | . | . | . | . | . | . | . | . | . |
| 5.14 Other banking institutions | 0.4 | 0.4 | 0.4 | 0.3 | 0.3 | 0.3 | 0.4 | 0.7 | 5.4 | 5.5 |
| 5.20 Foreign-controlled banks | 1.7 | 1.9 | 1.9 | 1.9 | 2.0 | 2.0 | 2.0 | 2.7 | 3.1 | 3.1 |
| 7.00 Branches of foreign banks | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.3 | 0.3 | 0.4 | 0.3 | 0.3 |
| 8.00 Private bankers | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 0.2 | 0.1 |
| Total for 1.00–5.00 | 99.6 | 99.6 | 99.6 | 99.7 | 99.7 | 99.6 | 99.6 | 99.5 | 99.5 | 99.6 |

| Gruppe Category | Jahresende End of year | | | | | | | | | |
|--------------------|---------------------------|------|------|------|------|------|------|------|------|------|
| | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

Einlagen inländischer Kunden³ / Deposits by domestic customers³

| | | | | | | | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1.00–8.00 Alle Banken | 579 583 | 602 521 | 621 535 | 648 782 | 659 622 | 687 093 | 706 684 | 724 556 | 737 288 | 775 940 |
| 1.00 Kantonalbanken | 213 561 | 219 875 | 229 497 | 227 900 | 234 060 | 236 732 | 239 071 | 245 801 | 270 642 | 278 698 |
| 2.00 Grossbanken | 188 780 | 197 385 | 193 952 | 209 700 | 207 861 | 222 317 | 234 465 | 233 711 | 196 382 | 213 295 |
| 3.00 Regionalbanken und Sparkassen | 60 144 | 61 923 | 63 489 | 66 095 | 67 476 | 69 828 | 71 064 | 70 444 | 74 371 | 76 522 |
| 4.00 Raiffeisenbanken | 63 624 | 68 838 | 75 032 | 80 535 | 85 774 | 88 400 | 93 033 | 99 366 | 108 788 | 114 474 |
| 5.00 Übrige Banken | 46 941 | 48 540 | 53 074 | 57 463 | 58 676 | 64 240 | 63 830 | 68 482 | 77 105 | 82 098 |
| 5.11 Handelsbanken | 28 439 | 30 872 | 31 386 | 32 387 | 33 093 | 34 271 | 35 488 | 36 307 | . | . |
| 5.12 Börsenbanken | 9 107 | 9 165 | 12 567 | 13 650 | 13 444 | 17 987 | 15 928 | 14 718 | 16 270 | 17 093 |
| 5.13 Kleinkreditbanken | . | . | . | . | . | . | . | . | . | . |
| 5.14 Andere Banken | 1 844 | 2 019 | 1 937 | 2 427 | 2 778 | 2 913 | 2 857 | 3 330 | 42 529 | 44 123 |
| 5.20 Ausländisch beherrschte Banken | 7 551 | 6 484 | 7 184 | 8 999 | 9 362 | 9 068 | 9 557 | 14 128 | 18 306 | 20 882 |
| 7.00 Filialen ausländischer Banken | 700 | 441 | 632 | 508 | 499 | 452 | 414 | 1 270 | 1 180 | 1 553 |
| 8.00 Privatbankiers | 5 832 | 5 518 | 5 859 | 6 581 | 5 277 | 5 125 | 4 807 | 5 483 | 8 820 | 9 299 |
| 1.00–5.00 Total | 573 051 | 596 562 | 615 044 | 641 693 | 653 846 | 681 516 | 701 463 | 717 804 | 727 288 | 765 087 |

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 | 36.8 | 36.5 | 36.9 | 35.1 | 35.5 | 34.5 | 33.8 | 33.9 | 36.7 | 35.9 |
| 2.00 Big banks | 32.6 | 32.8 | 31.2 | 32.3 | 31.5 | 32.4 | 33.2 | 32.3 | 26.6 | 27.5 |
| 3.00 Regional banks and savings banks | 10.4 | 10.3 | 10.2 | 10.2 | 10.2 | 10.2 | 10.1 | 9.7 | 10.1 | 9.9 |
| 4.00 Raiffeisen banks | 11.0 | 11.4 | 12.1 | 12.4 | 13.0 | 12.9 | 13.2 | 13.7 | 14.8 | 14.8 |
| 5.00 Other banks | 8.1 | 8.1 | 8.5 | 8.9 | 8.9 | 9.3 | 9.0 | 9.5 | 10.5 | 10.6 |
| 5.11 Commercial banks | 4.9 | 5.1 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | . | . |
| 5.12 Stock exchange banks | 1.6 | 1.5 | 2.0 | 2.1 | 2.0 | 2.6 | 2.3 | 2.0 | 2.2 | 2.2 |
| 5.13 Consumer credit banks | . | . | . | . | . | . | . | . | . | . |
| 5.14 Other banking institutions | 0.3 | 0.3 | 0.3 | 0.4 | 0.4 | 0.4 | 0.4 | 0.5 | 5.8 | 5.7 |
| 5.20 Foreign-controlled banks | 1.3 | 1.1 | 1.2 | 1.4 | 1.4 | 1.3 | 1.4 | 1.9 | 2.5 | 2.7 |
| 7.00 Branches of foreign banks | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 0.2 | 0.2 |
| 8.00 Private bankers | 1.0 | 0.9 | 0.9 | 1.0 | 0.8 | 0.7 | 0.7 | 0.8 | 1.2 | 1.2 |
| Total for 1.00–5.00 | 98.9 | 99.0 | 99.0 | 98.9 | 99.1 | 99.2 | 99.3 | 99.1 | 98.6 | 98.6 |

¹ Schweizer-Franken-Positionen (ohne Edelmetallkonten, ohne bilanzierte nicht-monetäre Forderungen und Verpflichtungen aus dem Leih- und Repo-geschäft).
Items 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

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|
| 2005 | . | . | . | . | . | . | . | . | . | . |
| 2006 | . | . | . | . | . | . | . | . | . | . |
| 2007 | . | . | . | . | . | . | . | . | . | . |
| 2008 | . | . | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . | . | . |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | |
|------|--------------|--------------|------------|--------------|--------------|------------|------------|------------|---------------|---------------|
| 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 | 1 759 | 299 | 355 | 397 | 4 517 | 12 576 |
| 2009 | 4 624 | 1 466 | 593 | 6 684 | 2 086 | 483 | 577 | 326 | 11 499 | 21 655 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|------|------------|-----------|-----------|------------|------------|------------|------------|------------|------------|--------------|
| 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 |
| 2009 | 567 | 29 | 10 | 606 | 101 | 967 | 164 | 116 | 110 | 2 063 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | |
|------|------------|------------|------------|--------------|------------|------------|------------|------------|--------------|--------------|
| 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 |
| 2009 | 263 | 560 | 235 | 1 057 | 426 | 124 | 202 | 107 | 1 530 | 3 447 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | |
|------|--------------|-----------|-----------|--------------|------------|----------|----------|----------|--------------|--------------|
| 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 |
| 2009 | 3 063 | 72 | 46 | 3 181 | 145 | — | 3 | — | 2 373 | 5 702 |

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

1.00–8.00 Alle Banken / All banks

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---------|
| . | . | . | . | . | . | . | . | . | . | . | . | 502 898 |
| . | . | . | . | . | . | . | . | . | . | . | . | 555 214 |
| . | . | . | . | . | . | . | . | . | . | . | . | 551 003 |
| . | . | . | . | . | . | . | . | . | . | . | . | 298 703 |
| . | . | . | . | . | . | . | . | . | . | . | . | 309 895 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | | | |
|------------|------------|------------|------------|--------------|---------------|---------------|--------------|------------|---------------|--------------|------------|---------------|
| 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 |
| 625 | 240 | 920 | 144 | 1 930 | 23 585 | 16 272 | 2 328 | 703 | 16 974 | 1 303 | 478 | 41 862 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | | | |
|--------------|--------------|--------------|----------|--------------|--------------|----------------|---------------|---------------|----------------|---------------|---------------|----------------|
| 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 |
| 1 023 | 1 293 | 2 298 | 2 | 4 617 | 6 680 | 112 068 | 44 838 | 41 934 | 154 002 | 14 069 | 13 456 | 174 751 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | | | |
|-----------|-----------|-----------|-----------|------------|--------------|--------------|------------|-----------|--------------|-----------|----------|--------------|
| 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 |
| 45 | 13 | 31 | 17 | 106 | 3 553 | 1 273 | 372 | 19 | 1 292 | 30 | 8 | 4 876 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | | | |
|-----------|----------|----------|----------|-----------|--------------|--------------|------------|----------|--------------|----------|----------|--------------|
| 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 |
| 28 | — | 3 | — | 31 | 5 733 | 1 089 | 570 | 0 | 1 089 | — | — | 6 822 |

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)

| | | | | | | | | | | |
|------|--------------|------------|------------|--------------|--------------|------------|------------|------------|------------|--------------|
| 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 |
| 2009 | 3 064 | 559 | 182 | 3 805 | 1 549 | 299 | 407 | 479 | 616 | 7 155 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | |
|------|-----|-----|----|-----|-----|-----|-----|-----|-----|-------|
| 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 | . | . | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | |
|------|------------|------------|-----------|------------|------------|-----------|------------|------------|------------|--------------|
| 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 |
| 2009 | 570 | 207 | 81 | 858 | 840 | 84 | 217 | 297 | 275 | 2 571 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | |
|------|------------|-----------|-----------|------------|------------|-----------|------------|------------|------------|--------------|
| 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 |
| 2009 | 412 | 73 | 25 | 510 | 419 | 76 | 167 | 124 | 223 | 1 520 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | |
|------|--------------|------------|-----------|--------------|------------|------------|-----------|-----------|------------|--------------|
| 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 |
| 2009 | 2 083 | 279 | 76 | 2 437 | 290 | 139 | 23 | 57 | 117 | 3 064 |

| 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) | |
|--|--------------------------------|---------------------------------------|--------|---------------------------------------|---|--|--|--------------------|----|--|--|---|---|
| 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 | | | | ausländi- sche Kollektiv- anlagen | Foreign collective invest- ment schemes | |
| Banks | Finance compa- nies | Manufact- uring compa- nies | Others | | | | | | | | | | |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | |

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | | | | | | |
|--------------|------------|--------------|-----------|--------------|---------------|---------------|---------------|--------------|---------------|--------------|--------------|---------------|
| 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 |
| 1 087 | 610 | 4 619 | 77 | 6 393 | 13 548 | 54 050 | 10 157 | 2 962 | 57 012 | 2 756 | 2 348 | 73 318 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | | | |
|----|----|---|----|----|--------------|-------|-----|----|--------------|-----|----|--------------|
| 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

| | | | | | | | | | | | | |
|------------|------------|------------|-----------|--------------|--------------|---------------|--------------|--------------|---------------|--------------|--------------|---------------|
| 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 |
| 456 | 176 | 756 | 23 | 1 412 | 3 983 | 15 295 | 4 068 | 1 313 | 16 608 | 2 038 | 1 916 | 22 629 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | | | |
|-----------|----------|-----------|----------|-----------|--------------|--------------|-----------|-----------|--------------|------------|-----------|--------------|
| 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 |
| 22 | 1 | 29 | 7 | 58 | 1 578 | 2 317 | 78 | 20 | 2 337 | 235 | 94 | 4 151 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | | | |
|------------|------------|--------------|-----------|--------------|--------------|---------------|--------------|--------------|---------------|------------|------------|---------------|
| 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 |
| 610 | 433 | 3 834 | 46 | 4 923 | 7 987 | 36 438 | 6 011 | 1 629 | 38 067 | 482 | 339 | 46 538 |

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

| | | | | | | | | | | |
|------|-----------|----------|----------|------------|----------|----------|----------|----------|-----------|------------|
| 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 |
| 2009 | 99 | 0 | 2 | 100 | 1 | — | 0 | — | 23 | 124 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|
| 2005 | . | . | . | . | . | . | . | . | . | . |
| 2006 | . | . | . | . | . | . | . | . | . | . |
| 2007 | . | . | . | . | . | . | . | . | . | . |
| 2008 | . | . | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . | . | . |

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

| | | | | | | | | | | |
|------|---------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|---------------|---------------|
| 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 | 3 458 | 630 | 1 033 | 750 | 7 899 | 26 515 |
| 2009 | 11 580 | 2 686 | 1 066 | 15 332 | 4 306 | 1 873 | 1 354 | 1 028 | 16 128 | 40 021 |

| Schweizerische Titel Swiss securities | | | | | Ausländische Titel Foreign securities | | | | | Anteile an Kollektiv- anlagen Units in collective investment schemes | | Wert- schriften- bestand insge- samt (16+20 +21) | |
|--|--------------------------------|---------------------------------------|--------|---------------------------------------|---|-----------------------|--|--------------------|----|--|--|--|---|
| Aktionen Shares | | | | | Total schwei- zerische Titel (10+15) Total Swiss securities (10+15) | Obligationen Bonds | | Aktionen Shares | | Total ausländi- sche Titel (17+19) Total foreign securities (17+19) | davon / of which | | Total securities holdings (16+20 +21) |
| Banken | 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 | |

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | | | | | | | |
|------------|-----------|------------|----------|------------|------------|------------|------------|----------|------------|----------|----------|--------------|
| 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 |
| 135 | 59 | 657 | — | 851 | 975 | 995 | 658 | — | 995 | — | — | 1 970 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|-------|
| . | . | . | . | . | . | . | . | . | . | . | . | 1 265 |
| . | . | . | . | . | . | . | . | . | . | . | . | 1 598 |
| . | . | . | . | . | . | . | . | . | . | . | . | 2 417 |
| . | . | . | . | . | . | . | . | . | . | . | . | 3 569 |
| . | . | . | . | . | . | . | . | . | . | . | . | 6 297 |

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

| | | | | | | | | | | | | |
|--------------|--------------|--------------|------------|---------------|---------------|----------------|---------------|---------------|----------------|---------------|---------------|----------------|
| 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 |
| 2 809 | 2 156 | 7 871 | 240 | 13 077 | 53 098 | 184 752 | 58 265 | 45 617 | 230 369 | 18 159 | 16 290 | 301 628 |

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

| | | | | | | | | | | | |
|------|---|---|---|---|--------|---|---|---|---|--------|--------|
| 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 |
| 2009 | . | . | . | . | 9 433 | . | . | . | . | 34 278 | 43 710 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | | |
|------|-------|-----|----|-----|-------|----|----|---|---|----|-------|
| 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 |
| 2009 | 1 016 | 259 | 11 | 141 | 1 428 | 85 | 14 | 0 | 0 | 98 | 1 526 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | | |
|------|-----|-------|-----|-----|-------|-------|--------|-------|-----|--------|--------|
| 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 |
| 2009 | 27 | 6 046 | 129 | 2 | 6 204 | 7 945 | 23 584 | 106 | 15 | 31 651 | 37 854 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | | |
|------|-----|----|---|----|-----|---|---|---|---|---|-----|
| 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 |
| 2009 | 114 | 47 | 0 | 16 | 177 | — | 0 | — | 0 | 0 | 177 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | | |
|------|-----|-----|---|-----|-----|---|---|---|---|---|-----|
| 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 |
| 2009 | 321 | 27 | — | 104 | 452 | 4 | 0 | — | — | 4 | 456 |

| 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)

| | | | | | | | | | | | |
|------|------------|------------|-----------|-----------|-------------|-------------|------------|------------|----------|-------------|-------------|
| 2005 | 4078 | 418 | 18 | 72 | 4586 | 1141 | 593 | 10 | 89 | 1833 | 6419 |
| 2006 | 1037 | 355 | 35 | 37 | 1463 | 1497 | 702 | 11 | 147 | 2356 | 3819 |
| 2007 | 639 | 368 | 15 | 73 | 1096 | 1648 | 796 | 16 | 42 | 2502 | 3597 |
| 2008 | 2547 | 429 | 35 | 70 | 3081 | 1688 | 747 | 100 | 9 | 2544 | 5625 |
| 2009 | 548 | 407 | 36 | 58 | 1050 | 1616 | 705 | 148 | 9 | 2477 | 3527 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | | |
|------|----|----|---|---|-----|----|-----|---|---|-----|-----|
| 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 | . | . | . | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | | |
|------|------------|------------|----------|-----------|------------|------------|------------|----------|----------|------------|-------------|
| 2005 | 3002 | 237 | 1 | 9 | 3249 | 528 | 87 | 0 | 28 | 644 | 3893 |
| 2006 | 207 | 164 | 3 | 12 | 385 | 618 | 200 | — | 27 | 845 | 1231 |
| 2007 | 200 | 104 | 4 | 38 | 345 | 483 | 186 | 0 | 12 | 681 | 1027 |
| 2008 | 184 | 223 | 2 | 11 | 420 | 418 | 588 | 0 | 5 | 1012 | 1432 |
| 2009 | 196 | 196 | 2 | 14 | 408 | 379 | 609 | 0 | 3 | 991 | 1399 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | | |
|------|-----------|----------|----------|----------|-----------|-----------|----------|----------|----------|-----------|-----------|
| 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 |
| 2009 | 48 | 8 | 2 | 1 | 59 | 32 | 4 | — | 0 | 36 | 95 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | | |
|------|------------|------------|-----------|-----------|------------|-------------|-----------|------------|----------|-------------|-------------|
| 2005 | 1048 | 109 | 17 | 56 | 1229 | 583 | 69 | 10 | 60 | 722 | 1951 |
| 2006 | 800 | 120 | 32 | 19 | 970 | 849 | 70 | 11 | 120 | 1050 | 2021 |
| 2007 | 414 | 189 | 10 | 31 | 644 | 1135 | 161 | 16 | 31 | 1342 | 1986 |
| 2008 | 2332 | 198 | 32 | 58 | 2619 | 1237 | 145 | 100 | 4 | 1487 | 4106 |
| 2009 | 305 | 203 | 33 | 43 | 583 | 1205 | 92 | 148 | 5 | 1450 | 2033 |

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

| | | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|---|
| 2005 | — | — | 0 | 0 | 0 | — | — | — | — | — | 0 |
| 2006 | — | — | 0 | 0 | 0 | — | 0 | — | — | 0 | 0 |
| 2007 | — | — | 0 | 0 | 0 | — | — | — | — | — | 0 |
| 2008 | — | 0 | — | 0 | 0 | — | — | — | — | — | 0 |
| 2009 | — | 0 | — | 0 | 0 | — | — | — | — | — | 0 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | | | |
|------|---|---|---|---|-----|---|---|---|---|----|-----|
| 2005 | . | . | . | . | 162 | . | . | . | . | 51 | 213 |
| 2006 | . | . | . | . | 155 | . | . | . | . | 49 | 204 |
| 2007 | . | . | . | . | 175 | . | . | . | . | 45 | 219 |
| 2008 | . | . | . | . | 123 | . | . | . | . | 48 | 172 |
| 2009 | . | . | . | . | 122 | . | . | . | . | 48 | 170 |

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

| | | | | | | | | | | | |
|------|-------|-------|-----|-------|--------|--------|--------|-------|-----|--------|--------|
| 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 |
| 2009 | 2 026 | 6 786 | 177 | 322 | 9 310 | 9 649 | 24 303 | 254 | 24 | 34 230 | 43 540 |

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 instruments held | auf Sicht | auf Zeit | Total | davon / of which | Mortgage claims |
| | | | | Sight | Time | | gedeckt Secured | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |

1.00–8.00 Alle Banken / All banks

| | | | | | | | | |
|---|------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Staatsinstitute Cantonal institutions | 16 | 2 720 | 1 509 | 3 957 | 23 532 | 26 815 | 5 883 | 158 084 |
| Gemeindeinstitute Municipal institutions | 4 | 79 | — | 27 | 8 | 63 | 54 | 1 028 |
| Aktiengesellschaften Joint-stock companies | 232 | 83 131 | 147 073 | 89 570 | 445 474 | 500 482 | 243 529 | 448 799 |
| Genossenschaften Cooperatives | 25 | 1 821 | 8 | 3 228 | 6 202 | 8 228 | 3 978 | 124 571 |
| Übrige Institute Other institutions | 48 | 5 450 | 8 568 | 10 209 | 12 957 | 12 660 | 7 429 | 1 328 |
| Total | 325 | 93 202 | 157 157 | 106 990 | 488 173 | 548 249 | 260 874 | 733 808 |

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

| | | | | | | | | |
|---|------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|
| Staatsinstitute Cantonal institutions | 16 | 2 720 | 1 509 | 3 957 | 23 532 | 26 815 | 5 883 | 158 084 |
| Gemeindeinstitute Municipal institutions | 4 | 79 | — | 27 | 8 | 63 | 54 | 1 028 |
| Aktiengesellschaften Joint-stock companies | 232 | 83 131 | 147 073 | 89 570 | 445 474 | 500 482 | 243 529 | 448 799 |
| Genossenschaften Cooperatives | 25 | 1 821 | 8 | 3 228 | 6 202 | 8 228 | 3 978 | 124 571 |
| Übrige Institute Other institutions | 1 | 1 | — | 3 | — | 2 | 2 | 64 |
| Total | 278 | 87 752 | 148 589 | 96 784 | 475 216 | 535 590 | 253 447 | 732 544 |

| 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

| | | | | | | | |
|----------------|----------------|---------------|---------------|--------------|----------------|------------|------------------|
| 10 559 | 20 206 | 840 | 1 727 | 780 | 10 125 | — | 260 854 |
| 0 | 78 | 2 | 9 | 2 | 1 | — | 1 296 |
| 191 718 | 96 994 | 42 205 | 18 499 | 8 084 | 113 436 | 100 | 2 185 566 |
| 653 | 7 620 | 493 | 2 393 | 267 | 1 852 | — | 157 335 |
| 2 901 | 5 882 | 170 | 730 | 315 | 2 004 | — | 63 174 |
| 205 832 | 130 780 | 43 710 | 23 357 | 9 448 | 127 418 | 100 | 2 668 225 |

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

| | | | | | | | |
|----------------|----------------|---------------|---------------|--------------|----------------|------------|------------------|
| 10 559 | 20 206 | 840 | 1 727 | 780 | 10 125 | — | 260 854 |
| 0 | 78 | 2 | 9 | 2 | 1 | — | 1 296 |
| 191 718 | 96 994 | 42 205 | 18 499 | 8 084 | 113 436 | 100 | 2 185 566 |
| 653 | 7 620 | 493 | 2 393 | 267 | 1 852 | — | 157 335 |
| 0 | 3 | — | — | 0 | 0 | — | 72 |
| 202 930 | 124 901 | 43 540 | 22 628 | 9 134 | 125 414 | 100 | 2 605 123 |

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 instru- ments issued | Verpflichtungen gegenüber Banken Liabilities towards banks | | Verpflichtungen gegenüber Kunden Liabilities towards customers | | | Kassen- obliga- tionen Medium- term bank- issued notes | Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | | Darlehen Pfand- brief- und Emissions- zentralen Loans by central mortgage bond and issuing institutions | |
|---------------------------------------|---|---|---|----------|---|-----------------|----------|---|---|-------|---|--|
| | | | auf Sicht | auf Zeit | in Spar- und Anlage- form In the form of savings and deposits | Übrige Other | | | Obligationen-, Options- und Wandelanleihen Bonds, warrant issues and convertible bonds | Total | | davon / of which nachrangig Subordi- nated |
| | | | Sight | Time | | auf Sicht | auf Zeit | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | |

1.00–8.00 Alle Banken / All banks

| | | | | | | | | | | | |
|------|------------|---------------|----------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|---------------|
| 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 |
| 2009 | 325 | 62 780 | 115 941 | 389 656 | 426 043 | 556 173 | 417 304 | 44 451 | 273 135 | 38 466 | 64 376 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | | |
|------|-----------|----------|--------------|---------------|----------------|---------------|---------------|---------------|---------------|------------|---------------|
| 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 |
| 2009 | 24 | 8 | 7 820 | 29 089 | 148 256 | 79 653 | 23 055 | 13 088 | 24 687 | 221 | 22 734 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | | |
|------|----------|---------------|---------------|----------------|----------------|----------------|----------------|--------------|----------------|---------------|---------------|
| 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 |
| 2009 | 2 | 57 801 | 72 712 | 238 834 | 115 406 | 223 079 | 310 577 | 4 466 | 243 146 | 37 975 | 15 187 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | | |
|------|-----------|----------|------------|--------------|---------------|---------------|--------------|--------------|--------------|------------|---------------|
| 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 |
| 2009 | 70 | 1 | 154 | 3 281 | 42 299 | 11 454 | 3 465 | 7 129 | 1 462 | 230 | 14 020 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | | |
|------|----------|----------|--------------|--------------|---------------|--------------|--------------|---------------|--------------|----------|--------------|
| 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 |
| 2009 | 1 | — | 1 917 | 7 906 | 79 688 | 9 698 | 4 882 | 16 472 | 1 798 | — | 5 619 |

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

1.00–8.00 Alle Banken / All banks

| | | | | | | | | | | |
|--------------|---------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|-------------|----------------|
| 24868 | 241564 | 20232 | 14329 | 134940 | 25348 | 52129 | 45567 | 12181 | -285 | 2846455 |
| 32447 | 236966 | 17981 | 15967 | 139467 | 23942 | 49550 | 49051 | 17054 | -132 | 3194197 |
| 36447 | 249151 | 19746 | 17517 | 139733 | 24795 | 51137 | 44003 | 19914 | -116 | 3457897 |
| 21920 | 309988 | 18536 | 17757 | 140545 | 26272 | 70717 | 23552 | 20399 | -395 | 3079613 |
| 21901 | 121526 | 18974 | 18766 | 137199 | 26486 | 72108 | 24244 | 14879 | -519 | 2668225 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | |
|-------------|--------------|-------------|--------------|--------------|-------------|-------------|-------------|-----------|------------|---------------|
| 2183 | 12177 | 6315 | 10972 | 15365 | 7184 | 6384 | 1757 | 40 | — | 326997 |
| 2247 | 13982 | 5805 | 12257 | 16068 | 6723 | 6903 | 2397 | 45 | — | 343080 |
| 2776 | 10819 | 5166 | 13330 | 16455 | 6158 | 7343 | 2912 | 41 | — | 356580 |
| 2366 | 19148 | 4980 | 13722 | 16602 | 5752 | 7455 | 3419 | 33 | -57 | 389316 |
| 2085 | 16200 | 4909 | 14571 | 17394 | 5672 | 7948 | 3792 | 27 | -46 | 403548 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|--------------|--------------|-------------|----------|--------------|-------------|--------------|-------------|-------------|----------|----------------|
| 16781 | 210080 | 4732 | — | 74197 | 5271 | 26985 | 34256 | 7685 | — | 1910445 |
| 22937 | 201951 | 2907 | — | 75743 | 4610 | 27442 | 31973 | 11717 | — | 2198373 |
| 24448 | 207826 | 5190 | — | 69925 | 4607 | 27946 | 25617 | 11755 | — | 2341136 |
| 11745 | 250534 | 3450 | — | 67659 | 4693 | 48575 | 1816 | 12576 | — | 1885316 |
| 13708 | 83909 | 3652 | — | 62323 | 4755 | 49718 | 1444 | 6405 | — | 1444799 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | |
|------------|------------|-------------|-------------|-------------|------------|-------------|-------------|-----------|----------|--------------|
| 377 | 510 | 1820 | 1027 | 4809 | 743 | 2119 | 1940 | 7 | — | 83878 |
| 455 | 549 | 1607 | 1100 | 5050 | 721 | 2223 | 2099 | 7 | — | 85942 |
| 483 | 542 | 1574 | 1107 | 5064 | 699 | 2036 | 2320 | 9 | — | 85311 |
| 490 | 891 | 1595 | 1178 | 5199 | 662 | 2304 | 2222 | 11 | — | 89922 |
| 348 | 650 | 1602 | 1170 | 5241 | 630 | 2336 | 2262 | 13 | — | 92276 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | |
|------------|-------------|------------|----------|-------------|------------|----------|-------------|----------|----------|---------------|
| 494 | 459 | 1097 | — | 5954 | 396 | 5559 | — | — | — | 108187 |
| 558 | 542 | 1109 | — | 6663 | 428 | 2008 | 4227 | — | — | 113998 |
| 696 | 623 | 1038 | — | 7377 | 467 | 2152 | 4758 | — | — | 123076 |
| 695 | 1409 | 979 | — | 7951 | 505 | — | 7447 | — | — | 131575 |
| 546 | 1418 | 977 | — | 8600 | 536 | — | 8064 | — | — | 139520 |

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 instru- ments issued | Verpflichtungen gegenüber Banken Liabilities towards banks | | Verpflichtungen gegenüber Kunden Liabilities towards customers | | | Kassen- obliga- tionen Medium- term bank- issued notes | Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | | |
|-----------------------------------|--|--|---|------------------|---|--------------------|------------------|---|---|---|-------|
| | | | auf Sicht Sight | auf Zeit Time | in Spar- und Anlage- form In the form of savings and deposits | Übrige Other | | | Obligationen-, Options- und Wandelanleihen Bonds, warrant issues and convertible bonds | Darlehen Pfand- brief- und Emissions- zentralen Loans by central mortgage bond and issuing institutions | |
| | | | | | | auf Sicht Sight | auf Zeit Time | | | | Total |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | | | | | |
|------|------------|--------------|---------------|---------------|---------------|----------------|---------------|--------------|--------------|-----------|--------------|
| 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 |
| 2009 | 181 | 4 961 | 22 992 | 96 770 | 36 681 | 206 532 | 73 725 | 3 294 | 2 043 | 40 | 6 815 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | | |
|------|---|---|-----|-------|--------|-------|-------|-------|-------|---|-------|
| 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 | . | . | . | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | | |
|------|-----------|--------------|--------------|--------------|--------------|---------------|---------------|-----------|------------|----------|-----------|
| 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 |
| 2009 | 49 | 4 897 | 9 068 | 6 577 | 1 640 | 69 213 | 25 547 | 10 | 492 | — | 77 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | | |
|------|----------|----------|------------|--------------|---------------|--------------|--------------|--------------|--------------|----------|--------------|
| 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 |
| 2009 | 9 | 1 | 541 | 3 858 | 30 093 | 6 552 | 1 569 | 2 694 | 1 440 | — | 5 847 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | | |
|------|------------|-----------|---------------|---------------|--------------|----------------|---------------|------------|------------|-----------|------------|
| 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 |
| 2009 | 123 | 64 | 13 382 | 86 335 | 4 948 | 130 766 | 46 609 | 590 | 112 | 40 | 891 |

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

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | | | | |
|--------------|---------------|--------------|--------------|---------------|---------------|---------------|--------------|--------------|--------------|----------------|
| 4 145 | 16 578 | 5 518 | 2 136 | 33 507 | 10 904 | 11 081 | 7 530 | 4 251 | - 259 | 382 315 |
| 5 084 | 17 941 | 5 831 | 2 253 | 34 681 | 10 561 | 10 972 | 8 237 | 5 008 | - 97 | 410 586 |
| 6 458 | 25 914 | 6 091 | 2 502 | 38 165 | 10 806 | 11 656 | 8 255 | 7 551 | - 104 | 487 838 |
| 5 272 | 31 575 | 6 651 | 2 358 | 40 301 | 12 333 | 12 364 | 8 571 | 7 277 | - 243 | 519 090 |
| 4 380 | 17 005 | 6 694 | 2 492 | 40 596 | 12 459 | 12 100 | 8 600 | 7 887 | - 451 | 524 980 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | |
|-----|-----|-------|-----|-------|-------|-----|-------|----|---|---------------|
| 245 | 430 | 1 505 | 204 | 2 933 | 1 386 | 511 | 1 022 | 14 | — | 44 593 |
| 252 | 412 | 1 672 | 236 | 3 115 | 1 387 | 522 | 1 194 | 12 | — | 45 936 |
| 281 | 509 | 1 863 | 265 | 2 942 | 1 389 | 559 | 979 | 15 | — | 47 214 |
| . | . | . | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | |
|--------------|--------------|--------------|------------|---------------|--------------|--------------|--------------|--------------|-------------|----------------|
| 1 289 | 8 485 | 1 475 | 448 | 10 341 | 2 372 | 5 662 | 2 021 | 302 | - 16 | 106 069 |
| 1 698 | 10 360 | 1 433 | 417 | 10 168 | 2 162 | 5 372 | 2 190 | 446 | - 1 | 121 919 |
| 2 081 | 14 187 | 1 310 | 496 | 10 266 | 1 958 | 5 279 | 1 703 | 1 331 | - 4 | 144 645 |
| 1 417 | 13 838 | 1 481 | 566 | 10 379 | 2 165 | 4 735 | 2 245 | 1 299 | - 65 | 131 395 |
| 1 127 | 7 227 | 1 294 | 586 | 10 669 | 2 262 | 4 877 | 2 290 | 1 309 | - 69 | 138 424 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | |
|------------|------------|--------------|------------|--------------|--------------|--------------|------------|-----------|----------|---------------|
| 17 | 22 | 115 | 49 | 219 | 49 | 161 | 22 | 0 | - 14 | 3 426 |
| 21 | 21 | 123 | 52 | 282 | 109 | 172 | 21 | 7 | - 28 | 3 617 |
| 67 | 140 | 119 | 9 | 595 | 203 | 218 | 215 | 3 | - 44 | 7 177 |
| 362 | 775 | 1 878 | 320 | 2 848 | 1 188 | 936 | 704 | 21 | 0 | 56 051 |
| 302 | 554 | 1 935 | 348 | 3 008 | 1 189 | 1 004 | 782 | 33 | 0 | 58 745 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | |
|--------------|---------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|----------------|
| 2 594 | 7 642 | 2 422 | 1 435 | 20 014 | 7 098 | 4 746 | 4 464 | 3 935 | - 229 | 228 227 |
| 3 113 | 7 148 | 2 604 | 1 548 | 21 117 | 6 903 | 4 906 | 4 832 | 4 543 | - 67 | 239 114 |
| 4 028 | 11 079 | 2 798 | 1 732 | 24 362 | 7 257 | 5 600 | 5 358 | 6 203 | - 57 | 288 802 |
| 3 493 | 16 962 | 3 292 | 1 472 | 27 074 | 8 980 | 6 693 | 5 621 | 5 958 | - 178 | 331 644 |
| 2 950 | 9 224 | 3 464 | 1 558 | 26 918 | 9 008 | 6 219 | 5 528 | 6 545 | - 381 | 327 811 |

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 instru- ments issued | Verpflichtungen gegenüber Banken Liabilities towards banks | | Verpflichtungen gegenüber Kunden Liabilities towards customers | | | Kassen- obliga- tionen Medium- term bank- issued notes | Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | | |
|-----------------------------------|--|--|---|------------------|---|--------------------|------------------|---|---|---|-------|
| | | | auf Sicht Sight | auf Zeit Time | in Spar- und Anlage- form In the form of savings and deposits | Übrige Other | | | Obligationen-, Options- und Wandelanleihen Bonds, warrant issues and convertible bonds | Darlehen Pfand- brief- und Emissions- zentralen Loans by central mortgage bond and issuing institutions | |
| | | | | | | auf Sicht Sight | auf Zeit Time | | | | Total |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | | | | | | |
|------|-----------|----------|--------------|---------------|------------|--------------|------------|----------|---|---|---|
| 2005 | 28 | 0 | 5 290 | 8 419 | 75 | 1 971 | 126 | 1 | — | — | — |
| 2006 | 29 | 0 | 6 956 | 12 542 | 86 | 1 935 | 94 | 1 | — | — | — |
| 2007 | 30 | 0 | 5 319 | 18 964 | 194 | 6 399 | 195 | 2 | — | — | — |
| 2008 | 31 | 0 | 4 247 | 12 619 | 136 | 3 212 | 544 | 2 | — | — | — |
| 2009 | 33 | 0 | 3 475 | 12 727 | 387 | 4 743 | 507 | 2 | — | — | — |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | | | |
|------|-----------|----------|--------------|--------------|--------------|---------------|--------------|---|---|---|---|
| 2005 | 14 | 0 | 2 392 | 336 | 882 | 9 424 | 1 018 | — | — | — | — |
| 2006 | 14 | 0 | 3 452 | 614 | 788 | 9 020 | 1 219 | — | — | — | — |
| 2007 | 14 | 0 | 8 180 | 1 304 | 815 | 11 877 | 1 681 | — | — | — | — |
| 2008 | 14 | 1 | 10 554 | 709 | 2 153 | 16 404 | 1 816 | — | — | — | — |
| 2009 | 14 | 9 | 6 872 | 1 049 | 3 325 | 21 014 | 1 094 | — | — | — | — |

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | | | | | |
|------------|------------|------------|------------|------------|------------|----------|----------|------------|------------|---------------|
| 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 |
| 302 | 469 | 492 | 202 | 586 | 180 | 1 | — | 428 | -22 | 23 891 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | | |
|------------|--------------|------------|------------|--------------|--------------|----------|-----------|------------|----------|---------------|
| 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 |
| 532 | 1 876 | 648 | 332 | 2 460 | 2 253 | 5 | 83 | 119 | — | 39 211 |

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 instru- ments issued | Verpflichtungen gegenüber Banken Liabilities towards banks | | Verpflichtungen gegenüber Kunden Liabilities towards customers | | | Kassen- obliga- tionen Medium- term bank- issued notes | Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | | |
|---------------------------------------|---|---|---|----------------------|---|------------------------|----------------------|---|---|---|-------|
| | | | auf Sicht Sight | auf Zeit Time | in Spar- und Anlage- form In the form of savings and deposits | Übrige Other | | | Obligationen-, Options- und Wandelanleihen Bonds, warrant issues and convertible bonds | Darlehen Pfand- brief- und Emissions- zentralen Loans by central mortgage bond and issuing institutions | |
| | | | | | | auf Sicht Sight | auf Zeit Time | | | | Total |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |

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

| | | | | | | | | | | | |
|------|------------|--------------|---------------|---------------|---------------|---------------|---------------|--------------|---------------|--------------|--------------|
| 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 |
| 2009 | 278 | 62771 | 105594 | 375880 | 422331 | 530416 | 415704 | 44449 | 273135 | 38466 | 64376 |

| Rechnungsabgrenzungen | Sonstige Passiven | Wertberichtigungen und Rückstellungen ⁵ | Reserven für allgemeine Bankrisiken | Eigene Mittel | | | | | | Bilanzsumme |
|-----------------------|-------------------|--|-------------------------------------|-------------------|------------------------------------|--------------------------------|-----------------|---------------|----------------|-------------|
| | | | | Equity | | | | | | |
| | | | | Total | Gesellschaftskapital | Allgemeine gesetzliche Reserve | Übrige Reserven | Gewinnvortrag | Verlustvortrag | |
| | 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

| | | | | | | | | | | |
|---------------|----------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|--------------|------------------|
| . | 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 |
| 20 567 | 303 558 | 17 656 | 17 258 | 137 713 | 23 945 | 70 697 | 23 474 | 19 896 | - 300 | 3 015 219 |
| 21 067 | 119 181 | 17 834 | 18 233 | 134 153 | 24 053 | 72 103 | 24 162 | 14 332 | - 497 | 2 605 123 |

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 instru- ments 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

| | | | | | | | | | | | |
|------|--------------|------------|-------------|-------------|-------------|-------------|-------------|------------|-------------|------------|------------|
| 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 |
| 2009 | 100.0 | 2.4 | 18.9 | 66.8 | 16.0 | 20.8 | 15.6 | 1.7 | 12.6 | 6.8 | 5.1 |

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

| | | | | | | | | | | | |
|------|--------------|------------|------------|-------------|-------------|-------------|------------|------------|------------|------------|-------------|
| 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 |
| 2009 | 100.0 | 0.3 | 8.6 | 71.3 | 34.4 | 17.7 | 5.5 | 3.7 | 9.9 | 8.1 | 11.7 |

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 | | | | | | | | | |
|--------------------|---------------------------|------|------|------|------|------|------|------|------|------|
| | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

Anzahl Banken / Number of institutions

| | | | | | | | | | | |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|
| 1.00–8.00 Alle Banken | 122 | 116 | 110 | 105 | 105 | 105 | 104 | 103 | 101 | 98 |
| 1.00 Kantonalbanken | 24 | 24 | 24 | 23 | 23 | 24 | 24 | 24 | 24 | 24 |
| 2.00 Grossbanken | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 3.00 Regionalbanken und Sparkassen | 91 | 84 | 78 | 74 | 74 | 72 | 71 | 70 | 68 | 65 |
| 4.00 Raiffeisenbanken | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 5.00 Übrige Banken | 4 | 5 | 5 | 5 | 5 | 6 | 6 | 6 | 6 | 6 |
| 5.11 Handelsbanken | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | . | . |
| 5.12 Börsenbanken | — | — | 1 | 1 | 1 | 2 | 2 | 1 | 1 | 1 |
| 5.13 Kleinkreditbanken | . | . | . | . | . | . | . | . | . | . |
| 5.14 Andere Banken | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 3 | 3 |
| 5.20 Ausländisch beherrschte Banken | — | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 2 |
| 7.00 Filialen ausländischer Banken | — | — | — | — | — | — | — | — | — | — |
| 8.00 Privatbankiers | — | — | — | — | — | — | — | — | — | — |
| 1.00–5.00 Total | 122 | 116 | 110 | 105 | 105 | 105 | 104 | 103 | 101 | 98 |

In Millionen Franken / In CHF millions

| | | | | | | | | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 1.00–8.00 All banks | 44 276 | 46 564 | 47 363 | 46 488 | 43 966 | 44 922 | 46 996 | 47 954 | 53 624 | 64 364 |
| 1.00 Cantonal banks | 24 946 | 26 454 | 27 086 | 25 793 | 23 415 | 23 293 | 23 974 | 23 472 | 24 207 | 22 734 |
| 2.00 Big banks | 1 620 | 1 324 | 945 | 640 | 419 | 367 | 345 | 555 | 4 033 | 15 187 |
| 3.00 Regional banks and savings banks | 9 681 | 10 101 | 10 335 | 11 137 | 11 473 | 11 721 | 12 151 | 12 123 | 12 945 | 14 015 |
| 4.00 Raiffeisen banks | 4 935 | 5 053 | 4 789 | 4 401 | 3 922 | 4 304 | 4 946 | 5 468 | 5 852 | 5 619 |
| 5.00 Other banks | 3 095 | 3 632 | 4 206 | 4 516 | 4 738 | 5 237 | 5 581 | 6 335 | 6 588 | 6 808 |
| 5.11 Commercial banks | 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 | 70 |
| 5.13 Consumer credit banks | . | . | . | . | . | . | . | . | . | . |
| 5.14 Other banking institutions | 130 | 225 | 300 | 300 | 320 | 320 | 340 | 408 | 5 747 | 5 847 |
| 5.20 Foreign-controlled banks | — | 45 | 60 | 60 | 60 | 60 | 45 | 668 | 771 | 891 |
| 7.00 Branches of foreign banks | — | — | — | — | — | — | — | — | — | — |
| 8.00 Private bankers | — | — | — | — | — | — | — | — | — | — |
| Total for 1.00–5.00 | 44 276 | 46 564 | 47 363 | 46 488 | 43 966 | 44 922 | 46 996 | 47 954 | 53 624 | 64 364 |

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

| | | | | | | | |
|---|------------|---------------|----------------|----------------|----------------|----------------|----------------|
| Staatsinstitute Cantonal institutions | 16 | 3 | 4 258 | 25 792 | 91 873 | 48 592 | 15 180 |
| Gemeindeinstitute Municipal institutions | 4 | 0 | 0 | 2 | 656 | 148 | 13 |
| Aktiengesellschaften Joint-stock companies | 232 | 62 769 | 99 234 | 342 016 | 241 252 | 470 407 | 394 587 |
| Genossenschaften Cooperatives | 25 | — | 2 102 | 8 070 | 88 490 | 11 266 | 5 921 |
| Übrige Institute Other institutions | 48 | 9 | 10 347 | 13 776 | 3 772 | 25 760 | 1 603 |
| Total | 325 | 62 780 | 115 941 | 389 656 | 426 043 | 556 173 | 417 304 |

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

| | | | | | | | |
|---|------------|---------------|----------------|----------------|----------------|----------------|----------------|
| Staatsinstitute Cantonal institutions | 16 | 3 | 4 258 | 25 792 | 91 873 | 48 592 | 15 180 |
| Gemeindeinstitute Municipal institutions | 4 | 0 | 0 | 2 | 656 | 148 | 13 |
| Aktiengesellschaften Joint-stock companies | 232 | 62 769 | 99 234 | 342 016 | 241 252 | 470 407 | 394 587 |
| Genossenschaften Cooperatives | 25 | — | 2 102 | 8 070 | 88 490 | 11 266 | 5 921 |
| Übrige Institute Other institutions | 1 | — | — | — | 59 | 2 | 2 |
| Total | 278 | 62 771 | 105 594 | 375 880 | 422 331 | 530 416 | 415 704 |

| 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

| | | | | | | | |
|---------------|----------------|---------------|---------------|---------------|----------------|---------------|---------------|
| 9 323 | 16 116 | — | 10 682 | 1 282 | 13 717 | 3 054 | 11 595 |
| 227 | — | — | 107 | 6 | 6 | 16 | 39 |
| 16 734 | 255 191 | 38 466 | 45 919 | 19 169 | 103 954 | 13 097 | 6 219 |
| 18 165 | 1 828 | — | 7 669 | 610 | 1 505 | 1 665 | 377 |
| 2 | — | — | — | 834 | 2 345 | 1 140 | 536 |
| 44 451 | 273 135 | 38 466 | 64 376 | 21 901 | 121 526 | 18 974 | 18 766 |

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

| | | | | | | | |
|---------------|----------------|---------------|---------------|---------------|----------------|---------------|---------------|
| 9 323 | 16 116 | — | 10 682 | 1 282 | 13 717 | 3 054 | 11 595 |
| 227 | — | — | 107 | 6 | 6 | 16 | 39 |
| 16 734 | 255 191 | 38 466 | 45 919 | 19 169 | 103 954 | 13 097 | 6 219 |
| 18 165 | 1 828 | — | 7 669 | 610 | 1 505 | 1 665 | 377 |
| — | — | — | — | 0 | 0 | 0 | 3 |
| 44 449 | 273 135 | 38 466 | 64 376 | 21 067 | 119 181 | 17 834 | 18 233 |

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 | 9 388 | 3 870 | 5 169 | 373 | 21 | - 46 | 260 854 |
| Gemeindeinstitute Municipal institutions | 76 | 11 | 34 | 32 | 0 | — | 1 296 |
| Aktiengesellschaften Joint-stock companies | 115 016 | 19 566 | 65 975 | 15 617 | 14 309 | - 451 | 2 185 566 |
| Genossenschaften Cooperatives | 9 668 | 606 | 920 | 8 140 | 2 | — | 157 335 |
| Übrige Institute Other institutions | 3 051 | 2 433 | 10 | 83 | 547 | - 22 | 63 174 |
| Total | 137 199 | 26 486 | 72 108 | 24 244 | 14 879 | - 519 | 2 668 225 |

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

| | | | | | | | |
|---|----------------|---------------|---------------|---------------|---------------|--------------|------------------|
| Staatsinstitute Cantonal institutions | 9 388 | 3 870 | 5 169 | 373 | 21 | - 46 | 260 854 |
| Gemeindeinstitute Municipal institutions | 76 | 11 | 34 | 32 | 0 | — | 1 296 |
| Aktiengesellschaften Joint-stock companies | 115 016 | 19 566 | 65 975 | 15 617 | 14 309 | - 451 | 2 185 566 |
| Genossenschaften Cooperatives | 9 668 | 606 | 920 | 8 140 | 2 | — | 157 335 |
| Übrige Institute Other institutions | 5 | — | 5 | — | — | — | 72 |
| Total | 134 153 | 24 053 | 72 103 | 24 162 | 14 332 | - 497 | 2 605 123 |

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

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

| Bilanzpositionen Balance sheet items | Inland Domestic | | | | Ausland Foreign | | | | Total |
|--|--------------------|--|--|-----------|--------------------|--|--|-----------|-----------|
| | CHF | Fremd- wäh- rungen Foreign curren- cies | Edel- metalle ¹ Precious metals ¹ | Total | CHF | Fremd- wäh- rungen Foreign curren- cies | Edel- metalle ¹ Precious metals ¹ | Total | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Aktiven / Assets | | | | | | | | | |
| Flüssige Mittel Liquid assets | 53 503 | 1 711 | . | 55 214 | 0 | 37 987 | . | 37 987 | 93 202 |
| davon Giroguthaben bei der SNB of which, sight deposits with the SNB | 44 083 | . | . | 44 083 | . | . | . | . | 44 083 |
| Forderungen aus Geldmarktpapieren Money market instruments held | 9 146 | 16 060 | . | 25 205 | 2 005 | 129 947 | . | 131 952 | 157 157 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 1 326 | 3 736 | . | 5 063 | 116 | 89 250 | . | 89 366 | 94 429 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 9 167 | 14 573 | 7 173 | 30 914 | 7 925 | 65 033 | 3 118 | 76 075 | 106 990 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 27 110 | 12 655 | 606 | 40 372 | 35 576 | 409 556 | 2 669 | 447 801 | 488 173 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 95 260 | 19 555 | 317 | 115 133 | 3 989 | 168 080 | 173 | 172 242 | 287 375 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 43 373 | 18 138 | 1 309 | 62 820 | 16 952 | 181 005 | 98 | 198 054 | 260 874 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 13 771 | 231 | 4 | 14 006 | 1 066 | 2 424 | — | 3 491 | 17 497 |
| Hypothekarforderungen Mortgage claims | 724 277 | 487 | . | 724 764 | 3 428 | 5 616 | . | 9 044 | 733 808 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 17 896 | 930 | 19 865 | 38 691 | 6 564 | 155 883 | 4 693 | 167 140 | 205 832 |
| Finanzanlagen Financial investments | 40 354 | 656 | 1 623 | 42 633 | 23 600 | 64 547 | — | 88 147 | 130 780 |
| Beteiligungen Participating interests | 9 432 | 0 | . | 9 433 | 25 915 | 8 363 | . | 34 278 | 43 710 |
| Sachanlagen Tangible assets | 22 109 | 8 | . | 22 117 | 68 | 1 173 | . | 1 240 | 23 357 |
| davon Liegenschaften of which, real estate | 15 367 | 0 | . | 15 367 | 4 | 591 | . | 595 | 15 962 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 4 316 | 702 | . | 5 018 | 297 | 4 134 | . | 4 431 | 9 448 |
| Sonstige Aktiven Other assets | 22 076 | 4 698 | 646 | 27 420 | 20 525 | 79 403 | 71 | 99 998 | 127 418 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | 100 | . | . | 100 | . | . | . | . | 100 |
| Bilanzsumme Balance sheet total | 1 078 121 | 90 174 | 31 540 | 1 199 835 | 146 842 | 1 310 726 | 10 822 | 1 468 389 | 2 668 225 |

| 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 instruments issued | 747 | 990 | . | 1 738 | 2 635 | 58 408 | . | 61 042 | 62 780 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 7 452 | 10 062 | 7 745 | 25 259 | 15 158 | 67 782 | 7 743 | 90 683 | 115 941 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 47 636 | 23 587 | 3 516 | 74 739 | 32 570 | 279 976 | 2 372 | 314 917 | 389 656 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 388 860 | 7 635 | . | 396 495 | 20 355 | 9 193 | . | 29 548 | 426 043 |
| davon Freizügigkeitskonten (2. Säule) ² of which, vested benefit accounts (pillar 2) ² | 24 380 | 1 | . | 24 381 | 317 | — | . | 317 | 24 698 |
| davon gebundene Vorsorgegelder (Säule 3a) ² of which, tied pension provision (pillar 3a) ² | 33 972 | . | . | 33 972 | 166 | . | . | 166 | 34 139 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 189 409 | 64 737 | 2 950 | 257 096 | 21 349 | 265 578 | 12 150 | 299 077 | 556 173 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 54 622 | 74 214 | 177 | 129 013 | 10 920 | 276 747 | 624 | 288 291 | 417 304 |
| Kassenobligationen Medium-term bank-issued notes | 44 451 | . | . | 44 451 | . | . | . | . | 44 451 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 98 598 | 466 | . | 99 064 | 19 041 | 219 406 | . | 238 447 | 337 511 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 34 222 | 466 | . | 34 688 | 19 041 | 219 406 | . | 238 447 | 273 135 |
| davon nachrangig of which, subordinated | 3 373 | — | . | 3 373 | 3 704 | 31 389 | . | 35 093 | 38 466 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 10 985 | 811 | . | 11 797 | 951 | 9 153 | . | 10 104 | 21 901 |
| Sonstige Passiven Other liabilities | 28 780 | 8 472 | 517 | 37 769 | 21 077 | 62 572 | 108 | 83 757 | 121 526 |
| Wertberichtigungen und Rückstellungen ³ Value adjustments and provisions ³ | 15 635 | 1 043 | . | 16 679 | 376 | 1 919 | . | 2 295 | 18 974 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 18 386 | — | . | 18 386 | 89 | 291 | . | 380 | 18 766 |
| Gesellschaftskapital Capital | 26 486 | . | . | 26 486 | . | . | . | . | 26 486 |
| Allgemeine gesetzliche Reserven General statutory reserve | 72 108 | . | . | 72 108 | . | . | . | . | 72 108 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 981 | . | . | 981 | . | . | . | . | 981 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 23 264 | . | . | 23 264 | . | . | . | . | 23 264 |
| Gewinnvortrag Retained earnings | 16 169 | 0 | . | 16 169 | 640 | – 1 930 | . | – 1 290 | 14 879 |
| Verlustvortrag Accumulated losses brought forward | – 519 | — | . | – 519 | — | — | . | — | – 519 |
| Bilanzsumme Balance sheet total | 1 044 050 | 192 018 | 14 905 | 1 250 973 | 145 160 | 1 249 094 | 22 997 | 1 417 252 | 2 668 225 |

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 | |
| Aktiven / Assets | | | | | | | | | |
| Flüssige Mittel Liquid assets | 5 938 | 316 | . | 6 254 | — | 172 | . | 172 | 6 426 |
| davon Giro Guthaben bei der SNB of which, sight deposits with the SNB | 3 999 | . | . | 3 999 | . | . | . | . | 3 999 |
| Forderungen aus Geldmarktpapieren Money market instruments held | 2 503 | 156 | . | 2 659 | 206 | 216 | . | 422 | 3 082 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 1 018 | — | . | 1 018 | 116 | 16 | . | 132 | 1 149 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 1 706 | 2 232 | 1 057 | 4 996 | 76 | 1 503 | 218 | 1 797 | 6 793 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 7 680 | 2 648 | 603 | 10 930 | 6 815 | 14 310 | 1 218 | 22 343 | 33 273 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 28 422 | 2 384 | 59 | 30 865 | 297 | 2 555 | 0 | 2 852 | 33 717 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 10 740 | 319 | 1 | 11 059 | 602 | 550 | — | 1 152 | 12 211 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 5 078 | 15 | — | 5 093 | 28 | 88 | — | 116 | 5 209 |
| Hypothekarforderungen Mortgage claims | 245 768 | 35 | . | 245 803 | 311 | 44 | . | 355 | 246 158 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 3 924 | 204 | 1 404 | 5 532 | 1 480 | 4 110 | — | 5 590 | 11 122 |
| Finanzanlagen Financial investments | 20 546 | 18 | 142 | 20 706 | 8 918 | 2 944 | — | 11 862 | 32 568 |
| Beteiligungen Participating interests | 1 428 | — | . | 1 428 | 36 | 62 | . | 98 | 1 526 |
| Sachanlagen Tangible assets | 3 196 | — | . | 3 196 | — | — | . | — | 3 196 |
| davon Liegenschaften of which, real estate | 2 760 | — | . | 2 760 | — | — | . | — | 2 760 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 1 106 | 112 | . | 1 218 | 32 | 3 | . | 36 | 1 254 |
| Sonstige Aktiven Other assets | 5 325 | 718 | 43 | 6 086 | 4 725 | 1 388 | 24 | 6 137 | 12 222 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 338 282 | 9 141 | 3 308 | 350 731 | 23 500 | 27 857 | 1 459 | 52 816 | 403 548 |

| 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 instruments issued | 6 | 2 | . | 8 | — | — | . | — | 8 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 1 756 | 3 226 | 1 590 | 6 572 | 244 | 1 001 | 3 | 1 247 | 7 820 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 5 699 | 3 426 | 211 | 9 336 | 8 294 | 11 356 | 103 | 19 753 | 29 089 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 138 534 | 1 493 | . | 140 027 | 6 599 | 1 631 | . | 8 229 | 148 256 |
| davon Freizügigkeitskonten (2. Säule) ⁵ of which, vested benefit accounts (pillar 2) ⁵ | 8 793 | — | . | 8 793 | 180 | — | . | 180 | 8 973 |
| davon gebundene Vorsorgegelder (Säule 3a) ⁵ of which, tied pension provision (pillar 3a) ⁵ | 11 547 | . | . | 11 547 | 29 | . | . | 29 | 11 577 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 61 911 | 9 539 | 665 | 72 115 | 1 636 | 5 596 | 306 | 7 539 | 79 653 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 18 269 | 2 525 | — | 20 794 | 95 | 2 166 | — | 2 261 | 23 055 |
| Kassenobligationen Medium-term bank-issued notes | 13 088 | . | . | 13 088 | . | . | . | . | 13 088 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 46 896 | — | . | 46 896 | 399 | 126 | . | 525 | 47 421 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 24 162 | — | . | 24 162 | 399 | 126 | . | 525 | 24 687 |
| davon nachrangig of which, subordinated | 221 | — | . | 221 | — | — | . | — | 221 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 2 021 | 55 | . | 2 076 | 9 | 0 | . | 9 | 2 085 |
| Sonstige Passiven Other liabilities | 7 316 | 1 480 | 19 | 8 815 | 4 597 | 2 741 | 47 | 7 385 | 16 200 |
| Wertberichtigungen und Rückstellungen ⁶ Value adjustments and provisions ⁶ | 4 871 | 5 | . | 4 876 | 32 | 1 | . | 33 | 4 909 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 14 571 | — | . | 14 571 | — | — | . | — | 14 571 |
| Gesellschaftskapital Capital | 5 672 | . | . | 5 672 | . | . | . | . | 5 672 |
| Allgemeine gesetzliche Reserven General statutory reserve | 7 948 | . | . | 7 948 | . | . | . | . | 7 948 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 52 | . | . | 52 | . | . | . | . | 52 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 3 740 | . | . | 3 740 | . | . | . | . | 3 740 |
| Gewinnvortrag Retained earnings | 27 | — | . | 27 | — | — | . | — | 27 |
| Verlustvortrag Accumulated losses brought forward | - 46 | — | . | - 46 | — | — | . | — | - 46 |
| Bilanzsumme Balance sheet total | 332 331 | 21 750 | 2 485 | 356 567 | 21 905 | 24 616 | 460 | 46 981 | 403 548 |

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 | |
| Aktiven / Assets | | | | | | | | | |
| Flüssige Mittel Liquid assets | 12 611 | 477 | . | 13 088 | 0 | 36 635 | . | 36 635 | 49 723 |
| davon Giroguthaben bei der SNB of which, sight deposits with the SNB | 9 569 | . | . | 9 569 | . | . | . | . | 9 569 |
| Forderungen aus Geldmarktpapieren Money market instruments held | 295 | 4 113 | . | 4 409 | 79 | 90 955 | . | 91 034 | 95 442 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | — | 3 623 | . | 3 623 | — | 86 148 | . | 86 148 | 89 771 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 175 | 494 | 576 | 1 245 | 1 341 | 37 240 | 188 | 38 770 | 40 015 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 8 440 | 1 121 | 1 | 9 562 | 10 251 | 304 870 | 84 | 315 206 | 324 768 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 45 773 | 11 900 | 209 | 57 883 | 1 732 | 152 077 | 91 | 153 901 | 211 783 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 16 449 | 7 314 | 13 | 23 776 | 7 023 | 110 006 | 0 | 117 029 | 140 805 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 2 373 | 61 | 4 | 2 437 | 65 | 116 | — | 181 | 2 618 |
| Hypothekarforderungen Mortgage claims | 230 986 | 280 | . | 231 266 | 1 060 | 2 148 | . | 3 208 | 234 474 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 5 421 | 353 | 17 012 | 22 787 | 3 602 | 144 670 | 4 693 | 152 965 | 175 752 |
| Finanzanlagen Financial investments | 1 647 | 0 | — | 1 647 | 33 | 19 152 | — | 19 185 | 20 831 |
| Beteiligungen Participating interests | 6 204 | — | . | 6 204 | 24 322 | 7 329 | . | 31 651 | 37 854 |
| Sachanlagen Tangible assets | 8 041 | 13 | . | 8 054 | — | 1 131 | . | 1 131 | 9 185 |
| davon Liegenschaften of which, real estate | 6 565 | — | . | 6 565 | — | 566 | . | 566 | 7 130 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 1 192 | 130 | . | 1 323 | 43 | 3 430 | . | 3 473 | 4 796 |
| Sonstige Aktiven Other assets | 11 268 | 2 444 | 593 | 14 306 | 11 782 | 73 281 | 0 | 85 063 | 99 369 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 348 503 | 28 641 | 18 404 | 395 548 | 61 270 | 982 924 | 5 057 | 1 049 251 | 1 444 799 |

| 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 instruments issued | 551 | 807 | . | 1 358 | 1 156 | 55 286 | . | 56 442 | 57 801 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 1 496 | 2 516 | 5 479 | 9 492 | 9 890 | 46 459 | 6 871 | 63 220 | 72 712 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 19 410 | 9 800 | 181 | 29 391 | 6 075 | 201 232 | 2 136 | 209 443 | 238 834 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 96 436 | 4 132 | . | 100 568 | 9 371 | 5 467 | . | 14 838 | 115 406 |
| davon Freizügigkeitskonten (2. Säule) ⁸ of which, vested benefit accounts (pillar 2) ⁸ | 6 321 | — | . | 6 321 | — | — | . | — | 6 321 |
| davon gebundene Vorsorgegelder (Säule 3a) ⁸ of which, tied pension provision (pillar 3a) ⁸ | 7 505 | . | . | 7 505 | 94 | . | . | 94 | 7 599 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 71 690 | 30 736 | 957 | 103 383 | 8 035 | 107 306 | 4 354 | 119 696 | 223 079 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 20 237 | 58 787 | 117 | 79 141 | 5 085 | 225 959 | 391 | 231 435 | 310 577 |
| Kassenobligationen Medium-term bank-issued notes | 4 466 | . | . | 4 466 | . | . | . | . | 4 466 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 20 465 | 465 | . | 20 930 | 18 433 | 218 971 | . | 237 403 | 258 333 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 5 278 | 465 | . | 5 742 | 18 433 | 218 971 | . | 237 403 | 243 146 |
| davon nachrangig of which, subordinated | 2 882 | — | . | 2 882 | 3 704 | 31 389 | . | 35 093 | 37 975 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 4 143 | 265 | . | 4 407 | 598 | 8 702 | . | 9 300 | 13 708 |
| Sonstige Passiven Other liabilities | 12 903 | 4 891 | 390 | 18 184 | 10 809 | 54 916 | 0 | 65 725 | 83 909 |
| Wertberichtigungen und Rückstellungen ⁹ Value adjustments and provisions ⁹ | 1 274 | 698 | . | 1 972 | 298 | 1 382 | . | 1 680 | 3 652 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | — | — | . | — | — | — | . | — | — |
| Gesellschaftskapital Capital | 4 755 | . | . | 4 755 | . | . | . | . | 4 755 |
| Allgemeine gesetzliche Reserven General statutory reserve | 49 718 | . | . | 49 718 | . | . | . | . | 49 718 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 835 | . | . | 835 | . | . | . | . | 835 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 610 | . | . | 610 | . | . | . | . | 610 |
| Gewinnvortrag Retained earnings | 8 536 | 0 | . | 8 536 | — | - 2 131 | . | - 2 131 | 6 405 |
| Verlustvortrag Accumulated losses brought forward | — | — | . | — | — | — | . | — | — |
| Bilanzsumme Balance sheet total | 317 526 | 113 096 | 7 125 | 437 748 | 69 751 | 923 548 | 13 752 | 1 007 051 | 1 444 799 |

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 | |
| | | | | | | | | | |
| Aktiven / Assets | | | | | | | | | |
| Flüssige Mittel Liquid assets | 1 917 | 51 | . | 1 968 | — | 78 | . | 78 | 2 046 |
| davon Giroguthaben bei der SNB of which, sight deposits with the SNB | 611 | . | . | 611 | . | . | . | . | 611 |
| Forderungen aus Geldmarktpapieren Money market instruments held | 10 | 0 | . | 10 | — | 0 | . | 0 | 10 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 4 | — | . | 4 | — | — | . | — | 4 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 257 | 537 | 130 | 924 | 2 | 151 | — | 153 | 1 077 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 1 582 | 471 | — | 2 053 | 11 | 204 | — | 215 | 2 268 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 3 162 | 50 | 0 | 3 213 | 12 | 7 | — | 19 | 3 232 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 3 065 | 43 | — | 3 107 | 74 | 30 | — | 103 | 3 211 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 1 525 | 20 | — | 1 545 | 0 | 3 | — | 3 | 1 549 |
| Hypothekarforderungen Mortgage claims | 73 759 | 3 | . | 73 762 | 179 | — | . | 179 | 73 941 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 30 | — | 1 | 31 | 5 | 9 | — | 14 | 45 |
| Finanzanlagen Financial investments | 3 582 | 1 | 2 | 3 584 | 1 193 | 94 | — | 1 287 | 4 871 |
| Beteiligungen Participating interests | 177 | — | . | 177 | — | 0 | . | 0 | 177 |
| Sachanlagen Tangible assets | 1 029 | — | . | 1 029 | — | — | . | — | 1 029 |
| davon Liegenschaften of which, real estate | 934 | — | . | 934 | — | — | . | — | 934 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 174 | 1 | . | 175 | 0 | 0 | . | 0 | 175 |
| Sonstige Aktiven Other assets | 190 | 3 | — | 193 | — | 1 | — | 1 | 194 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 88 934 | 1 159 | 133 | 90 226 | 1 476 | 573 | — | 2 050 | 92 276 |

| 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 instruments issued | 1 | — | . | 1 | — | — | . | — | 1 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 114 | 25 | — | 140 | 14 | 0 | — | 14 | 154 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 2 938 | 192 | 31 | 3 161 | 120 | — | — | 120 | 3 281 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 40 908 | 154 | . | 41 061 | 1 056 | 182 | . | 1 238 | 42 299 |
| davon Freizügigkeitskonten (2. Säule) ¹¹ of which, vested benefit accounts (pillar 2) ¹¹ | 3 021 | — | . | 3 021 | 9 | — | . | 9 | 3 031 |
| davon gebundene Vorsorgegelder (Säule 3a) ¹¹ of which, tied pension provision (pillar 3a) ¹¹ | 3 699 | . | . | 3 699 | 3 | . | . | 3 | 3 703 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 9 701 | 1 051 | 101 | 10 853 | 177 | 394 | 29 | 601 | 11 454 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 3 302 | 142 | — | 3 444 | 6 | 14 | — | 20 | 3 465 |
| Kassenobligationen Medium-term bank-issued notes | 7 129 | . | . | 7 129 | . | . | . | . | 7 129 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 15 482 | — | . | 15 482 | — | — | . | — | 15 482 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 1 462 | — | . | 1 462 | — | — | . | — | 1 462 |
| davon nachrangig of which, subordinated | 230 | — | . | 230 | — | — | . | — | 230 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 348 | 0 | . | 348 | — | 0 | . | 0 | 348 |
| Sonstige Passiven Other liabilities | 643 | 4 | — | 646 | 3 | 0 | — | 3 | 650 |
| Wertberichtigungen und Rückstellungen ¹² Value adjustments and provisions ¹² | 1 602 | — | . | 1 602 | — | — | . | — | 1 602 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 1 170 | — | . | 1 170 | — | — | . | — | 1 170 |
| Gesellschaftskapital Capital | 630 | . | . | 630 | . | . | . | . | 630 |
| Allgemeine gesetzliche Reserven General statutory reserve | 2 336 | . | . | 2 336 | . | . | . | . | 2 336 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | - 4 | . | . | - 4 | . | . | . | . | - 4 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 2 266 | . | . | 2 266 | . | . | . | . | 2 266 |
| Gewinnvortrag Retained earnings | 13 | — | . | 13 | — | — | . | — | 13 |
| Verlustvortrag Accumulated losses brought forward | — | — | . | — | — | — | . | — | — |
| Bilanzsumme Balance sheet total | 88 580 | 1 568 | 132 | 90 280 | 1 376 | 591 | 29 | 1 996 | 92 276 |

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 | 9 |
| Aktiven / Assets | | | | | | | | | |
| Flüssige Mittel Liquid assets | 1 143 | 189 | . | 1 332 | — | 6 | . | 6 | 1 338 |
| davon Giroguthaben bei der SNB of which, sight deposits with the SNB | — | . | . | — | . | . | . | . | — |
| Forderungen aus Geldmarktpapieren Money market instruments held | 4 | 0 | . | 4 | — | — | . | — | 4 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | — | — | . | — | — | — | . | — | — |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 1 530 | 1 179 | 41 | 2 750 | 192 | 140 | — | 333 | 3 083 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 40 | 145 | — | 185 | 3 254 | 2 278 | — | 5 532 | 5 717 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 3 938 | 2 | — | 3 941 | 3 | 1 | — | 4 | 3 944 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 2 966 | 7 | — | 2 973 | 37 | 3 | — | 40 | 3 013 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 2 342 | 1 | — | 2 343 | 16 | — | — | 16 | 2 359 |
| Hypothekarforderungen Mortgage claims | 110 678 | — | . | 110 678 | — | — | . | — | 110 678 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 131 | — | 276 | 407 | 38 | 55 | — | 93 | 500 |
| Finanzanlagen Financial investments | 5 632 | — | — | 5 632 | 399 | 596 | — | 996 | 6 627 |
| Beteiligungen Participating interests | 452 | — | . | 452 | 0 | 4 | . | 4 | 456 |
| Sachanlagen Tangible assets | 2 098 | — | . | 2 098 | — | — | . | — | 2 098 |
| davon Liegenschaften of which, real estate | 1 699 | — | . | 1 699 | — | — | . | — | 1 699 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 214 | 0 | . | 214 | 11 | 2 | . | 13 | 227 |
| Sonstige Aktiven Other assets | 1 428 | — | — | 1 428 | 405 | — | — | 405 | 1 833 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 130 255 | 1 523 | 317 | 132 094 | 4 340 | 3 086 | — | 7 426 | 139 520 |

| Bilanzpositionen Balance sheet items | Inland Domestic | | | | Ausland Foreign | | | | Total |
|---|--------------------|----------------------------|----------------------------------|-------|--------------------|----------------------------|----------------------------------|-------|-------|
| | CHF | Fremd- wäh- rungen | Edel- metalle ¹³ | Total | CHF | Fremd- wäh- rungen | Edel- metalle ¹³ | Total | |
| | | Foreign curren- cies | Precious metals ¹³ | | | Foreign curren- cies | Precious metals ¹³ | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |

Passiven / Liabilities

| | | | | | | | | | |
|---|---------|-------|-----|---------|-------|-----|----|-------|---------|
| Verpflichtungen aus Geldmarktpapieren Money market instruments issued | — | — | . | — | — | — | . | — | — |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 534 | 481 | 44 | 1 059 | 837 | 22 | — | 859 | 1 917 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 3 668 | 2 075 | — | 5 742 | 1 762 | 401 | — | 2 163 | 7 906 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 77 324 | 549 | . | 77 873 | 1 517 | 299 | . | 1 815 | 79 688 |
| davon Freizügigkeitskonten (2. Säule) ¹⁴ of which, vested benefit accounts (pillar 2) ¹⁴ | 3 796 | — | . | 3 796 | 93 | — | . | 93 | 3 889 |
| davon gebundene Vorsorgegelder (Säule 3a) ¹⁴ of which, tied pension provision (pillar 3a) ¹⁴ | 7 349 | . | . | 7 349 | 14 | . | . | 14 | 7 363 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 8 505 | 751 | 98 | 9 353 | 82 | 233 | 30 | 344 | 9 698 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 4 757 | 91 | — | 4 848 | 11 | 23 | — | 34 | 4 882 |
| Kassenobligationen Medium-term bank-issued notes | 16 472 | . | . | 16 472 | . | . | . | . | 16 472 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 7 417 | — | . | 7 417 | — | — | . | — | 7 417 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 1 798 | — | . | 1 798 | — | — | . | — | 1 798 |
| davon nachrangig of which, subordinated | — | — | . | — | — | — | . | — | — |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 543 | 0 | . | 543 | 2 | 1 | . | 3 | 546 |
| Sonstige Passiven Other liabilities | 549 | 0 | — | 549 | 869 | — | — | 869 | 1 418 |
| Wertberichtigungen und Rückstellungen ¹⁵ Value adjustments and provisions ¹⁵ | 976 | — | . | 976 | 1 | — | . | 1 | 977 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | — | — | . | — | — | — | . | — | — |
| Gesellschaftskapital Capital | 536 | . | . | 536 | . | . | . | . | 536 |
| Allgemeine gesetzliche Reserven General statutory reserve | — | . | . | — | . | . | . | . | — |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | — | . | . | — | . | . | . | . | — |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 8 064 | . | . | 8 064 | . | . | . | . | 8 064 |
| Gewinnvortrag Retained earnings | — | — | . | — | — | — | . | — | — |
| Verlustvortrag Accumulated losses brought forward | — | — | . | — | — | — | . | — | — |
| Bilanzsumme Balance sheet total | 129 344 | 3 946 | 141 | 133 431 | 5 081 | 978 | 30 | 6 089 | 139 520 |

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 | |
| Aktiven / Assets | | | | | | | | | |
| Flüssige Mittel Liquid assets | 26 519 | 607 | . | 27 126 | 0 | 1 092 | . | 1 092 | 28 218 |
| davon Giroguthaben bei der SNB of which, sight deposits with the SNB | 24 742 | . | . | 24 742 | . | . | . | . | 24 742 |
| Forderungen aus Geldmarktpapieren Money market instruments held | 2 457 | 9 107 | . | 11 564 | 1 720 | 36 768 | . | 38 487 | 50 052 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 56 | — | . | 56 | — | 3 087 | . | 3 087 | 3 142 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 4 431 | 8 143 | 4 696 | 17 271 | 5 421 | 20 419 | 2 705 | 28 546 | 45 816 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 8 016 | 6 464 | 3 | 14 483 | 11 716 | 81 634 | 1 356 | 94 707 | 109 190 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 12 343 | 4 064 | 49 | 16 456 | 1 882 | 11 047 | 82 | 13 011 | 29 467 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 9 245 | 8 798 | 1 295 | 19 338 | 8 656 | 66 118 | 94 | 74 868 | 94 206 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 2 409 | 134 | — | 2 543 | 957 | 2 216 | — | 3 174 | 5 717 |
| Hypothekarforderungen Mortgage claims | 61 923 | 139 | . | 62 062 | 1 855 | 3 376 | . | 5 232 | 67 293 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 6 741 | 372 | 1 171 | 8 284 | 1 007 | 6 219 | 1 | 7 227 | 15 511 |
| Finanzanlagen Financial investments | 6 262 | 629 | 968 | 7 859 | 11 676 | 40 467 | — | 52 143 | 60 002 |
| Beteiligungen Participating interests | 1 049 | 0 | . | 1 050 | 1 514 | 963 | . | 2 477 | 3 527 |
| Sachanlagen Tangible assets | 7 016 | – 5 | . | 7 011 | 68 | 42 | . | 109 | 7 120 |
| davon Liegenschaften of which, real estate | 2 863 | 0 | . | 2 863 | 4 | 25 | . | 29 | 2 892 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 1 391 | 432 | . | 1 823 | 175 | 685 | . | 860 | 2 682 |
| Sonstige Aktiven Other assets | 3 300 | 1 191 | 10 | 4 501 | 2 945 | 4 303 | 47 | 7 295 | 11 796 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | 100 | . | . | 100 | . | . | . | . | 100 |
| Bilanzsumme Balance sheet total | 150 794 | 39 942 | 8 192 | 198 928 | 48 635 | 273 132 | 4 286 | 326 053 | 524 980 |

| 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 instruments issued | 186 | 175 | . | 361 | 1478 | 3122 | . | 4600 | 4961 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 2975 | 2207 | 619 | 5801 | 1468 | 15026 | 697 | 17191 | 22992 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 14881 | 7543 | 3092 | 25516 | 12005 | 59117 | 133 | 71255 | 96770 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 33789 | 881 | . | 34669 | 1470 | 542 | . | 2012 | 36681 |
| davon Freizügigkeitskonten (2. Säule) ¹⁷ of which, vested benefit accounts (pillar 2) ¹⁷ | 2423 | — | . | 2423 | 34 | — | . | 34 | 2457 |
| davon gebundene Vorsorgegelder (Säule 3a) ¹⁷ of which, tied pension provision (pillar 3a) ¹⁷ | 3824 | . | . | 3824 | 26 | . | . | 26 | 3850 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 29209 | 18452 | 1010 | 48672 | 9134 | 141914 | 6813 | 157860 | 206532 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 7468 | 12348 | — | 19816 | 5646 | 48258 | 5 | 53909 | 73725 |
| Kassenobligationen Medium-term bank-issued notes | 3294 | . | . | 3294 | . | . | . | . | 3294 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 8338 | 2 | . | 8340 | 210 | 309 | . | 519 | 8859 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 1523 | 2 | . | 1525 | 210 | 309 | . | 519 | 2043 |
| davon nachrangig of which, subordinated | 40 | — | . | 40 | — | — | . | — | 40 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 3146 | 456 | . | 3602 | 334 | 444 | . | 778 | 4380 |
| Sonstige Passiven Other liabilities | 6381 | 1826 | 108 | 8314 | 4212 | 4417 | 61 | 8690 | 17005 |
| Wertberichtigungen und Rückstellungen ¹⁸ Value adjustments and provisions ¹⁸ | 6058 | 325 | . | 6384 | 45 | 265 | . | 310 | 6694 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 2112 | — | . | 2112 | 89 | 291 | . | 380 | 2492 |
| Gesellschaftskapital Capital | 12459 | . | . | 12459 | . | . | . | . | 12459 |
| Allgemeine gesetzliche Reserven General statutory reserve | 12100 | . | . | 12100 | . | . | . | . | 12100 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 98 | . | . | 98 | . | . | . | . | 98 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 8501 | . | . | 8501 | . | . | . | . | 8501 |
| Gewinnvortrag Retained earnings | 7046 | — | . | 7046 | 640 | 201 | . | 841 | 7887 |
| Verlustvortrag Accumulated losses brought forward | -451 | — | . | -451 | — | — | . | — | -451 |
| Bilanzsumme Balance sheet total | 157592 | 44214 | 4829 | 206635 | 36730 | 273907 | 7709 | 318345 | 524980 |

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 | |
| | 1 | Foreign curren- cies | Precious metals ¹⁹ | 4 | 5 | 6 | Precious metals ¹⁹ | 8 | |

Aktiven / Assets

| | | | | | | | | | |
|--|---|---|---|---|---|---|---|---|---|
| Flüssige Mittel Liquid assets | . | . | . | . | . | . | . | . | . |
| davon Giro Guthaben bei der SNB of which, sight deposits with the SNB | . | . | . | . | . | . | . | . | . |
| Forderungen aus Geldmarktpapieren Money market instruments 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 | 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 | |

Passiven / Liabilities

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Verpflichtungen aus Geldmarktpapieren Money market instruments 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 | Edel- metalle ²² | Total | CHF | Fremd- wäh- rungen | Edel- metalle ²² | Total | |
| | 1 | Foreign curren- cies | Precious metals ²² | 4 | 5 | 6 | 7 | 8 | |
| Aktiven / Assets | | | | | | | | | |
| Flüssige Mittel Liquid assets | 16 437 | 129 | . | 16 566 | 0 | 202 | . | 202 | 16 768 |
| davon Giro Guthaben bei der SNB of which, sight deposits with the SNB | 16 332 | . | . | 16 332 | . | . | . | . | 16 332 |
| Forderungen aus Geldmarktpapieren Money market instruments held | 2 046 | 1 989 | . | 4 035 | 214 | 11 572 | . | 11 786 | 15 821 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 56 | — | . | 56 | — | 2 338 | . | 2 338 | 2 393 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 1 311 | 3 795 | 1 797 | 6 904 | 1 092 | 3 910 | 1 810 | 6 812 | 13 716 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 1 441 | 1 995 | 0 | 3 436 | 2 717 | 21 883 | — | 24 599 | 28 035 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 574 | 187 | — | 761 | 351 | 794 | 30 | 1 175 | 1 935 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 2 853 | 1 391 | 2 | 4 246 | 2 338 | 15 669 | 6 | 18 012 | 22 258 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 135 | 44 | — | 179 | 16 | 118 | — | 134 | 313 |
| Hypothekarforderungen Mortgage claims | 5 951 | 35 | . | 5 986 | 35 | 184 | . | 219 | 6 205 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 1 635 | 323 | 979 | 2 937 | 575 | 4 233 | 0 | 4 809 | 7 746 |
| Finanzanlagen Financial investments | 2 127 | 21 | 456 | 2 604 | 2 158 | 11 558 | — | 13 716 | 16 320 |
| Beteiligungen Participating interests | 408 | — | . | 408 | 679 | 312 | . | 991 | 1 399 |
| Sachanlagen Tangible assets | 3 000 | — | . | 3 000 | 52 | 10 | . | 61 | 3 061 |
| davon Liegenschaften of which, real estate | 812 | — | . | 812 | 4 | 3 | . | 7 | 818 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 314 | 56 | . | 370 | 71 | 252 | . | 322 | 693 |
| Sonstige Aktiven Other assets | 1 352 | 773 | 3 | 2 129 | 831 | 1 480 | 27 | 2 338 | 4 467 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 39 449 | 10 695 | 3 237 | 53 381 | 11 112 | 72 057 | 1 874 | 85 043 | 138 424 |

| 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 instruments issued | 174 | 167 | . | 341 | 1478 | 3078 | . | 4556 | 4897 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 1814 | 626 | 347 | 2788 | 500 | 5621 | 160 | 6281 | 9068 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 971 | 1963 | 800 | 3734 | 152 | 2691 | — | 2843 | 6577 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 1513 | 29 | . | 1542 | 85 | 13 | . | 98 | 1640 |
| 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 | 13334 | 6552 | 508 | 20395 | 4594 | 40835 | 3389 | 48818 | 69213 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 2151 | 10193 | — | 12344 | 657 | 12545 | 0 | 13203 | 25547 |
| Kassenobligationen Medium-term bank-issued notes | 10 | . | . | 10 | . | . | . | . | 10 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 85 | 2 | . | 87 | 185 | 297 | . | 482 | 569 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 8 | 2 | . | 10 | 185 | 297 | . | 482 | 492 |
| davon nachrangig of which, subordinated | — | — | . | — | — | — | . | — | — |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 848 | 90 | . | 937 | 92 | 98 | . | 190 | 1127 |
| Sonstige Passiven Other liabilities | 3140 | 790 | 101 | 4031 | 1158 | 1996 | 41 | 3195 | 7227 |
| Wertberichtigungen und Rückstellungen ²⁴ Value adjustments and provisions ²⁴ | 1194 | 22 | . | 1216 | 28 | 50 | . | 78 | 1294 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 586 | — | . | 586 | — | — | . | — | 586 |
| Gesellschaftskapital Capital | 2262 | . | . | 2262 | . | . | . | . | 2262 |
| Allgemeine gesetzliche Reserven General statutory reserve | 4877 | . | . | 4877 | . | . | . | . | 4877 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 53 | . | . | 53 | . | . | . | . | 53 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 2237 | . | . | 2237 | . | . | . | . | 2237 |
| Gewinnvortrag Retained earnings | 1311 | — | . | 1311 | — | -2 | . | -2 | 1309 |
| Verlustvortrag Accumulated losses brought forward | -69 | — | . | -69 | — | — | . | — | -69 |
| Bilanzsumme Balance sheet total | 36491 | 20435 | 1757 | 58683 | 8929 | 67222 | 3590 | 79742 | 138424 |

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 | 1 752 | 174 | . | 1 926 | — | 12 | . | 12 | 1 938 |
| davon Giroguthaben bei der SNB of which, sight deposits with the SNB | 630 | . | . | 630 | . | . | . | . | 630 |
| Forderungen aus Geldmarktpapieren Money market instruments held | 1 | 0 | . | 1 | — | — | . | — | 1 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | — | — | . | — | — | — | . | — | — |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 349 | 267 | 117 | 733 | 11 | 322 | — | 333 | 1 066 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 520 | 525 | — | 1 046 | 664 | 716 | — | 1 379 | 2 425 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 5 174 | 82 | — | 5 255 | 49 | 334 | — | 383 | 5 639 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 2 126 | 32 | 22 | 2 181 | 29 | 126 | — | 156 | 2 336 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 1 073 | 1 | — | 1 074 | 0 | 0 | — | 0 | 1 074 |
| Hypothekarforderungen Mortgage claims | 40 022 | — | . | 40 022 | 105 | — | . | 105 | 40 127 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 192 | 1 | 1 | 194 | 121 | 254 | — | 374 | 569 |
| Finanzanlagen Financial investments | 1 551 | 3 | 13 | 1 567 | 1 716 | 341 | — | 2 056 | 3 623 |
| Beteiligungen Participating interests | 59 | — | . | 59 | 32 | 4 | . | 36 | 95 |
| Sachanlagen Tangible assets | 521 | — | . | 521 | — | — | . | — | 521 |
| davon Liegenschaften of which, real estate | 327 | — | . | 327 | — | — | . | — | 327 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 201 | — | . | 201 | 4 | — | . | 4 | 206 |
| Sonstige Aktiven Other assets | 119 | 74 | 1 | 194 | 0 | 4 | 0 | 5 | 199 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 52 588 | 1 158 | 155 | 53 901 | 2 732 | 2 112 | 0 | 4 844 | 58 745 |

| Bilanzpositionen Balance sheet items | Inland Domestic | | | | Ausland Foreign | | | | Total |
|---|--------------------|----------------------------|----------------------------------|-------|--------------------|----------------------------|----------------------------------|-------|-------|
| | CHF | Fremd- wäh- rungen | Edel- metalle ²⁵ | Total | CHF | Fremd- wäh- rungen | Edel- metalle ²⁵ | Total | |
| | | Foreign curren- cies | Precious metals ²⁵ | | | Foreign curren- cies | Precious metals ²⁵ | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |

Passiven / Liabilities

| | | | | | | | | | |
|---|--------|-------|----|--------|-------|-------|----|-------|--------|
| Verpflichtungen aus Geldmarktpapieren Money market instruments issued | 0 | 0 | . | 1 | — | — | . | — | 1 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 240 | 120 | 53 | 414 | 23 | 94 | 10 | 127 | 541 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 3 136 | 33 | — | 3 169 | 345 | 345 | — | 690 | 3 858 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 28 015 | 747 | . | 28 762 | 1 088 | 243 | . | 1 331 | 30 093 |
| davon Freizügigkeitskonten (2. Säule) ²⁶ of which, vested benefit accounts (pillar 2) ²⁶ | 1 986 | — | . | 1 986 | 32 | — | . | 32 | 2 018 |
| davon gebundene Vorsorgegelder (Säule 3a) ²⁶ of which, tied pension provision (pillar 3a) ²⁶ | 3 311 | . | . | 3 311 | 25 | . | . | 25 | 3 337 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 4 612 | 763 | 46 | 5 420 | 117 | 972 | 43 | 1 132 | 6 552 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 1 515 | 44 | — | 1 560 | 3 | 6 | — | 9 | 1 569 |
| Kassenobligationen Medium-term bank-issued notes | 2 694 | . | . | 2 694 | . | . | . | . | 2 694 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 7 287 | — | . | 7 287 | — | — | . | — | 7 287 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 1 440 | — | . | 1 440 | — | — | . | — | 1 440 |
| davon nachrangig of which, subordinated | — | — | . | — | — | — | . | — | — |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 302 | — | . | 302 | — | — | . | — | 302 |
| Sonstige Passiven Other liabilities | 501 | 19 | 0 | 520 | 11 | 23 | 0 | 34 | 554 |
| Wertberichtigungen und Rückstellungen ²⁷ Value adjustments and provisions ²⁷ | 1 935 | — | . | 1 935 | — | — | . | — | 1 935 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 348 | — | . | 348 | — | — | . | — | 348 |
| Gesellschaftskapital Capital | 1 189 | . | . | 1 189 | . | . | . | . | 1 189 |
| Allgemeine gesetzliche Reserven General statutory reserve | 1 004 | . | . | 1 004 | . | . | . | . | 1 004 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 5 | . | . | 5 | . | . | . | . | 5 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 777 | . | . | 777 | . | . | . | . | 777 |
| Gewinnvortrag Retained earnings | 33 | — | . | 33 | — | — | . | — | 33 |
| Verlustvortrag Accumulated losses brought forward | 0 | — | . | 0 | — | — | . | — | 0 |
| Bilanzsumme Balance sheet total | 53 595 | 1 727 | 99 | 55 421 | 1 587 | 1 683 | 54 | 3 323 | 58 745 |

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 | 8 331 | 304 | . | 8 635 | 0 | 878 | . | 878 | 9 513 |
| davon Giroguthaben bei der SNB of which, sight deposits with the SNB | 7 780 | . | . | 7 780 | . | . | . | . | 7 780 |
| Forderungen aus Geldmarktpapieren Money market instruments held | 410 | 7 118 | . | 7 528 | 1 505 | 25 196 | . | 26 701 | 34 230 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | — | — | . | — | — | 749 | . | 749 | 749 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 2 771 | 4 081 | 2 782 | 9 633 | 4 318 | 16 187 | 895 | 21 401 | 31 034 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 6 054 | 3 945 | 3 | 10 002 | 8 336 | 59 036 | 1 356 | 68 728 | 78 730 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 6 596 | 3 795 | 49 | 10 440 | 1 481 | 9 919 | 52 | 11 453 | 21 893 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 4 266 | 7 375 | 1 271 | 12 911 | 6 289 | 50 323 | 88 | 56 700 | 69 612 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 1 200 | 90 | — | 1 290 | 941 | 2 099 | — | 3 040 | 4 330 |
| Hypothekarforderungen Mortgage claims | 15 950 | 104 | . | 16 054 | 1 715 | 3 193 | . | 4 908 | 20 962 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 4 914 | 48 | 190 | 5 152 | 312 | 1 732 | 0 | 2 044 | 7 196 |
| Finanzanlagen Financial investments | 2 584 | 605 | 499 | 3 689 | 7 802 | 28 568 | — | 36 370 | 40 059 |
| Beteiligungen Participating interests | 582 | 0 | . | 583 | 803 | 647 | . | 1 450 | 2 033 |
| Sachanlagen Tangible assets | 3 495 | - 5 | . | 3 490 | 16 | 32 | . | 48 | 3 538 |
| davon Liegenschaften of which, real estate | 1 725 | 0 | . | 1 725 | 0 | 22 | . | 23 | 1 747 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 876 | 375 | . | 1 251 | 100 | 433 | . | 533 | 1 784 |
| Sonstige Aktiven Other assets | 1 828 | 344 | 5 | 2 178 | 2 113 | 2 818 | 19 | 4 951 | 7 129 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | 100 | . | . | 100 | . | . | . | . | 100 |
| Bilanzsumme Balance sheet total | 58 757 | 28 089 | 4 799 | 91 646 | 34 791 | 198 963 | 2 412 | 236 166 | 327 811 |

| 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 instruments issued | 12 | 8 | . | 20 | 0 | 44 | . | 44 | 64 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 920 | 1 460 | 219 | 2 599 | 946 | 9 311 | 526 | 10 783 | 13 382 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 10 774 | 5 548 | 2 292 | 18 613 | 11 508 | 56 080 | 133 | 67 722 | 86 335 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 4 261 | 104 | . | 4 365 | 297 | 286 | . | 583 | 4 948 |
| davon Freizügigkeitskonten (2. Säule) ²⁹ of which, vested benefit accounts (pillar 2) ²⁹ | 437 | — | . | 437 | 2 | — | . | 2 | 439 |
| davon gebundene Vorsorgegelder (Säule 3a) ²⁹ of which, tied pension provision (pillar 3a) ²⁹ | 513 | . | . | 513 | 0 | . | . | 0 | 513 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 11 263 | 11 137 | 457 | 22 856 | 4 422 | 100 107 | 3 381 | 107 910 | 130 766 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 3 802 | 2 110 | — | 5 912 | 4 986 | 35 707 | 5 | 40 698 | 46 609 |
| Kassenobligationen Medium-term bank-issued notes | 590 | . | . | 590 | . | . | . | . | 590 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 966 | — | . | 966 | 25 | 12 | . | 37 | 1 003 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 75 | — | . | 75 | 25 | 12 | . | 37 | 112 |
| davon nachrangig of which, subordinated | 40 | — | . | 40 | — | — | . | — | 40 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 1 996 | 366 | . | 2 362 | 243 | 346 | . | 589 | 2 950 |
| Sonstige Passiven Other liabilities | 2 740 | 1 017 | 6 | 3 763 | 3 043 | 2 398 | 19 | 5 461 | 9 224 |
| Wertberichtigungen und Rückstellungen ³⁰ Value adjustments and provisions ³⁰ | 2 929 | 303 | . | 3 232 | 16 | 215 | . | 232 | 3 464 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 1 178 | — | . | 1 178 | 89 | 291 | . | 380 | 1 558 |
| Gesellschaftskapital Capital | 9 008 | . | . | 9 008 | . | . | . | . | 9 008 |
| Allgemeine gesetzliche Reserven General statutory reserve | 6 219 | . | . | 6 219 | . | . | . | . | 6 219 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 41 | . | . | 41 | . | . | . | . | 41 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 5 487 | . | . | 5 487 | . | . | . | . | 5 487 |
| Gewinnvortrag Retained earnings | 5 702 | — | . | 5 702 | 640 | 203 | . | 843 | 6 545 |
| Verlustvortrag Accumulated losses brought forward | — 381 | — | . | — 381 | — | — | . | — | — 381 |
| Bilanzsumme Balance sheet total | 67 505 | 22 053 | 2 973 | 92 531 | 26 214 | 205 001 | 4 065 | 235 280 | 327 811 |

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

²⁹ In Sparform.
In the form of savings.

³⁰ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

In Millionen Franken / In CHF millions

| Bilanzpositionen Balance sheet items | Inland Domestic | | | | Ausland Foreign | | | | Total |
|--|--------------------|--|--|--------------|--------------------|--|--|---------------|---------------|
| | CHF | Fremd- wäh- rungen Foreign curren- cies | Edel- metalle ³¹ Precious metals ³¹ | Total | CHF | Fremd- wäh- rungen Foreign curren- cies | Edel- metalle ³¹ Precious metals ³¹ | Total | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | |
| Aktiven / Assets | | | | | | | | | |
| Flüssige Mittel Liquid assets | 2 185 | 4 | . | 2 189 | — | 1 | . | 1 | 2 189 |
| davon Giro Guthaben bei der SNB of which, sight deposits with the SNB | 2 115 | . | . | 2 115 | . | . | . | . | 2 115 |
| Forderungen aus Geldmarktpapieren Money market instruments held | — | 3 | . | 3 | — | 45 | . | 45 | 48 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | — | — | . | — | — | — | . | — | — |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 156 | 596 | 68 | 820 | 691 | 1 793 | — | 2 484 | 3 305 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 128 | 371 | — | 499 | 2 075 | 4 138 | — | 6 212 | 6 711 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 1 478 | 1 100 | — | 2 578 | 24 | 2 217 | — | 2 241 | 4 819 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 191 | 1 223 | — | 1 413 | 197 | 1 737 | 3 | 1 937 | 3 351 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 43 | — | — | 43 | — | 1 | — | 1 | 43 |
| Hypothekarforderungen Mortgage claims | 854 | 30 | . | 884 | 21 | 48 | . | 69 | 952 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 888 | — | — | 888 | 289 | 426 | — | 715 | 1 603 |
| Finanzanlagen Financial investments | 87 | — | — | 87 | 121 | 160 | — | 281 | 368 |
| Beteiligungen Participating interests | 0 | — | . | 0 | — | — | . | — | 0 |
| Sachanlagen Tangible assets | 55 | 0 | . | 55 | — | — | . | — | 55 |
| davon Liegenschaften of which, real estate | 14 | — | . | 14 | — | — | . | — | 14 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 71 | 23 | . | 94 | 24 | 6 | . | 30 | 124 |
| Sonstige Aktiven Other assets | 149 | 43 | 0 | 192 | 29 | 143 | — | 172 | 364 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 6 244 | 3 392 | 68 | 9 704 | 3 471 | 10 712 | 3 | 14 187 | 23 891 |

| 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 instruments issued | — | 0 | . | 0 | — | — | . | — | 0 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 181 | 179 | — | 360 | 1579 | 1529 | 6 | 3 114 | 3 475 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 473 | 481 | — | 954 | 4 110 | 7 663 | — | 11 773 | 12 727 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 279 | 48 | . | 327 | 6 | 55 | . | 61 | 387 |
| davon Freizügigkeitskonten (2. Säule) ³² of which, vested benefit accounts (pillar 2) ³² | 1 | — | . | 1 | — | — | . | — | 1 |
| davon gebundene Vorsorgegelder (Säule 3a) ³² of which, tied pension provision (pillar 3a) ³² | 9 | . | . | 9 | — | . | . | — | 9 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 1 097 | 1 603 | 3 | 2 703 | 228 | 1 751 | 61 | 2 040 | 4 743 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 176 | 147 | — | 322 | 1 | 184 | — | 184 | 507 |
| 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 | 255 | 34 | . | 288 | 7 | 7 | . | 14 | 302 |
| Sonstige Passiven Other liabilities | 223 | 54 | 0 | 277 | 51 | 142 | — | 193 | 469 |
| Wertberichtigungen und Rückstellungen ³³ Value adjustments and provisions ³³ | 206 | 15 | . | 220 | — | 271 | . | 271 | 492 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 202 | — | . | 202 | — | — | . | — | 202 |
| Gesellschaftskapital Capital | 180 | . | . | 180 | . | . | . | . | 180 |
| 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 | 427 | — | . | 427 | — | 0 | . | 0 | 428 |
| Verlustvortrag Accumulated losses brought forward | – 22 | — | . | – 22 | — | — | . | — | – 22 |
| Bilanzsumme Balance sheet total | 3 678 | 2 559 | 4 | 6 241 | 5 981 | 11 601 | 67 | 17 649 | 23 891 |

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 | 3 189 | 69 | . | 3 257 | — | 3 | . | 3 | 3 261 |
| davon Giroguthaben bei der SNB of which, sight deposits with the SNB | 3 048 | . | . | 3 048 | . | . | . | . | 3 048 |
| Forderungen aus Geldmarktpapieren Money market instruments held | 3 876 | 2 680 | . | 6 557 | — | 1 963 | . | 1 963 | 8 520 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 249 | 113 | . | 362 | — | — | . | — | 362 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 911 | 1 392 | 605 | 2 908 | 200 | 3 787 | 6 | 3 993 | 6 901 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 1 224 | 1 435 | — | 2 660 | 1 453 | 2 122 | 11 | 3 586 | 6 246 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 143 | 54 | — | 197 | 39 | 177 | — | 215 | 412 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 718 | 435 | 0 | 1 153 | 362 | 2 562 | 0 | 2 924 | 4 077 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 3 | — | — | 3 | 0 | — | — | 0 | 3 |
| Hypothekarforderungen Mortgage claims | 310 | — | . | 310 | 2 | — | . | 2 | 312 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 760 | 1 | 2 | 763 | 142 | 393 | — | 536 | 1 298 |
| Finanzanlagen Financial investments | 2 599 | 8 | 511 | 3 118 | 1 259 | 1 134 | — | 2 393 | 5 511 |
| Beteiligungen Participating interests | 122 | — | . | 122 | 42 | 6 | . | 48 | 170 |
| Sachanlagen Tangible assets | 674 | — | . | 674 | — | — | . | — | 674 |
| davon Liegenschaften of which, real estate | 533 | — | . | 533 | — | — | . | — | 533 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 167 | 4 | . | 172 | 12 | 7 | . | 19 | 190 |
| Sonstige Aktiven Other assets | 414 | 299 | 0 | 714 | 639 | 287 | 0 | 926 | 1 640 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 15 109 | 6 376 | 1 118 | 22 603 | 4 150 | 12 441 | 17 | 16 608 | 39 211 |

| Bilanzpositionen Balance sheet items | Inland Domestic | | | | Ausland Foreign | | | | Total |
|---|--------------------|----------------------------|----------------------------------|-------|--------------------|----------------------------|----------------------------------|-------|-------|
| | CHF | Fremd- wäh- rungen | Edel- metalle ³⁴ | Total | CHF | Fremd- wäh- rungen | Edel- metalle ³⁴ | Total | |
| | | Foreign curren- cies | Precious metals ³⁴ | | | Foreign curren- cies | Precious metals ³⁴ | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |

Passiven / Liabilities

| | | | | | | | | | |
|---|--------|-------|-----|--------|-------|--------|-----|--------|--------|
| Verpflichtungen aus Geldmarktpapieren Money market instruments issued | 3 | 6 | . | 9 | — | 0 | . | 0 | 9 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 396 | 1 427 | 13 | 1 835 | 1 126 | 3 744 | 166 | 5 037 | 6 872 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 568 | 70 | 0 | 638 | 204 | 207 | — | 411 | 1 049 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 1 591 | 380 | . | 1 970 | 337 | 1 018 | . | 1 355 | 3 325 |
| davon Freizügigkeitskonten (2. Säule) ³⁵ of which, vested benefit accounts (pillar 2) ³⁵ | 25 | 1 | . | 26 | 0 | — | . | 0 | 26 |
| davon gebundene Vorsorgegelder (Säule 3a) ³⁵ of which, tied pension provision (pillar 3a) ³⁵ | 38 | . | . | 39 | — | . | . | — | 39 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 7 295 | 2 606 | 116 | 10 017 | 2 056 | 8 385 | 557 | 10 997 | 21 014 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 413 | 175 | 60 | 648 | 76 | 143 | 227 | 446 | 1 094 |
| 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 | 530 | 2 | . | 532 | 0 | 0 | . | 0 | 532 |
| Sonstige Passiven Other liabilities | 765 | 218 | 0 | 983 | 536 | 356 | 0 | 892 | 1 876 |
| Wertberichtigungen und Rückstellungen ³⁶ Value adjustments and provisions ³⁶ | 648 | 0 | . | 648 | — | — | . | — | 648 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 332 | — | . | 332 | — | — | . | — | 332 |
| Gesellschaftskapital Capital | 2 253 | . | . | 2 253 | . | . | . | . | 2 253 |
| Allgemeine gesetzliche Reserven General statutory reserve | 5 | . | . | 5 | . | . | . | . | 5 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | — | . | . | — | . | . | . | . | — |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 83 | . | . | 83 | . | . | . | . | 83 |
| Gewinnvortrag Retained earnings | 119 | — | . | 119 | — | — | . | — | 119 |
| Verlustvortrag Accumulated losses brought forward | — | — | . | — | — | — | . | — | — |
| Bilanzsumme Balance sheet total | 14 999 | 4 883 | 189 | 20 072 | 4 336 | 13 853 | 951 | 19 140 | 39 211 |

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 | Edel- metalle ³⁷ | Total | CHF | Fremd- wäh- rungen | Edel- metalle ³⁷ | Total | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | |
| Aktiven / Assets | | | | | | | | | |
| Flüssige Mittel Liquid assets | 48 129 | 1 639 | . | 49 769 | 0 | 37 983 | . | 37 983 | 87 752 |
| davon Giroguthaben bei der SNB of which, sight deposits with the SNB | 38 920 | . | . | 38 920 | . | . | . | . | 38 920 |
| Forderungen aus Geldmarktpapieren Money market instruments held | 5 270 | 13 377 | . | 18 646 | 2 005 | 127 938 | . | 129 943 | 148 589 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 1 077 | 3 623 | . | 4 701 | 116 | 89 250 | . | 89 366 | 94 067 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 8 100 | 12 585 | 6 500 | 27 186 | 7 034 | 59 453 | 3 112 | 69 599 | 96 784 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 25 758 | 10 849 | 606 | 37 213 | 32 048 | 403 296 | 2 658 | 438 003 | 475 216 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 93 639 | 18 401 | 317 | 112 358 | 3 926 | 165 687 | 173 | 169 786 | 282 144 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 42 464 | 16 480 | 1 309 | 60 254 | 16 392 | 176 707 | 94 | 193 193 | 253 447 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 13 726 | 231 | 4 | 13 961 | 1 066 | 2 424 | — | 3 490 | 17 451 |
| Hypothekarforderungen Mortgage claims | 723 113 | 457 | . | 723 571 | 3 405 | 5 569 | . | 8 974 | 732 544 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 16 247 | 930 | 19 864 | 37 041 | 6 133 | 155 063 | 4 693 | 165 890 | 202 930 |
| Finanzanlagen Financial investments | 37 668 | 648 | 1 112 | 39 428 | 22 220 | 63 253 | — | 85 473 | 124 901 |
| Beteiligungen Participating interests | 9 310 | 0 | . | 9 310 | 25 873 | 8 357 | . | 34 230 | 43 540 |
| Sachanlagen Tangible assets | 21 380 | 8 | . | 21 388 | 68 | 1 173 | . | 1 240 | 22 628 |
| davon Liegenschaften of which, real estate | 14 820 | 0 | . | 14 820 | 4 | 591 | . | 595 | 15 415 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 4 077 | 675 | . | 4 752 | 261 | 4 121 | . | 4 382 | 9 134 |
| Sonstige Aktiven Other assets | 21 512 | 4 357 | 645 | 26 514 | 19 857 | 78 973 | 71 | 98 900 | 125 414 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | 100 | . | . | 100 | . | . | . | . | 100 |
| Bilanzsumme Balance sheet total | 1 056 768 | 80 406 | 30 353 | 1 167 528 | 139 221 | 1 287 572 | 10 802 | 1 437 595 | 2 605 123 |

| 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 instruments issued | 744 | 985 | . | 1 729 | 2 635 | 58 408 | . | 61 042 | 62 771 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 6 875 | 8 456 | 7 732 | 23 063 | 12 452 | 62 508 | 7 571 | 82 531 | 105 594 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 46 595 | 23 036 | 3 516 | 73 147 | 28 255 | 272 106 | 2 372 | 302 733 | 375 880 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 386 990 | 7 207 | . | 394 198 | 20 012 | 8 121 | . | 28 133 | 422 331 |
| davon Freizügigkeitskonten (2. Säule) ³⁸ of which, vested benefit accounts (pillar 2) ³⁸ | 24 354 | — | . | 24 354 | 317 | — | . | 317 | 24 671 |
| davon gebundene Vorsorgegelder (Säule 3a) ³⁸ of which, tied pension provision (pillar 3a) ³⁸ | 33 925 | . | . | 33 925 | 166 | . | . | 166 | 34 091 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 181 017 | 60 528 | 2 831 | 244 376 | 19 065 | 255 443 | 11 532 | 286 040 | 530 416 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 54 033 | 73 893 | 117 | 128 043 | 10 843 | 276 421 | 396 | 287 660 | 415 704 |
| Kassenobligationen Medium-term bank-issued notes | 44 449 | . | . | 44 449 | . | . | . | . | 44 449 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 98 598 | 466 | . | 99 064 | 19 041 | 219 406 | . | 238 447 | 337 511 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 34 222 | 466 | . | 34 688 | 19 041 | 219 406 | . | 238 447 | 273 135 |
| davon nachrangig of which, subordinated | 3 373 | — | . | 3 373 | 3 704 | 31 389 | . | 35 093 | 38 466 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 10 201 | 775 | . | 10 976 | 944 | 9 147 | . | 10 091 | 21 067 |
| Sonstige Passiven Other liabilities | 27 792 | 8 200 | 517 | 36 509 | 20 490 | 62 074 | 108 | 82 672 | 119 181 |
| Wertberichtigungen und Rückstellungen ³⁹ Value adjustments and provisions ³⁹ | 14 782 | 1 028 | . | 15 810 | 376 | 1 648 | . | 2 024 | 17 834 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 17 853 | — | . | 17 853 | 89 | 291 | . | 380 | 18 233 |
| Gesellschaftskapital Capital | 24 053 | . | . | 24 053 | . | . | . | . | 24 053 |
| Allgemeine gesetzliche Reserven General statutory reserve | 72 103 | . | . | 72 103 | . | . | . | . | 72 103 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 981 | . | . | 981 | . | . | . | . | 981 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 23 181 | . | . | 23 181 | . | . | . | . | 23 181 |
| Gewinnvortrag Retained earnings | 15 622 | 0 | . | 15 622 | 640 | – 1 930 | . | – 1 290 | 14 332 |
| Verlustvortrag Accumulated losses brought forward | – 497 | — | . | – 497 | — | — | . | — | – 497 |
| Bilanzsumme Balance sheet total | 1 025 372 | 184 575 | 14 713 | 1 224 660 | 134 843 | 1 223 641 | 21 979 | 1 380 463 | 2 605 123 |

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 | 2007 | 19 019 | 166 | 2 053 | 7 663 | . | . | 28 901 |
| Liquid assets | 2008 | 48 053 | 36 723 | 33 414 | 9 856 | . | . | 128 047 |
| | 2009 | 53 503 | 28 438 | 3 081 | 8 180 | . | . | 93 202 |
| Forderungen aus Geldmarktpapieren | 2007 | 7 466 | 23 726 | 29 132 | 56 944 | . | . | 117 267 |
| Money market instruments held | 2008 | 24 806 | 22 963 | 39 692 | 52 501 | . | . | 139 962 |
| | 2009 | 11 151 | 63 848 | 40 341 | 41 817 | . | . | 157 157 |
| Forderungen gegenüber Banken, auf Sicht | 2007 | 17 119 | 47 508 | 53 625 | 16 724 | — | 9 509 | 144 485 |
| Claims against banks, sight | 2008 | 18 866 | 62 049 | 38 854 | 17 484 | — | 7 969 | 145 222 |
| | 2009 | 17 092 | 28 355 | 31 973 | 19 278 | — | 10 291 | 106 990 |
| Forderungen gegenüber Banken, auf Zeit | 2007 | 97 519 | 446 777 | 149 010 | 172 153 | 3 390 | 243 | 869 092 |
| Claims against banks, time | 2008 | 80 291 | 315 299 | 170 421 | 106 776 | 3 923 | 23 | 676 733 |
| | 2009 | 62 686 | 232 608 | 119 261 | 70 343 | 3 179 | 96 | 488 173 |
| Forderungen gegenüber Kunden | 2007 | 158 940 | 381 501 | 92 892 | 90 032 | 0 | 906 | 724 271 |
| Claims against customers | 2008 | 168 287 | 291 105 | 64 555 | 58 052 | 924 | 713 | 583 635 |
| | 2009 | 159 574 | 278 450 | 51 388 | 56 939 | 930 | 967 | 548 249 |
| Hypothekarforderungen | 2007 | 668 150 | 2 774 | 5 713 | 5 694 | . | . | 682 332 |
| Mortgage claims | 2008 | 691 974 | 2 565 | 2 803 | 4 542 | . | . | 701 884 |
| | 2009 | 727 705 | 743 | 1 411 | 3 949 | . | . | 733 808 |
| Wertschriften ² und Edelmetalle | 2007 | 94 678 | 182 262 | 140 589 | 134 268 | . | 35 698 | 587 494 |
| Securities ² and precious metals | 2008 | 70 675 | 85 430 | 78 556 | 64 691 | . | 14 795 | 314 147 |
| | 2009 | 88 414 | 84 279 | 81 723 | 56 014 | . | 26 181 | 336 611 |
| Beteiligungen | 2007 | 39 905 | 2 467 | 798 | 2 039 | . | . | 45 209 |
| Participating interests | 2008 | 33 659 | 10 923 | 851 | 2 654 | . | . | 48 087 |
| | 2009 | 35 347 | 5 163 | 961 | 2 240 | . | . | 43 710 |
| Sachanlagen | 2007 | 20 547 | 690 | 40 | 522 | . | . | 21 799 |
| Tangible assets | 2008 | 20 669 | 693 | 43 | 362 | . | . | 21 767 |
| | 2009 | 22 177 | 649 | 9 | 522 | . | . | 23 357 |
| Übrige Positionen ³ | 2007 | 56 691 | 96 937 | 37 554 | 22 789 | 21 901 | 1 176 | 237 046 |
| Sundry items ³ | 2008 | 73 343 | 57 810 | 17 919 | 159 037 | 8 799 | 3 220 | 320 128 |
| | 2009 | 47 313 | 28 700 | 19 702 | 40 535 | — | 716 | 136 967 |
| Bilanzsumme | 2007 | 1 180 033 | 1 184 808 | 511 406 | 508 828 | 25 291 | 47 531 | 3 457 897 |
| Balance sheet total | 2008 | 1 230 623 | 885 561 | 447 108 | 475 955 | 13 646 | 26 720 | 3 079 613 |
| | 2009 | 1 224 963 | 751 232 | 349 850 | 299 818 | 4 109 | 38 252 | 2 668 225 |

| 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 instruments issued | 2007 | 12 587 | 115 017 | 17 674 | 30 797 | . | . | 176 075 |
| | 2008 | 4 613 | 59 816 | 11 940 | 17 101 | . | . | 93 471 |
| | 2009 | 3 382 | 44 712 | 7 162 | 7 525 | . | . | 62 780 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 2007 | 19 711 | 38 559 | 33 927 | 15 362 | — | 16 672 | 124 231 |
| | 2008 | 25 370 | 44 725 | 49 488 | 12 458 | — | 10 558 | 142 600 |
| | 2009 | 22 610 | 33 614 | 30 070 | 14 160 | — | 15 488 | 115 941 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 2007 | 132 471 | 304 070 | 191 913 | 165 872 | 3 225 | 2 107 | 799 658 |
| | 2008 | 101 682 | 237 291 | 161 976 | 78 396 | 2 902 | 1 491 | 583 738 |
| | 2009 | 80 206 | 129 611 | 107 470 | 66 482 | 3 570 | 2 319 | 389 656 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 2007 | 328 552 | 281 | 5 881 | 161 | . | . | 334 874 |
| | 2008 | 350 211 | 727 | 7 001 | 233 | . | . | 358 173 |
| | 2009 | 409 215 | 1 072 | 14 912 | 845 | . | . | 426 043 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 2007 | 118 885 | 92 873 | 68 272 | 34 248 | — | 16 981 | 331 259 |
| | 2008 | 158 025 | 117 652 | 64 394 | 28 750 | — | 12 690 | 381 512 |
| | 2009 | 210 758 | 154 615 | 124 684 | 51 017 | — | 15 100 | 556 173 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 2007 | 189 156 | 420 171 | 129 807 | 112 712 | 46 | 1 232 | 853 124 |
| | 2008 | 133 831 | 325 850 | 118 028 | 77 121 | — | 1 151 | 655 981 |
| | 2009 | 65 542 | 215 199 | 69 703 | 66 059 | — | 801 | 417 304 |
| Kassenobligationen Medium-term bank-issued notes | 2007 | 41 060 | . | — | . | . | . | 41 060 |
| | 2008 | 50 275 | . | — | . | . | . | 50 275 |
| | 2009 | 44 451 | . | — | . | . | . | 44 451 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 2007 | 107 983 | 87 156 | 71 674 | 68 208 | . | . | 335 021 |
| | 2008 | 108 689 | 70 362 | 82 841 | 43 226 | . | . | 305 118 |
| | 2009 | 117 639 | 87 785 | 109 921 | 22 167 | . | . | 337 511 |
| Übrige Positionen ⁴ Sundry items ⁴ | 2007 | 114 695 | 107 317 | 39 060 | 38 986 | 21 901 | 902 | 322 861 |
| | 2008 | 136 948 | 62 156 | 3 003 | 154 522 | 8 799 | 2 773 | 368 201 |
| | 2009 | 96 279 | 57 210 | - 5 906 | 32 957 | — | 625 | 181 166 |
| Eigene Mittel Equity | 2007 | 136 475 | 2 910 | 317 | 31 | . | . | 139 733 |
| | 2008 | 137 840 | 2 426 | 176 | 103 | . | . | 140 545 |
| | 2009 | 139 128 | - 1 393 | 182 | - 718 | . | . | 137 199 |
| Bilanzsumme Balance sheet total | 2007 | 1 201 576 | 1 168 354 | 558 524 | 466 376 | 25 172 | 37 894 | 3 457 897 |
| | 2008 | 1 207 483 | 921 006 | 498 848 | 411 911 | 11 701 | 28 664 | 3 079 613 |
| | 2009 | 1 189 210 | 722 423 | 458 196 | 260 492 | 3 570 | 34 333 | 2 668 225 |

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 |
| 1980 | 306695 | 182545 | 347350 | 141890 | 489240 | 62.7 | 37.3 | 71.0 | 29.0 |
| 1981 | 356017 | 203866 | 387179 | 172704 | 559883 | 63.6 | 36.4 | 69.2 | 30.8 |
| 1982 | 382059 | 229437 | 416190 | 195306 | 611496 | 62.5 | 37.5 | 68.1 | 31.9 |
| 1983 | 406174 | 250454 | 445758 | 210870 | 656628 | 61.9 | 38.1 | 67.9 | 32.1 |
| 1984 | 433839 | 289005 | 492505 | 230339 | 722844 | 60.0 | 40.0 | 68.1 | 31.9 |
| 1985 | 469060 | 308687 | 539130 | 238617 | 777747 | 60.3 | 39.7 | 69.3 | 30.7 |
| 1986 | 510472 | 337299 | 588089 | 259682 | 847771 | 60.2 | 39.8 | 69.4 | 30.6 |
| 1987 | 552548 | 349700 | 641831 | 260418 | 902248 | 61.2 | 38.8 | 71.1 | 28.9 |
| 1988 | 591700 | 375880 | 678470 | 289110 | 967580 | 61.2 | 38.8 | 70.1 | 29.9 |
| 1989 | 654306 | 382177 | 727396 | 309087 | 1036483 | 63.1 | 36.9 | 70.2 | 29.8 |
| 1990 | 692518 | 389130 | 759267 | 322382 | 1081649 | 64.0 | 36.0 | 70.2 | 29.8 |
| 1991 | 712825 | 401960 | 775653 | 339132 | 1114785 | 63.9 | 36.1 | 69.6 | 30.4 |
| 1992 | 730793 | 418082 | 801401 | 347474 | 1148875 | 63.6 | 36.4 | 69.8 | 30.2 |
| 1993 | 760541 | 458794 | 840039 | 379296 | 1219335 | 62.4 | 37.6 | 68.9 | 31.1 |
| 1994 | 778319 | 446783 | 846224 | 378877 | 1225101 | 63.5 | 36.5 | 69.1 | 30.9 |
| 1995 | 809693 | 513740 | 880442 | 442985 | 1323427 | 61.2 | 38.8 | 66.5 | 33.5 |
| 1996 | 830961 | 664371 | 920975 | 574358 | 1495332 | 55.6 | 44.4 | 61.6 | 38.4 |
| 1997 | 880470 | 901743 | 980300 | 801914 | 1782213 | 49.4 | 50.6 | 55.0 | 45.0 |
| 1998 | 903874 | 1154050 | 1019024 | 1038900 | 2057924 | 43.9 | 56.1 | 49.5 | 50.5 |
| 1999 | 962404 | 1281445 | 1087490 | 1156359 | 2243849 | 42.9 | 57.1 | 48.5 | 51.5 |
| 2000 | 928691 | 1196189 | 1013500 | 1111380 | 2124880 | 43.7 | 56.3 | 47.7 | 52.3 |
| 2001 | 922407 | 1305009 | 1009123 | 1218293 | 2227416 | 41.4 | 58.6 | 45.3 | 54.7 |
| 2002 | 903501 | 1348373 | 1024296 | 1227579 | 2251874 | 40.1 | 59.9 | 45.5 | 54.5 |
| 2003 | 921319 | 1315724 | 1061327 | 1175716 | 2237043 | 41.2 | 58.8 | 47.4 | 52.6 |
| 2004 | 961647 | 1529122 | 1101707 | 1389061 | 2490768 | 38.6 | 61.4 | 44.2 | 55.8 |
| 2005 | 997008 | 1849447 | 1176674 | 1669781 | 2846455 | 35.0 | 65.0 | 41.3 | 58.7 |
| 2006 | 1035730 | 2158467 | 1229433 | 1964764 | 3194197 | 32.4 | 67.6 | 38.5 | 61.5 |
| 2007 | 1137497 | 2320400 | 1311951 | 2145946 | 3457897 | 32.9 | 67.1 | 37.9 | 62.1 |
| 2008 | 1168252 | 1911361 | 1272387 | 1807226 | 3079613 | 37.9 | 62.1 | 41.3 | 58.7 |
| 2009 | 1199835 | 1468389 | 1250973 | 1417252 | 2668225 | 45.0 | 55.0 | 46.9 | 53.1 |

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

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

| Aktiven bzw. Passiven Assets or liabilities | Jahres- ende End of year | CHF | USD | EUR | Übrige Fremd- währungen Other foreign currencies | Edel- metalle ¹ Precious metals ¹ | Total |
|--|-----------------------------------|------------------|----------------|----------------|---|--|------------------|
| | | 1 | 2 | 3 | 4 | 5 | 6 |
| Aktiven / Assets | | | | | | | |
| Inland | 2005 | 903 704 | 30 193 | 17 451 | 7 826 | 37 834 | 997 008 |
| Domestic | 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 |
| | 2009 | 1 078 121 | 56 916 | 24 563 | 8 695 | 31 540 | 1 199 835 |
| Ausland | 2005 | 151 832 | 888 601 | 366 607 | 433 180 | 9 227 | 1 849 447 |
| Foreign | 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 | 422 687 | 463 694 | 7 581 | 1 911 361 |
| | 2009 | 146 842 | 694 316 | 325 287 | 291 123 | 10 822 | 1 468 389 |
| Total | 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 | 447 108 | 475 955 | 40 366 | 3 079 613 |
| | 2009 | 1 224 963 | 751 232 | 349 850 | 299 818 | 42 362 | 2 668 225 |

Passiven / Liabilities

| | | | | | | | |
|----------|------|------------------|----------------|----------------|----------------|---------------|------------------|
| Inland | 2005 | 968 809 | 89 940 | 66 643 | 22 596 | 28 685 | 1 176 674 |
| Domestic | 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 | 1 029 713 | 94 843 | 99 500 | 24 302 | 24 029 | 1 272 387 |
| | 2009 | 1 044 050 | 80 164 | 88 631 | 23 222 | 14 905 | 1 250 973 |
| Ausland | 2005 | 132 575 | 768 294 | 341 328 | 412 459 | 15 125 | 1 669 781 |
| Foreign | 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 |
| | 2009 | 145 160 | 642 259 | 369 565 | 237 270 | 22 997 | 1 417 252 |
| Total | 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 | 1 207 483 | 921 006 | 498 848 | 411 911 | 40 365 | 3 079 613 |
| | 2009 | 1 189 210 | 722 423 | 458 196 | 260 492 | 37 902 | 2 668 225 |

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

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

| | | | | | | |
|------|---------------|--------------|---------------|---------------|---------------|---------------|
| 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 |
| 2009 | 30 034 | 8 218 | 38 252 | 11 572 | 22 760 | 34 333 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | |
|------|--------------|------------|--------------|--------------|------------|--------------|
| 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 |
| 2009 | 2 705 | 242 | 2 947 | 2 275 | 357 | 2 632 |

2.00 Grossbanken / Big banks

| | | | | | | |
|------|---------------|--------------|---------------|--------------|---------------|---------------|
| 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 |
| 2009 | 18 404 | 5 057 | 23 461 | 7 125 | 13 752 | 20 877 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | |
|------|------------|----------|------------|------------|-----------|------------|
| 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 |
| 2009 | 133 | — | 133 | 101 | 29 | 130 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | |
|------|------------|----------|------------|------------|-----------|------------|
| 2005 | 67 | — | 67 | 46 | 7 | 52 |
| 2006 | 84 | — | 84 | 61 | 12 | 73 |
| 2007 | 132 | — | 132 | 64 | 14 | 79 |
| 2008 | 159 | — | 159 | 97 | 15 | 112 |
| 2009 | 317 | — | 317 | 141 | 30 | 171 |

| 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)

| | | | | | | |
|------|--------------|--------------|---------------|--------------|--------------|--------------|
| 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 |
| 2009 | 7 289 | 2 900 | 10 188 | 1 737 | 7 576 | 9 313 |

5.11 Handelsbanken / Commercial banks

| | | | | | | |
|------|-----|---|-----|----|----|-----|
| 2005 | 57 | — | 57 | 38 | 19 | 57 |
| 2006 | 106 | — | 106 | 63 | 42 | 105 |
| 2007 | 99 | — | 99 | 59 | 39 | 98 |
| 2008 | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | |
|------|--------------|--------------|--------------|------------|--------------|--------------|
| 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 |
| 2009 | 3 237 | 1 844 | 5 081 | 957 | 3 590 | 4 547 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | |
|------|--------------|--------------|--------------|------------|--------------|--------------|
| 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 |
| 2009 | 3 897 | 1 056 | 4 952 | 681 | 3 932 | 4 613 |

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | |
|------|-----------|----------|-----------|----------|-----------|-----------|
| 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 |
| 2009 | 68 | 3 | 72 | 4 | 67 | 70 |

8.00 Privatbankiers / Private bankers

| | | | | | | |
|------|--------------|-----------|--------------|------------|------------|--------------|
| 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 |
| 2009 | 1 118 | 17 | 1 135 | 189 | 951 | 1 140 |

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

| | | | | | | |
|------|--------------|--------------|--------------|--------------|------------|--------------|
| 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 |
| 2009 | 1 505 | 2 604 | 4 109 | 3 333 | 237 | 3 570 |

2.00 Grossbanken / Big banks

| | | | | | | |
|------|--------|----|--------|--------|----|--------|
| 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 |
| 2009 | — | — | — | — | — | — |

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 | 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 |
| | 2009 | 9 167 | 14 573 | 23 741 | 7 925 | 65 033 | 72 957 | 96 698 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 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 |
| | 2009 | 27 110 | 12 655 | 39 766 | 35 576 | 409 556 | 445 132 | 484 898 |
| Forderungen gegenüber Banken, Total Claims against banks, total | 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 |
| | 2009 | 36 278 | 27 229 | 63 507 | 43 500 | 474 589 | 518 089 | 581 596 |

Verpflichtungen / Liabilities

| | | | | | | | | |
|---|------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 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 |
| | 2009 | 7 452 | 10 062 | 17 514 | 15 158 | 67 782 | 82 940 | 100 454 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 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 |
| | 2009 | 47 636 | 23 587 | 71 223 | 32 570 | 279 976 | 312 545 | 383 768 |
| Verpflichtungen gegenüber Banken, Total Liabilities towards banks, total | 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 |
| | 2009 | 55 088 | 33 648 | 88 737 | 47 728 | 347 757 | 395 485 | 484 221 |

Überschuss Aktiven bzw. Passiven / Net position

| | | | | | | | | |
|--|------|-----------------|----------------|-----------------|----------------|----------------|----------------|-----------------|
| Überschuss Aktiven (+) bzw. Passiven (-) | 2005 | - 28 379 | - 32 984 | - 61 362 | 5 939 | 61 280 | 67 219 | 5 857 |
| Total Bankengelder | 2006 | - 36 565 | - 32 686 | - 69 251 | 2 210 | 24 417 | 26 626 | - 42 624 |
| Net position (surplus claims (+), surplus liabilities (-)) | 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 |
| | 2009 | - 18 810 | - 6 419 | - 25 230 | - 4 227 | 126 832 | 122 604 | 97 374 |

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 |
| 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 | 2 011 323 | 1 151 971 | 64 933 | 859 352 | 629 930 | 1 168 346 | 119 787 | 842 978 | 615 893 |
| 2009 | 1 931 171 | 1 195 506 | 85 115 | 735 665 | 555 492 | 1 170 985 | 122 472 | 760 186 | 583 542 |

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

85 Banken / 85 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 instruments | Loans ³ | Securities ⁴ | |
| | | 1 | 2 | 3 | 4 | 5 |
| Alle Länder | All countries | 1 403 829 | 493 451 | 130 766 | 362 515 | 274 752 |
| Fortgeschrittene Volkswirtschaften | Developed countries | 1 140 885 | 443 862 | 127 349 | 235 085 | 218 397 |
| Europa | Europe | 663 546 | 327 483 | 64 587 | 88 639 | 125 819 |
| Andorra | Andorra | 53 | . | — | 49 | — |
| Belgien | Belgium | 10 794 | 4 538 | 2 424 | 543 | 3 146 |
| Dänemark | Denmark | 14 271 | 12 207 | . | . | 969 |
| Deutschland | Germany | 81 616 | 31 419 | 10 131 | 8 967 | 26 684 |
| Färöer | Faeroe Islands | 22 | . | — | . | . |
| Finnland | Finland | 1 316 | 215 | . | 62 | 886 |
| Frankreich | France | 79 826 | 26 313 | 28 480 | 6 785 | 16 559 |
| Griechenland | Greece | 3 261 | 164 | — | . | . |
| Grönland | Greenland | 1 | — | — | 1 | — |
| Irland | Ireland | 11 191 | 2 851 | 710 | . | . |
| Island | Iceland | 319 | 194 | . | 8 | 59 |
| Italien | Italy | 9 925 | 2 367 | 92 | 1 801 | 4 810 |
| Luxemburg | Luxembourg | 35 074 | 16 122 | 409 | 6 888 | 8 657 |
| Malta | Malta | 687 | 87 | — | . | . |
| Niederlande | Netherlands | 39 174 | 4 550 | 4 545 | 17 232 | . |
| Norwegen | Norway | 1 576 | 354 | . | 76 | 1 119 |
| Österreich | Austria | 8 922 | 3 491 | . | . | . |
| Portugal | Portugal | 1 794 | 267 | . | . | . |
| San Marino | San Marino | 2 | . | — | 2 | — |
| Schweden | Sweden | 6 218 | 1 041 | 1 787 | . | . |
| Slowakei | Slovakia | 49 | . | — | 45 | . |
| Slovenien | Slovenia | 165 | 77 | — | 18 | 58 |
| Spanien | Spain | 9 501 | 1 051 | 684 | . | 5 712 |
| Vatikanstadt | Vatican | . | — | — | . | — |
| Vereinigtes Königreich | United Kingdom | 344 838 | 220 139 | 14 067 | 36 296 | 30 967 |
| Zypern | Cyprus | 2 952 | 9 | — | . | . |
| Übrige | Other | 477 339 | 116 379 | 62 762 | 146 446 | 92 578 |
| Australien | Australia | 27 985 | 6 669 | 952 | . | . |
| Japan | Japan | 56 553 | 5 097 | 25 680 | . | . |
| Kanada | Canada | 12 034 | 1 422 | 1 978 | . | 4 235 |
| Neuseeland | New Zealand | 621 | 89 | — | 238 | . |
| Vereinigte Staaten | United States | 380 145 | 103 102 | 34 152 | 134 626 | 62 480 |
| Offshore-Finanzplätze | Offshore centres | 168 908 | 38 429 | 1 788 | 78 647 | 31 526 |
| Aruba | Aruba | 108 | — | — | 107 | . |
| Bahamas | Bahamas | 12 798 | 2 708 | — | 5 859 | 3 297 |
| Bahrain | Bahrain | 1 151 | 472 | — | 607 | 14 |
| Barbados | Barbados | 201 | . | — | 60 | . |
| Bermuda | Bermuda | 2 850 | 43 | — | 1 987 | 739 |

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 | |
| | Liabilities ⁵ | gegenüber Banken | gegenüber Kunden in Spar- und Anlageform | Übrige Ver- pflichtungen gegenüber Kunden | | Guthaben | Verpflich- tungen |
| | | Towards banks | Towards customers in the form of savings and deposits | Other liabilities towards customers | | Assets | Liabilities |
| | 1 | 2 | 3 | 4 | 5 | 6 | |
| Alle Länder | All countries | 1 335 980 | 371 035 | 22 967 | 548 935 | 1 044 194 | 993 299 |
| Fortgeschrittene Volkswirtschaften | Developed countries | 776 722 | 280 590 | 19 504 | 216 227 | 872 020 | 634 296 |
| Europa | Europe | 551 966 | 233 675 | 18 252 | 121 895 | 431 429 | 425 542 |
| Andorra | Andorra | 389 | 50 | 6 | 329 | 13 | 294 |
| Belgien | Belgium | 5 555 | 2 863 | 302 | 2 181 | 4 779 | 2 073 |
| Dänemark | Denmark | 852 | 341 | 80 | 312 | 8 721 | 465 |
| Deutschland | Germany | 56 194 | 32 086 | 7 495 | 10 910 | 47 114 | 35 596 |
| Färöer | Faeroe Islands | 0 | . | 0 | 0 | . | 0 |
| Finnland | Finland | 556 | 272 | 46 | 130 | 637 | 367 |
| Frankreich | France | 43 059 | 27 828 | 4 238 | 9 110 | 22 313 | 14 479 |
| Griechenland | Greece | 2 208 | 276 | 182 | 1 717 | 1 547 | 1 034 |
| Grönland | Greenland | 1 | . | . | 0 | . | 1 |
| Irland | Ireland | 10 400 | 3 798 | 57 | 4 872 | 8 360 | 7 063 |
| Island | Iceland | 161 | 63 | 6 | 66 | 157 | 84 |
| Italien | Italy | 22 298 | 6 051 | 2 569 | 12 907 | 6 831 | 13 875 |
| Luxemburg | Luxembourg | 39 260 | 26 984 | 53 | 9 066 | 17 204 | 26 385 |
| Malta | Malta | 1 261 | 111 | 19 | 854 | 440 | 738 |
| Niederlande | Netherlands | 15 898 | 5 098 | 385 | 8 410 | 25 461 | 11 644 |
| Norwegen | Norway | 1 385 | 440 | 46 | 847 | 402 | 1 182 |
| Österreich | Austria | 3 768 | 1 371 | 665 | 1 425 | 4 414 | 2 483 |
| Portugal | Portugal | 1 101 | 149 | 152 | 745 | 725 | 638 |
| San Marino | San Marino | 75 | 34 | 3 | 38 | 0 | 62 |
| Schweden | Sweden | 3 001 | 633 | 263 | 2 029 | 2 335 | 2 317 |
| Slowakei | Slovakia | 104 | 9 | 18 | 77 | 18 | 51 |
| Slowenien | Slovenia | 153 | . | 36 | 75 | 22 | 82 |
| Spanien | Spain | 7 596 | 2 038 | 616 | 4 271 | 6 941 | 4 496 |
| Vatikanstadt | Vatican | 25 | . | 0 | 16 | . | 9 |
| Vereinigtes Königreich | United Kingdom | 330 733 | 122 611 | 984 | 46 177 | 271 587 | 297 277 |
| Zypern | Cyprus | 5 934 | 522 | 31 | 5 329 | 1 408 | 2 847 |
| Übrige | Other | 224 756 | 46 915 | 1 252 | 94 332 | 440 591 | 208 754 |
| Australien | Australia | 20 222 | 6 931 | 161 | 4 224 | 24 836 | 19 449 |
| Japan | Japan | 17 513 | 10 124 | 129 | 5 017 | 53 836 | 15 904 |
| Kanada | Canada | 7 222 | 1 305 | 275 | 3 974 | 8 992 | 5 169 |
| Neuseeland | New Zealand | 1 893 | 185 | 40 | 1 554 | 442 | 916 |
| Vereinigte Staaten | United States | 177 906 | 28 371 | 647 | 79 563 | 352 485 | 167 316 |
| Offshore-Finanzplätze | Offshore centres | 419 768 | 66 602 | 977 | 225 799 | 112 087 | 289 458 |
| Aruba | Aruba | 55 | . | 1 | 54 | 105 | 18 |
| Bahamas | Bahamas | 59 945 | 18 309 | 120 | 22 439 | 9 636 | 49 284 |
| Bahrain | Bahrain | 731 | 239 | 5 | 434 | 382 | 471 |
| Barbados | Barbados | 217 | 9 | 2 | 185 | 104 | 84 |
| Bermuda | Bermuda | 5 390 | 195 | 92 | 4 983 | 2 225 | 4 001 |

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

85 Banken / 85 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 instruments | Loans ⁸ | Securities ⁹ | |
| | | 1 | 2 | 3 | 4 | 5 |
| Offshore-Finanzplätze (Fortsetzung) | Offshore centres (continued) | | | | | |
| Gibraltar | Gibraltar | 2 122 | 1 006 | — | . | . |
| Guernsey | Guernsey | 10 385 | 2 907 | . | . | 2 839 |
| Hongkong | Hong Kong SAR | 32 523 | 20 712 | 361 | 6 131 | 2 033 |
| Insel Man | Isle of Man | 636 | . | — | . | . |
| Jersey | Jersey | 6 519 | 1 246 | . | . | 2 510 |
| Kaimaninseln | Cayman Islands | 41 499 | 1 348 | — | . | 15 224 |
| Libanon | Lebanon | 1 575 | 47 | . | . | . |
| Macau | Macau SAR | 26 | . | — | 22 | — |
| Mauritius | Mauritius | 1 001 | 3 | — | . | . |
| Niederländische Antillen | Netherlands Antilles | 676 | 0 | — | . | . |
| Panama | Panama | 7 968 | 43 | — | 7 612 | 52 |
| Samoa | Samoa | 331 | — | — | . | — |
| Singapur | Singapore | 18 101 | 7 653 | 1 357 | 5 314 | 2 030 |
| Vanuatu | Vanuatu | 6 | . | — | 2 | — |
| Westindien (GB) | West Indies UK | 28 434 | 45 | . | 25 611 | 2 001 |
| Aufstrebende Volkswirtschaften | Developing countries | 94 037 | 11 161 | 1 629 | 48 783 | 24 829 |
| Europa | Europe | 10 158 | 1 817 | 237 | 6 428 | . |
| Albanien | Albania | 7 | — | — | 7 | — |
| Belarus | Belarus | 76 | 58 | — | 18 | . |
| Bosnien und Herzegowina | Bosnia and Herzegovina | 6 | . | — | 1 | . |
| Bulgarien | Bulgaria | 292 | . | — | . | . |
| Estland | Estonia | 97 | 2 | — | 94 | — |
| Kroatien | Croatia | 426 | 29 | — | 388 | 9 |
| Lettland | Lithuania | 32 | 24 | — | 4 | . |
| Litauen | Latvia | 33 | 1 | — | . | . |
| Mazedonien | Macedonia | 10 | 3 | — | 4 | . |
| Moldova | Moldova | 1 | — | — | 1 | — |
| Montenegro | Montenegro | 18 | . | — | 18 | . |
| Polen | Poland | 624 | 127 | . | 248 | . |
| Rumänien | Romania | 240 | 3 | — | . | . |
| Russische Föderation | Russia | 3 801 | 618 | — | 2 234 | . |
| Serbien | Serbia | 181 | 69 | — | 72 | . |
| Tschechische Republik | Czech Republic | 271 | 25 | — | . | 36 |
| Türkei | Turkey | 3 168 | 598 | 112 | . | . |
| Ukraine | Ukraine | 390 | 133 | — | . | . |
| Ungarn | Hungary | 487 | 126 | — | . | 125 |
| 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) | | | | | | |
| Gibraltar | Gibraltar | 4 134 | 2 636 | 11 | 1 287 | 3 110 | |
| Guernsey | Guernsey | 48 510 | 18 955 | 58 | 8 304 | 25 156 | |
| Hongkong | Hong Kong SAR | 34 515 | 4 926 | 83 | 26 129 | 21 583 | |
| Insel Man | Isle of Man | 1 917 | 275 | 3 | 1 615 | 674 | |
| Jersey | Jersey | 87 158 | 2 002 | 10 | 9 592 | 83 493 | |
| Kaimaninseln | Cayman Islands | 39 867 | 8 414 | 8 | 28 648 | 33 310 | |
| Libanon | Lebanon | 4 601 | 2 028 | 7 | 2 530 | 1 515 | |
| Macau | Macau SAR | 800 | . | 0 | 166 | 734 | |
| Mauritius | Mauritius | 837 | 15 | 27 | 790 | 364 | |
| Niederländische Antillen | Netherlands Antilles | 1 269 | 106 | 13 | 1 142 | 653 | |
| Panama | Panama | 26 410 | 56 | 153 | 25 984 | 9 069 | |
| Samoa | Samoa | 1 727 | — | 1 | 1 723 | 1 318 | |
| Singapur | Singapore | 25 210 | 7 711 | 171 | 14 420 | 16 882 | |
| Vanuatu | Vanuatu | 57 | . | . | 51 | 36 | |
| Westindien (GB) | West Indies UK | 76 417 | 93 | 209 | 75 321 | 37 705 | |
| Aufstrebende Volkswirtschaften | Developing countries | 139 490 | 23 843 | 2 487 | 106 909 | 69 545 | |
| Europa | Europe | 21 585 | 4 031 | 747 | 16 590 | 9 062 | |
| Albanien | Albania | 26 | 16 | 4 | 6 | 10 | |
| Belarus | Belarus | 211 | 150 | 2 | 59 | 59 | |
| Bosnien und Herzegowina | Bosnia and Herzegovina | 51 | . | 14 | 13 | 41 | |
| Bulgarien | Bulgaria | 280 | 85 | 27 | 165 | 108 | |
| Estland | Estonia | 122 | 14 | 4 | 103 | 35 | |
| Kroatien | Croatia | 524 | 110 | 72 | 342 | 163 | |
| Lettland | Lithuania | 335 | 201 | 6 | 122 | 247 | |
| Litauen | Latvia | 101 | 41 | 4 | 56 | 48 | |
| Mazedonien | Macedonia | 81 | 30 | 12 | 39 | 61 | |
| Moldova | Moldova | 51 | . | 2 | 49 | 5 | |
| Montenegro | Montenegro | 17 | . | 2 | 14 | 8 | |
| Polen | Poland | 806 | 390 | 54 | 308 | 588 | |
| Rumänien | Romania | 248 | 15 | 15 | 217 | 123 | |
| Russische Föderation | Russia | 11 398 | 1 441 | 168 | 9 706 | 4 705 | |
| Serbien | Serbia | 474 | 177 | 94 | 197 | 243 | |
| Tschechische Republik | Czech Republic | 771 | 46 | 119 | 599 | 463 | |
| Türkei | Turkey | 3 995 | 245 | 43 | 3 681 | 1 433 | |
| Ukraine | Ukraine | 1 556 | 839 | 13 | 702 | 392 | |
| Ungarn | Hungary | 537 | 205 | 92 | 211 | 328 | |
| 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

85 Banken / 85 banks

In Millionen Franken / In CHF millions

| Länder Countries | | Banken Banks | | | | |
|---------------------------------------|---|-------------------------------|------------------------------------|--------------------------------|-----------------------|-----------------------------|
| | | Guthaben ¹² | davon / of which | | | |
| | | | Forderungen gegenüber Banken | Geldmarkt- papiere | Kredite ¹³ | Wertschriften ¹⁴ |
| | | Assets ¹² | Claims against banks | Money market instruments | Loans ¹³ | Securities ¹⁴ |
| | | 1 | 2 | 3 | 4 | 5 |
| Lateinamerika und Karibik | Latin America and Caribbean | 13 674 | 894 | 31 | . | 3 084 |
| Argentinien | Argentina | 731 | 6 | — | 678 | 36 |
| Belize | Belize | 961 | — | — | 927 | . |
| Bolivien | Bolivia | 43 | — | — | 43 | — |
| Brasilien | Brazil | 3 970 | 395 | 13 | . | 2 189 |
| Chile | Chile | 396 | 106 | — | 205 | . |
| Costa Rica | Costa Rica | 165 | . | — | 160 | . |
| Dominica | Dominica | 14 | — | — | 14 | — |
| Dominikanische Republik | Dominican Republic | 125 | . | — | . | . |
| Ecuador | Ecuador | 297 | . | — | . | . |
| El Salvador | El Salvador | 83 | — | — | 52 | . |
| Falklandinseln | Falkland Islands | . | — | — | . | — |
| Grenada | Grenada | 5 | — | — | 4 | — |
| Guatemala | Guatemala | 50 | — | — | 49 | . |
| Guyana | Guyana | . | — | — | . | — |
| Haiti | Haiti | 0 | . | — | 0 | — |
| Honduras | Honduras | 16 | — | — | 14 | . |
| Jamaika | Jamaica | 32 | . | — | 17 | . |
| Kolumbien | Colombia | 266 | . | — | 192 | 66 |
| Kuba | Cuba | 1 | . | — | 1 | — |
| Mexiko | Mexico | 4 589 | 363 | . | 2 952 | . |
| Nicaragua | Nicaragua | 3 | . | — | 3 | — |
| Paraguay | Paraguay | 84 | — | — | 80 | — |
| Peru | Peru | 442 | 12 | . | 399 | 27 |
| St. Lucia | St. Lucia | 48 | — | — | 48 | — |
| St. Vincent und die Grenadinen | St. Vincent and the Grenadines | 207 | — | — | 204 | . |
| Suriname | Suriname | . | — | — | . | — |
| Trinidad und Tobago | Trinidad and Tobago | 53 | — | — | 47 | . |
| Turks- und Caicosinseln | Turks and Caicos | 88 | — | — | . | . |
| Uruguay | Uruguay | 231 | . | . | 211 | . |
| Venezuela | Venezuela | 773 | 1 | — | 684 | . |
| Residual Lateinamerika und Karibik | Residual Latin America and Caribbean | — | — | — | — | — |
| Afrika und Mittlerer Osten | Africa and Middle East | 25 879 | 2 788 | 415 | 19 397 | 1 489 |
| Ägypten | Egypt | 907 | 58 | . | . | . |
| Algerien | Algeria | 32 | . | — | 27 | — |
| Angola | Angola | 7 | — | — | 6 | — |
| Äquatorialguinea | Equatorial Guinea | 1 | — | — | 0 | — |
| Äthiopien | Ethiopia | 1 | — | — | 1 | — |

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

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

| Länder Countries | | Verpflichtungen ¹⁵ | davon / of which | | | davon / of which | |
|------------------------------------|--------------------------------------|-------------------------------|------------------|---|---|--------------------------|--------------------------------|
| | | | gegenüber Banken | gegenüber Kunden in Spar- und Anlageform | Übrige Verpflichtungen gegenüber Kunden | Grossbanken Big banks | |
| | | Liabilities ¹⁵ | Towards banks | Towards customers in the form of savings and deposits | Other liabilities towards customers | Guthaben Assets | Verpflichtungen Liabilities |
| | | 1 | 2 | 3 | 4 | 5 | 6 |
| Lateinamerika und Karibik | Latin America and Caribbean | 29 185 | 4 411 | 469 | 22 706 | 7 851 | 12 538 |
| Argentinien | Argentina | 6 270 | 15 | 77 | 6 172 | 239 | 2 300 |
| Belize | Belize | 2 652 | . | 8 | 2 611 | 208 | 823 |
| Bolivien | Bolivia | 174 | . | 6 | 157 | 36 | 84 |
| Brasilien | Brazil | 5 930 | 1 366 | 115 | 3 704 | 3 003 | 3 148 |
| Chile | Chile | 754 | 306 | 21 | 415 | 170 | 258 |
| Costa Rica | Costa Rica | 401 | . | 21 | 323 | 68 | 150 |
| Dominica | Dominica | 67 | — | 0 | 66 | 1 | 21 |
| Dominikanische Republik | Dominican Republic | 122 | . | 13 | 109 | 73 | 46 |
| Ecuador | Ecuador | 212 | 28 | 20 | 164 | 45 | 83 |
| El Salvador | El Salvador | 42 | . | 1 | 36 | 36 | 19 |
| Falklandinseln | Falkland Islands | . | — | . | . | — | 0 |
| Grenada | Grenada | 11 | — | 0 | 11 | 0 | 3 |
| Guatemala | Guatemala | 75 | . | 12 | 63 | 28 | 28 |
| Guyana | Guyana | 2 | — | . | 2 | . | 0 |
| Haiti | Haiti | 14 | . | 0 | 8 | . | 11 |
| Honduras | Honduras | 308 | . | 1 | 31 | 6 | 34 |
| Jamaika | Jamaica | 33 | . | 1 | 27 | 7 | 8 |
| Kolumbien | Colombia | 559 | 200 | 17 | 341 | 184 | 263 |
| Kuba | Cuba | 132 | . | 3 | 8 | . | 2 |
| Mexiko | Mexico | 3 511 | 315 | 64 | 2 392 | 2 910 | 1 999 |
| Nicaragua | Nicaragua | 3 | — | 1 | 2 | . | 2 |
| Paraguay | Paraguay | 198 | 18 | 12 | 167 | 27 | 48 |
| Peru | Peru | 1 597 | . | 17 | 486 | 290 | 1 164 |
| St. Lucia | St. Lucia | 126 | — | . | 126 | 1 | 10 |
| St. Vincent und die Grenadinen | St. Vincent and the Grenadines | 963 | . | 14 | 940 | 74 | 351 |
| Suriname | Suriname | 1 | — | 0 | 0 | 0 | 0 |
| Trinidad und Tobago | Trinidad and Tobago | 120 | . | 3 | 72 | 51 | 114 |
| Turks- und Caicosinseln | Turks and Caicos | 410 | 32 | 3 | 349 | 33 | 120 |
| Uruguay | Uruguay | 1 805 | 332 | 14 | 1 455 | 56 | 606 |
| Venezuela | Venezuela | 2 693 | 189 | 25 | 2 472 | 300 | 842 |
| Residual Lateinamerika und Karibik | Residual Latin America and Caribbean | — | — | — | — | — | — |
| Afrika und Mittlerer Osten | Africa and Middle East | 42 902 | 8 878 | 794 | 31 631 | 10 710 | 17 647 |
| Ägypten | Egypt | 2 404 | 646 | 34 | 1 713 | 438 | 1 331 |
| Algerien | Algeria | 766 | 73 | 21 | 672 | 13 | 229 |
| Angola | Angola | 370 | . | 1 | 368 | 5 | 16 |
| Äquatorialguinea | Equatorial Guinea | 38 | — | . | 36 | 0 | 6 |
| Äthiopien | Ethiopia | 20 | . | 5 | 12 | 1 | 11 |

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

85 Banken / 85 banks

In Millionen Franken / In CHF millions

| Länder Countries | | Banken Banks | | | | |
|--|---|--|------------------------------------|-----------------------|--------------------------|-----------------------------|
| | | Guthaben ¹⁷ Assets ¹⁷ | davon / of which | | | |
| | | | Forderungen gegenüber Banken | Geldmarkt- papiere | Kredite ¹⁸ | Wertschriften ¹⁹ |
| | | Claims against banks | Money market instruments | Loans ¹⁸ | Securities ¹⁹ | |
| | | 1 | 2 | 3 | 4 | 5 |
| Afrika und Mittlerer Osten (Fortsetzung) | Africa and Middle East (continued) | | | | | |
| Benin | Benin | 12 | . | — | 3 | — |
| Botsuana | Botswana | 16 | — | — | 16 | — |
| Burkina Faso | Burkina Faso | 1 | . | — | 0 | — |
| Burundi | Burundi | 4 | — | — | 4 | — |
| Côte d'Ivoire | Côte d'Ivoire | 126 | . | . | 61 | 29 |
| Dschibuti | Djibouti | 13 | — | . | 7 | — |
| Eritrea | Eritrea | 1 | — | — | 1 | — |
| Gabun | Gabon | 6 | — | — | 5 | . |
| Gambia | Gambia | 5 | . | — | 5 | — |
| Ghana | Ghana | 79 | . | — | 58 | . |
| Guinea | Guinea | 7 | — | — | 6 | — |
| Guinea-Bissau | Guinea-Bissau | . | — | — | . | — |
| Irak | Iraq | 19 | . | — | 4 | . |
| Iran | Iran | 426 | 298 | — | 117 | . |
| Israel | Israel | 2 005 | 205 | — | . | . |
| Jemen | Yemen | 128 | . | — | 122 | — |
| Jordanien | Jordan | 455 | 225 | — | . | — |
| Kamerun | Cameroon | 12 | — | . | 11 | — |
| Kap Verde | Cape Verde | 7 | — | — | 7 | — |
| Katar | Qatar | 2 507 | 162 | — | 2 202 | 121 |
| Kenia | Kenya | 282 | 2 | . | 206 | . |
| Komoren | Comoros Islands | . | — | — | . | — |
| Kongo (Brazzaville) | Congo (Brazzaville) | 8 | — | — | 5 | . |
| Kongo (Demokratische Republik (ex-Zaire)) | Congo Democratic Republic (formerly Zaire) | 75 | . | — | . | — |
| Kuwait | Kuwait | 2 104 | 129 | — | . | . |
| Lesotho | Lesotho | . | — | — | . | — |
| Liberia | Liberia | 3 506 | — | — | . | — |
| Libyen | Libya | 71 | . | — | 68 | — |
| Madagaskar | Madagascar | 2 | . | — | 2 | — |
| Malawi | Malawi | 2 | — | . | 1 | — |
| Mali | Mali | 3 | — | — | 3 | — |
| Marokko | Morocco | 460 | 65 | 142 | . | . |
| Mauretanien | Mauritania | 307 | . | — | 3 | . |
| Mosambik | Mozambique | 4 | . | — | 4 | — |
| Namibia | Namibia | 2 | — | — | 2 | — |
| Niger | Niger | 4 | — | — | 4 | — |
| Nigeria | Nigeria | 400 | 223 | — | 136 | . |
| Oman | Oman | 695 | 20 | — | 673 | . |

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 | Verpflichtungen ²⁰ Liabilities ²⁰ | davon / of which | | | davon / of which | |
|---|--|-----------------------------------|---|--|--------------------------|--------------------------------|
| | | gegenüber Banken Towards banks | gegenüber Kunden in Spar- und Anlageform Towards customers in the form of savings and deposits | Übrige Verpflichtungen gegenüber Kunden Other liabilities towards customers | Grossbanken Big banks | Verpflichtungen Liabilities |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Afrika und Mittlerer Osten (Fortsetzung) | Africa and Middle East (continued) | | | | | |
| Benin | Benin | 43 | 7 | 1 | 35 | 0 |
| Botsuana | Botswana | 23 | . | 3 | 14 | 0 |
| Burkina Faso | Burkina Faso | 24 | . | 2 | 21 | 0 |
| Burundi | Burundi | 18 | . | 1 | 17 | 1 |
| Côte d'Ivoire | Côte d'Ivoire | 393 | 119 | 6 | 163 | 72 |
| Dschibuti | Djibouti | 55 | . | . | 55 | 0 |
| Eritrea | Eritrea | 9 | . | 1 | 5 | 1 |
| Gabun | Gabon | 77 | . | 1 | 73 | 0 |
| Gambia | Gambia | 27 | . | 0 | 18 | 3 |
| Ghana | Ghana | 91 | . | 5 | 62 | 21 |
| Guinea | Guinea | 223 | 171 | 1 | 51 | 1 |
| Guinea-Bissau | Guinea-Bissau | 5 | — | . | 5 | . |
| Irak | Iraq | 59 | . | 1 | 53 | 15 |
| Iran | Iran | 1 270 | 878 | 6 | 386 | 323 |
| Israel | Israel | 5 506 | 216 | 189 | 5 051 | 621 |
| Jemen | Yemen | 183 | 36 | 1 | 143 | 6 |
| Jordanien | Jordan | 2 023 | 1 281 | 4 | 736 | 56 |
| Kamerun | Cameroon | 53 | . | 3 | 48 | 1 |
| Kap Verde | Cape Verde | 4 | . | 1 | 3 | . |
| Katar | Qatar | 818 | 568 | 2 | 242 | 1 821 |
| Kenia | Kenya | 1 054 | 116 | 35 | 890 | 39 |
| Komoren | Comoros Islands | 9 | — | . | 9 | . |
| Kongo (Brazzaville) | Congo (Brazzaville) | 55 | . | 2 | 54 | 4 |
| Kongo (Demokratische Republik (ex-Zaire)) | Congo Democratic Republic (formerly Zaire) | 315 | 52 | 1 | 262 | 49 |
| Kuwait | Kuwait | 2 121 | 695 | 10 | 1 386 | 393 |
| Lesotho | Lesotho | 3 | . | . | 3 | . |
| Liberia | Liberia | 3 096 | . | 20 | 3 000 | 2 492 |
| Libyen | Libya | 613 | 44 | 10 | 558 | 49 |
| Madagaskar | Madagascar | 283 | 179 | 4 | 100 | 1 |
| Malawi | Malawi | 14 | . | 1 | 13 | 0 |
| Mali | Mali | 12 | . | 0 | 11 | . |
| Marokko | Morocco | 1 035 | 34 | 34 | 965 | 36 |
| Mauretanien | Mauritania | 26 | . | 1 | 11 | 298 |
| Mosambik | Mozambique | 51 | . | 1 | 18 | 1 |
| Namibia | Namibia | 26 | . | 5 | 20 | 1 |
| Niger | Niger | 7 | . | 1 | 6 | 3 |
| Nigeria | Nigeria | 622 | 109 | 6 | 498 | 321 |
| Oman | Oman | 482 | . | 5 | 436 | 334 |

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

85 Banken / 85 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 instruments | Loans ²³ | Securities ²⁴ | |
| | | 1 | 2 | 3 | 4 | 5 |
| Afrika und Mittlerer Osten (Fortsetzung) | Africa and Middle East (continued) | | | | | |
| Palästina | Palestinian Territory | 2 | . | — | . | — |
| Ruanda | Rwanda | 1 | — | — | 1 | — |
| Sambia | Zambia | 34 | . | — | 34 | — |
| São Tomé und Príncipe | Sao Tome and Principe | — | — | — | — | — |
| Saudi-Arabien | Saudi Arabia | 3 036 | 364 | . | . | . |
| Senegal | Senegal | 39 | — | . | 24 | . |
| Seychellen | Seychelles | 409 | . | . | 396 | . |
| Sierra Leone | Sierra Leone | . | — | — | . | — |
| Simbabwe | Zimbabwe | 11 | . | — | . | — |
| Somalia | Somalia | . | — | — | . | — |
| St. Helena | St. Helena | . | — | — | — | — |
| Südafrika | South Africa | 686 | 124 | — | . | . |
| Sudan | Sudan | 52 | . | — | 2 | — |
| Swasiland | Swaziland | 1 | — | — | . | — |
| Syrien | Syria | 156 | 3 | — | . | — |
| Tansania | Tanzania | 22 | — | — | 20 | — |
| Togo | Togo | 12 | 1 | — | . | — |
| Tschad | Chad | . | — | — | . | — |
| Tunesien | Tunisia | 70 | 11 | — | 52 | . |
| Uganda | Uganda | 4 | — | — | 4 | — |
| Vereinigte Arabische Emirate | United Arab Emirates | 6 643 | 765 | . | 4 246 | . |
| Zentralafrikanische Republik | Central African Republic | 0 | — | — | . | — |
| Residual Afrika und Mittlerer Osten | Residual Africa and Middle East | . | — | — | . | — |
| Asien und Pazifik | Asia and Pacific | 44 325 | 5 662 | 946 | 14 619 | 18 853 |
| Afghanistan | Afghanistan | 2 | — | — | . | — |
| Armenien | Armenia | 32 | — | — | 32 | — |
| Aserbaidschan | Azerbaijan | 447 | . | — | 342 | — |
| Bangladesch | Bangladesh | 24 | 9 | — | 15 | — |
| Bhutan | Bhutan | . | — | — | . | — |
| Britisches Übersee- Territorium | British Overseas Territories | 49 | . | — | 48 | — |
| Brunei Darussalam | Brunei | 37 | — | — | . | — |
| China | China | 8 897 | 2 070 | . | . | . |
| Chinesisches Taipei | Chinese Taipei | 4 392 | 691 | . | . | . |
| Fidschi | Fiji | . | . | — | . | . |
| Französisch-Polynesien | French Polynesia | 131 | — | — | . | — |
| Georgien | Georgia | 100 | . | — | . | — |
| Indien | India | 3 368 | 792 | 370 | . | . |

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 ²³ | davon / of which | | | Grossbanken Big banks | |
| | | | gegenüber Banken | gegenüber Kunden in Spar- und Anlageform | Übrige Ver- pflichtungen gegenüber Kunden | | |
| | | Liabilities ²⁵ | Towards banks | Towards customers in the form of savings and deposits | Other liabilities towards customers | Guthaben Assets | Verpflich- tungen Liabilities |
| | | 1 | 2 | 3 | 4 | 5 | 6 |
| Afrika und Mittlerer Osten (Fortsetzung) | Africa and Middle East (continued) | | | | | | |
| Palästina | Palestinian Territory | 305 | . | . | 33 | — | — |
| Ruanda | Rwanda | 7 | — | 1 | 6 | 1 | 2 |
| Sambia | Zambia | 36 | . | 1 | 35 | 8 | 14 |
| São Tomé und Príncipe | Sao Tome and Principe | . | — | — | . | — | . |
| Saudi-Arabien | Saudi Arabia | 4 069 | 276 | 19 | 3 576 | 1 259 | 2 279 |
| Senegal | Senegal | 184 | 4 | 6 | 174 | 13 | 39 |
| Seychellen | Seychelles | 1 887 | . | 3 | 1 876 | 241 | 1 153 |
| Sierra Leone | Sierra Leone | 4 | — | . | 4 | 0 | 1 |
| Simbabwe | Zimbabwe | 124 | . | 6 | 117 | 3 | 40 |
| Somalia | Somalia | 1 | . | . | 1 | . | 1 |
| St. Helena | St. Helena | — | — | — | — | — | — |
| Südafrika | South Africa | 2 335 | 910 | 183 | 1 142 | 492 | 938 |
| Sudan | Sudan | 125 | 30 | 0 | 93 | . | 3 |
| Swasiland | Swaziland | 41 | . | 1 | 10 | 0 | 36 |
| Syrien | Syria | 1 649 | 1 225 | 2 | 421 | 18 | 78 |
| Tansania | Tanzania | 199 | . | 9 | 175 | 5 | 113 |
| Togo | Togo | 86 | . | 3 | 81 | 5 | 10 |
| Tschad | Chad | 8 | . | 1 | 8 | . | 2 |
| Tunesien | Tunisia | 430 | 90 | 21 | 318 | 27 | 246 |
| Uganda | Uganda | 128 | . | 1 | 18 | 1 | 118 |
| Vereinigte Arabische Emirate | United Arab Emirates | 6 949 | 554 | 112 | 5 314 | 1 217 | 2 289 |
| Zentralafrikanische Republik | Central African Republic | 7 | — | 1 | 7 | 0 | 5 |
| Residual Afrika und Mittlerer Osten | Residual Africa and Middle East | . | — | . | . | — | — |
| Asien und Pazifik | Asia and Pacific | 45 818 | 6 524 | 477 | 35 983 | 36 983 | 30 299 |
| Afghanistan | Afghanistan | 14 | . | 0 | 4 | 0 | 11 |
| Armenien | Armenia | 67 | 16 | 1 | 49 | 2 | 30 |
| Aserbaidzhan | Azerbaijan | 186 | 67 | 12 | 106 | 248 | 71 |
| Bangladesch | Bangladesh | 149 | 85 | 2 | 62 | 14 | 14 |
| Bhutan | Bhutan | 2 | . | . | 1 | . | 2 |
| Britisches Übersee- Territorium | British Overseas Territories | 143 | — | . | 142 | . | — |
| Brunei Darussalam | Brunei | 765 | . | . | 765 | 23 | 683 |
| China | China | 3 874 | 419 | 67 | 3 152 | 8 333 | 2 794 |
| Chinesisches Taipei | Chinese Taipei | 11 990 | 201 | 26 | 11 410 | 3 488 | 8 807 |
| Fidschi | Fiji | 14 | . | 0 | 14 | 1 | 1 |
| Französisch-Polynesien | French Polynesia | 35 | . | 3 | 32 | 71 | 11 |
| Georgien | Georgia | 47 | . | . | 44 | 74 | 10 |
| Indien | India | 1 391 | 178 | 51 | 1 096 | 2 842 | 819 |

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

85 Banken / 85 banks

In Millionen Franken / In CHF millions

| Länder Countries | Banken Banks | davon / of which | | | | |
|------------------------------------|---------------------------------|--|---|---|--|---|
| | | Guthaben ²⁷ Assets ²⁷ | Forderungen gegenüber Banken Claims against banks | Geldmarkt- papiere Money market instruments | Kredite ²⁸ Loans ²⁸ | Wertschriften ²⁹ Securities ²⁹ |
| | | 1 | 2 | 3 | 4 | 5 |
| Asien und Pazifik (Fortsetzung) | Asia and Pacific (continued) | | | | | |
| Indonesien | Indonesia | 5 420 | 71 | — | . | . |
| Kambodscha | Cambodia | 6 | — | — | 6 | — |
| Kasachstan | Kazakhstan | 435 | 22 | — | 317 | . |
| Kirgisien | Kyrgyz Republic | 54 | — | — | 54 | — |
| Kiribati | Kiribati | — | — | — | — | — |
| Laos | Laos | . | — | — | . | — |
| Malaysia | Malaysia | 2 205 | 502 | . | . | . |
| Malediven | Maldives | 3 | — | — | 3 | — |
| Marshallinseln | Marshall Islands | 2 252 | — | — | 2 246 | 2 |
| Mongolei | Mongolia | 4 | . | — | 4 | — |
| Myanmar | Myanmar | . | — | — | . | — |
| Nauru | Nauru | . | — | — | — | — |
| Nepal | Nepal | 4 | — | — | 4 | — |
| Neukaledonien | New Caledonia | 3 | — | — | 3 | — |
| Nordkorea | North Korea | . | — | — | . | . |
| Pakistan | Pakistan | 332 | 11 | — | 154 | . |
| Palau | Palau | — | — | — | — | — |
| Papua-Neuginea | Papua New Guinea | 9 | — | — | . | . |
| Philippinen | Philippines | 1 142 | 236 | — | . | . |
| Salomonen | Solomon Islands | . | — | — | . | — |
| Sri Lanka | Sri Lanka | 88 | 2 | — | 79 | . |
| Südkorea | South Korea | 13 521 | 915 | . | 240 | . |
| Tadschikistan | Tajikistan | 0 | — | — | 0 | — |
| Thailand | Thailand | 1 010 | 202 | . | 546 | . |
| Timor-Leste | Timor Leste | . | — | — | . | — |
| Tonga | Tonga | . | — | — | . | — |
| Turkmenistan | Turkmenistan | 0 | — | — | 0 | — |
| Tuvalu | Tuvalu | — | — | — | — | — |
| US Pazifische Inseln | US Pacific Islands | — | — | — | — | — |
| Usbekistan | Uzbekistan | 34 | . | — | 3 | — |
| Vietnam | Vietnam | 321 | . | — | 140 | . |
| Wallis und Futuna | Wallis and Futuna | . | — | — | . | — |
| Residual Asien und Pazifik | Residual Asia and Pacific | — | — | — | — | — |
| Nicht aufgliederbar | Unallocated | 0 | . | . | . | . |

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

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

| Länder Countries | | davon / of which | | | davon / of which | |
|------------------------------------|---------------------------------|-------------------------------|---|--|---|--------------------------------|
| | | Verpflichtungen ³⁰ | gegenüber Banken | gegenüber Kunden in Spar- und Anlageform | Übrige Verpflichtungen gegenüber Kunden | Grossbanken Big banks |
| | Liabilities ³⁰ | Towards banks | Towards customers in the form of savings and deposits | Other liabilities towards customers | Guthaben Assets | Verpflichtungen Liabilities |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Asien und Pazifik (Fortsetzung) | Asia and Pacific (continued) | | | | | |
| Indonesien | Indonesia | 6 587 | 101 | 19 | 6 436 | 4 110 |
| Kambodscha | Cambodia | 36 | . | 3 | 8 | 30 |
| Kasachstan | Kazakhstan | 1 093 | 88 | 7 | 991 | 420 |
| Kirgisien | Kyrgyz Republic | 18 | . | 1 | 16 | 7 |
| Kiribati | Kiribati | . | — | . | . | . |
| Laos | Laos | 3 | . | 0 | 1 | 3 |
| Malaysia | Malaysia | 3 253 | . | 28 | 2 926 | 1 797 |
| Malediven | Maldives | 27 | — | 1 | 26 | 3 |
| Marshallinseln | Marshall Islands | 2 105 | . | 13 | 2 089 | 1 155 |
| Mongolei | Mongolia | 36 | . | 0 | 31 | 33 |
| Myanmar | Myanmar | 8 | . | . | 7 | 1 |
| Nauru | Nauru | 2 | — | — | 2 | 2 |
| Nepal | Nepal | 69 | . | 4 | 20 | 59 |
| Neukaledonien | New Caledonia | 12 | . | 1 | 10 | 4 |
| Nordkorea | North Korea | 0 | — | . | . | . |
| Pakistan | Pakistan | 1 611 | 419 | 42 | 1 148 | 368 |
| Palau | Palau | . | — | — | . | . |
| Papua-Neuginea | Papua New Guinea | 9 | . | 0 | 3 | 2 |
| Philippinen | Philippines | 2 686 | 771 | 27 | 1 452 | 1 473 |
| Salomonen | Solomon Islands | . | — | — | . | — |
| Sri Lanka | Sri Lanka | 94 | 4 | 7 | 83 | 51 |
| Südkorea | South Korea | 3 010 | 436 | 18 | 1 025 | 2 877 |
| Tadschikistan | Tajikistan | 23 | . | . | 11 | 20 |
| Thailand | Thailand | 3 719 | 859 | 126 | 2 669 | 2 065 |
| Timor-Leste | Timor Leste | . | — | . | . | . |
| Tonga | Tonga | 1 | . | . | 1 | 0 |
| Turkmenistan | Turkmenistan | 52 | . | . | 8 | 50 |
| Tuvalu | Tuvalu | — | — | — | — | — |
| US Pazifische Inseln | US Pacific Islands | . | — | — | . | — |
| Usbekistan | Uzbekistan | 2 469 | 2 385 | 1 | 76 | 2 427 |
| Vietnam | Vietnam | 203 | . | 10 | 54 | 89 |
| Wallis und Futuna | Wallis and Futuna | 0 | — | . | . | — |
| 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.

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 | 3 | 4 | 5 | 6 |
| Zinsinstrumente | | | | | | |
| Interest rate instruments | 206 057 | 194 577 | 35 653 237 | 196 886 | 182 860 | 35 044 098 |
| davon / of which | | | | | | |
| Terminkontrakte inklusive FRAs | | | | | | |
| Futures contracts including FRAs | 1 855 | 2 031 | 2 583 426 | 1 791 | 1 868 | 2 566 795 |
| Swaps | 177 420 | 160 975 | 31 409 539 | 168 647 | 150 785 | 30 889 090 |
| Optionen (OTC) | | | | | | |
| Options (OTC) | 26 502 | 31 296 | 1 227 789 | 26 175 | 29 934 | 1 191 645 |
| Devisen | | | | | | |
| Foreign exchange | 145 704 | 149 943 | 10 297 675 | 137 061 | 141 269 | 9 489 985 |
| davon / of which | | | | | | |
| Terminkontrakte | | | | | | |
| Futures contracts | 37 381 | 37 372 | 3 082 721 | 31 829 | 32 116 | 2 610 205 |
| Swaps | 86 695 | 91 321 | 4 750 984 | 84 890 | 89 077 | 4 580 834 |
| Optionen (OTC) | | | | | | |
| Options (OTC) | 21 603 | 21 226 | 2 415 107 | 20 318 | 20 054 | 2 295 206 |
| Edelmetalle | | | | | | |
| Precious metals | 5 058 | 4 808 | 140 127 | 4 033 | 3 810 | 97 723 |
| davon / of which | | | | | | |
| Terminkontrakte | | | | | | |
| Futures contracts | 2 286 | 2 000 | 51 813 | 1 951 | 1 692 | 36 743 |
| Optionen (OTC) | | | | | | |
| Options (OTC) | 2 694 | 2 671 | 79 591 | 2 056 | 2 022 | 54 890 |
| Beteiligungstitel / Indizes | | | | | | |
| Equity / index-related products | 28 813 | 35 271 | 468 796 | 22 133 | 26 414 | 361 117 |
| davon / of which | | | | | | |
| Terminkontrakte | | | | | | |
| Futures contracts | 3 512 | 4 329 | 89 174 | 3 443 | 4 261 | 86 140 |
| Optionen (OTC) | | | | | | |
| Options (OTC) | 16 778 | 19 179 | 270 974 | 11 376 | 14 410 | 207 853 |
| Kreditderivate | | | | | | |
| Credit derivatives | 89 870 | 79 034 | 2 814 592 | 89 783 | 78 873 | 2 806 325 |
| davon / of which | | | | | | |
| Credit Default Swaps | 62 805 | 54 765 | 1 893 548 | 62 770 | 54 692 | 1 889 110 |
| Total Return Swaps | 1 690 | 977 | 28 520 | 1 639 | 952 | 24 751 |
| First to Default Swaps | 5 281 | 3 565 | 83 851 | 5 281 | 3 565 | 83 851 |
| Übrige | | | | | | |
| Other | 1 974 | 1 934 | 27 662 | 1 916 | 1 641 | 25 187 |
| davon / of which | | | | | | |
| Terminkontrakte | | | | | | |
| Futures contracts | 468 | 462 | 4 771 | 468 | 461 | 4 591 |
| Optionen (OTC) | | | | | | |
| Options (OTC) | 545 | 706 | 6 405 | 504 | 433 | 5 439 |
| Total | 477 475 | 465 568 | 49 402 089 | 451 812 | 434 867 | 47 824 435 |

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 | 2005 | 1 784 | 284 | 253 | 137 | 77 | 2 535 |
| Domestic | 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 |
| | 2009 | 1 097 | 911 | 481 | 247 | 6 | 2 743 |
| Ausland | 2005 | 19 720 | 197 194 | 108 560 | 48 467 | 2 | 373 943 |
| Foreign | 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 |
| | 2009 | 16 801 | 110 412 | 83 979 | 34 151 | 115 | 245 458 |
| Total | 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 |
| | 2009 | 17 898 | 111 323 | 84 460 | 34 398 | 122 | 248 201 |

Treuhandverpflichtungen / Fiduciary liabilities

| | | | | | | | |
|----------|------|---------------|----------------|---------------|---------------|------------|----------------|
| Inland | 2005 | 14 301 | 18 711 | 20 996 | 6 356 | — | 60 364 |
| Domestic | 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 |
| | 2009 | 12 949 | 11 095 | 16 588 | 4 840 | 4 | 45 476 |
| Ausland | 2005 | 7 203 | 178 768 | 87 817 | 42 248 | 78 | 316 114 |
| Foreign | 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 |
| | 2009 | 4 949 | 100 228 | 67 872 | 29 558 | 118 | 202 725 |
| Total | 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 |
| | 2009 | 17 898 | 111 323 | 84 460 | 34 398 | 122 | 248 201 |

37 Treuhandgeschäfte – Bankengruppen Fiduciary business, by bank category

In Millionen Franken / In CHF millions

| Gruppe Category | Jahresende End of year | | | | | | | | | |
|--------------------|---------------------------|------|------|------|------|------|------|------|------|------|
| | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

1.00–8.00 Alle Banken / All banks

| | | | | | | | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1.00–8.00 Alle Banken | 411 641 | 407 162 | 339 377 | 309 989 | 314 604 | 376 478 | 434 020 | 482 945 | 382 429 | 248 201 |
| 1.00 Kantonalbanken | 8 975 | 10 014 | 8 313 | 6 962 | 7 651 | 7 480 | 8 205 | 9 936 | 7 120 | 3 672 |
| 2.00 Grossbanken | 74 656 | 62 891 | 52 220 | 50 237 | 50 442 | 58 679 | 76 309 | 81 070 | 57 533 | 27 849 |
| 3.00 Regionalbanken und Sparkassen | 486 | 539 | 408 | 350 | 334 | 444 | 496 | 669 | 621 | 289 |
| 4.00 Raiffeisenbanken | 260 | 230 | 170 | 153 | 147 | 163 | 230 | 337 | 220 | 27 |
| 5.00 Übrige Banken | 274 001 | 280 350 | 239 314 | 216 754 | 217 450 | 265 508 | 294 087 | 336 983 | 274 103 | 173 670 |
| 5.11 Handelsbanken | 18 097 | 16 031 | 6 366 | 5 700 | 4 537 | 3 045 | 3 205 | 3 595 | . | . |
| 5.12 Börsenbanken | 48 545 | 50 147 | 55 401 | 48 474 | 50 343 | 61 113 | 75 852 | 75 055 | 61 020 | 40 869 |
| 5.13 Kleinkreditbanken | . | . | . | . | . | . | . | . | . | . |
| 5.14 Andere Banken | 56 | 51 | 46 | 44 | 44 | 53 | 55 | 60 | 1 626 | 664 |
| 5.20 Ausländisch beherrschte Banken | 207 302 | 214 120 | 177 501 | 162 536 | 162 526 | 201 298 | 214 975 | 258 273 | 211 458 | 132 137 |
| 7.00 Filialen ausländischer Banken | 9 056 | 9 730 | 8 139 | 9 200 | 11 068 | 7 165 | 8 911 | 7 789 | 8 054 | 8 468 |
| 8.00 Privatbankiers | 44 207 | 43 409 | 30 814 | 26 333 | 27 512 | 37 038 | 45 782 | 46 162 | 34 777 | 34 226 |
| 1.00–5.00 Total | 358 378 | 354 024 | 300 424 | 274 456 | 276 024 | 332 275 | 379 327 | 428 994 | 339 598 | 205 507 |

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

| | | | | | | | | | | |
|--|-------------|--------------|---------------|--------------|------------|-------------|-------------|-------------|---------------|---------------|
| 1.00–8.00 All banks | 12.1 | - 1.1 | - 16.6 | - 8.7 | 1.5 | 19.7 | 15.3 | 11.3 | - 20.8 | - 35.1 |
| 1.00 Cantonal banks | 19.1 | 11.6 | - 17.0 | - 16.2 | 9.9 | - 2.2 | 9.7 | 21.1 | - 28.3 | - 48.4 |
| 2.00 Big banks | 4.1 | - 15.8 | - 17.0 | - 3.8 | 0.4 | 16.3 | 30.0 | 6.2 | - 29.0 | - 51.6 |
| 3.00 Regional banks and savings banks | 43.4 | 11.0 | - 24.3 | - 14.4 | - 4.4 | 32.9 | 11.6 | 34.9 | - 7.1 | - 53.4 |
| 4.00 Raiffeisen banks | . | - 11.8 | - 26.1 | - 10.0 | - 4.1 | 11.5 | 40.9 | 46.2 | - 34.6 | - 87.8 |
| 5.00 Other banks | 18.5 | 2.3 | - 14.6 | - 9.4 | 0.3 | 22.1 | 10.8 | 14.6 | - 18.7 | - 36.6 |
| 5.11 Commercial banks | 20.0 | - 11.4 | - 60.3 | - 10.5 | - 20.4 | - 32.9 | 5.3 | 12.2 | . | . |
| 5.12 Stock exchange banks | 17.3 | 3.3 | 10.5 | - 12.5 | 3.9 | 21.4 | 24.1 | - 1.1 | - 18.7 | - 33.0 |
| 5.13 Consumer credit banks | . | . | . | . | . | . | . | . | . | . |
| 5.14 Other banking institutions | 1.6 | - 8.8 | - 11.0 | - 3.8 | - 0.7 | 22.0 | 4.0 | 7.8 | 2 624.0 | - 59.2 |
| 5.20 Foreign-controlled banks | 18.7 | 3.3 | - 17.1 | - 8.4 | 0.0 | 23.9 | 6.8 | 20.1 | - 18.1 | - 37.5 |
| 7.00 Branches of foreign banks | - 57.4 | 7.4 | - 16.4 | 13.0 | 20.3 | - 35.3 | 24.4 | - 12.6 | 3.4 | 5.1 |
| 8.00 Private bankers | 25.2 | - 1.8 | - 29.0 | - 14.5 | 4.5 | 34.6 | 23.6 | 0.8 | - 24.7 | - 1.6 |
| Total for 1.00–5.00 | 15.3 | - 1.2 | - 15.1 | - 8.6 | 0.6 | 20.4 | 14.2 | 13.1 | - 20.8 | - 39.5 |

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

85 Banken / 85 banks

In Millionen Franken / In CHF millions

| Länder Countries | | Banken Banks | Verpflichtungen Liabilities |
|---|----------------------------|--------------------|--------------------------------|
| | | Guthaben Assets | |
| | | 1 | 2 |
| Alle Länder | All countries | 218 997 | 179 027 |
| Fortgeschrittene Volkswirtschaften | Developed countries | 179 144 | 39 638 |
| Europa | Europe | 177 556 | 33 518 |
| Andorra | Andorra | — | 139 |
| Belgien | Belgium | 10 645 | 1 197 |
| Dänemark | Denmark | 742 | 30 |
| Deutschland | Germany | 10 422 | 4 133 |
| Färöer | Faeroe Islands | — | — |
| Finnland | Finland | . | 98 |
| Frankreich | France | 20 684 | 3 795 |
| Griechenland | Greece | 2 271 | 935 |
| Grönland | Greenland | — | — |
| Irland | Ireland | 8 005 | 516 |
| Island | Iceland | . | 13 |
| Italien | Italy | . | 2 005 |
| Luxemburg | Luxembourg | 43 968 | 3 242 |
| Malta | Malta | 2 593 | 119 |
| Niederlande | Netherlands | 47 811 | 2 165 |
| Norwegen | Norway | 1 168 | 138 |
| Österreich | Austria | 4 | 697 |
| Portugal | Portugal | . | 437 |
| San Marino | San Marino | — | 33 |
| Schweden | Sweden | . | 181 |
| Slowakei | Slovakia | — | 42 |
| Slowenien | Slovenia | — | 15 |
| Spanien | Spain | . | 1 604 |
| Vatikanstadt | Vatican | — | . |
| Vereinigtes Königreich | United Kingdom | 28 407 | 9 089 |
| Zypern | Cyprus | 563 | 2 891 |
| Übrige | Other | 1 588 | 6 120 |
| Australien | Australia | . | 492 |
| Japan | Japan | . | 580 |
| Kanada | Canada | 125 | 1 356 |
| Neuseeland | New Zealand | — | 595 |
| Vereinigte Staaten | United States | 1 462 | 3 097 |
| Offshore-Finanzplätze | Offshore centres | 36 979 | 83 150 |
| Aruba | Aruba | — | 185 |
| Bahamas | Bahamas | 2 055 | 8 503 |
| Bahrain | Bahrain | 252 | 567 |
| Barbados | Barbados | . | 40 |
| Bermuda | Bermuda | — | 1 928 |

| Länder Countries | Banken Banks | | |
|--|-------------------------------------|--------------------|--------------------------------|
| | | Guthaben Assets | Verpflichtungen Liabilities |
| | | 1 | 2 |
| Offshore-Finanzplätze (Fortsetzung) | Offshore centres (continued) | | |
| Gibraltar | Gibraltar | — | 1 325 |
| Guernsey | Guernsey | 14 598 | 2 444 |
| Hongkong | Hong Kong SAR | 95 | 1 836 |
| Insel Man | Isle of Man | 6 424 | 1 407 |
| Jersey | Jersey | 10 381 | 3 408 |
| Kaimaninseln | Cayman Islands | 171 | 6 706 |
| Libanon | Lebanon | 2 343 | 2 819 |
| Macau | Macau SAR | — | 17 |
| Mauritius | Mauritius | — | 409 |
| Niederländische Antillen | Netherlands Antilles | 213 | 986 |
| Panama | Panama | 18 | 20 338 |
| Samoa | Samoa | — | 207 |
| Singapur | Singapore | 118 | 2 404 |
| Vanuatu | Vanuatu | — | 21 |
| Westindien (GB) | West Indies UK | 309 | 27 602 |
| Aufstrebende Volkswirtschaften | Developing countries | 2 874 | 56 239 |
| Europa | Europe | 1 164 | 8 786 |
| Albanien | Albania | — | . |
| Belarus | Belarus | — | 19 |
| Bosnien und Herzegowina | Bosnia and Herzegovina | — | 11 |
| Bulgarien | Bulgaria | . | 112 |
| Estland | Estonia | — | 27 |
| Kroatien | Croatia | — | 82 |
| Lettland | Lithuania | — | 31 |
| Litauen | Latvia | — | 55 |
| Mazedonien | Macedonia | — | 19 |
| Moldova | Moldova | . | 6 |
| Montenegro | Montenegro | — | 6 |
| Polen | Poland | . | 207 |
| Rumänien | Romania | . | 143 |
| Russische Föderation | Russia | 825 | 3 518 |
| Serbien | Serbia | — | 64 |
| Tschechische Republik | Czech Republic | . | 295 |
| Türkei | Turkey | 174 | 3 944 |
| Ukraine | Ukraine | . | 130 |
| Ungarn | Hungary | . | 118 |
| 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}

85 Banken / 85 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 | 213 | | 13 529 | |
| Argentinien | Argentina | 21 | | 2 176 | |
| Belize | Belize | . | | 1 946 | |
| Bolivien | Bolivia | — | | 24 | |
| Brasilien | Brazil | . | | 1 165 | |
| Chile | Chile | . | | 263 | |
| Costa Rica | Costa Rica | — | | 477 | |
| Dominica | Dominica | — | | 54 | |
| Dominikanische Republik | Dominican Republic | — | | 131 | |
| Ecuador | Ecuador | — | | 125 | |
| El Salvador | El Salvador | — | | 41 | |
| Falklandinseln | Falkland Islands | — | | — | |
| Grenada | Grenada | — | | 67 | |
| Guatemala | Guatemala | — | | 48 | |
| Guyana | Guyana | — | | . | |
| Haiti | Haiti | — | | 4 | |
| Honduras | Honduras | — | | 11 | |
| Jamaika | Jamaica | — | | . | |
| Kolumbien | Colombia | . | | 331 | |
| Kuba | Cuba | — | | 11 | |
| Mexiko | Mexico | . | | 1 854 | |
| Nicaragua | Nicaragua | — | | . | |
| Paraguay | Paraguay | . | | 100 | |
| Peru | Peru | . | | 333 | |
| St. Lucia | St. Lucia | — | | 86 | |
| St. Vincent und die Grenadinen | St. Vincent and the Grenadines | — | | 588 | |
| Suriname | Suriname | — | | 5 | |
| Trinidad und Tobago | Trinidad and Tobago | — | | 75 | |
| Turks- und Caicosinseln | Turks and Caicos | — | | 492 | |
| Uruguay | Uruguay | — | | 636 | |
| Venezuela | Venezuela | . | | 2 484 | |
| Residual Lateinamerika und Karibik | Residual Latin America and Caribbean | — | | — | |
| Afrika und Mittlerer Osten | Africa and Middle East | 1 394 | | 27 578 | |
| Ägypten | Egypt | — | | 1 217 | |
| Algerien | Algeria | . | | 141 | |
| Angola | Angola | — | | 111 | |
| Äquatorialguinea | Equatorial Guinea | — | | . | |
| Äthiopien | Ethiopia | — | | 2 | |

| Länder Countries | Banken Banks | Guthaben | Verpflichtungen |
|--|---|----------|-----------------|
| | | Assets | Liabilities |
| | | 1 | 2 |
| Afrika und Mittlerer Osten (Fortsetzung) | Africa and Middle East (continued) | | |
| Benin | Benin | — | 15 |
| Botsuana | Botswana | — | 3 |
| Burkina Faso | Burkina Faso | — | 1 |
| Burundi | Burundi | — | . |
| Côte d'Ivoire | Côte d'Ivoire | . | 112 |
| Dschibuti | Djibouti | . | . |
| Eritrea | Eritrea | — | . |
| Gabun | Gabon | . | 15 |
| Gambia | Gambia | — | 2 |
| Ghana | Ghana | — | 10 |
| Guinea | Guinea | — | 37 |
| Guinea-Bissau | Guinea-Bissau | — | . |
| Irak | Iraq | — | 174 |
| Iran | Iran | — | 135 |
| Israel | Israel | . | 1 853 |
| Jemen | Yemen | — | 309 |
| Jordanien | Jordan | . | 863 |
| Kamerun | Cameroon | — | 53 |
| Kap Verde | Cape Verde | — | . |
| Katar | Qatar | . | 312 |
| Kenia | Kenya | . | 374 |
| Komoren | Comoros Islands | — | . |
| Kongo (Brazzaville) | Congo (Brazzaville) | — | 7 |
| Kongo (Demokratische Republik (ex-Zaire)) | Congo Democratic Republic (formerly Zaire) | — | 220 |
| Kuwait | Kuwait | . | 813 |
| Lesotho | Lesotho | — | — |
| Liberia | Liberia | — | 6 096 |
| Libyen | Libya | — | 205 |
| Madagaskar | Madagascar | — | 32 |
| Malawi | Malawi | — | 3 |
| Mali | Mali | — | 7 |
| Marokko | Morocco | — | 607 |
| Mauretanien | Mauritania | — | 8 |
| Mosambik | Mozambique | — | . |
| Namibia | Namibia | — | 8 |
| Niger | Niger | — | . |
| Nigeria | Nigeria | — | 409 |
| Oman | Oman | — | 165 |

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}

85 Banken / 85 banks

In Millionen Franken / In CHF millions

| Länder Countries | Banken Banks | Guthaben Assets | | Verpflichtungen Liabilities | |
|---|---------------------------------------|--------------------|---|--------------------------------|---|
| | | | 1 | | 2 |
| Afrika und Mittlerer Osten (Fortsetzung) | Africa and Middle East (continued) | | | | |
| Palästina | Palestinian Territory | — | | 112 | |
| Ruanda | Rwanda | — | | . | |
| Sambia | Zambia | — | | 26 | |
| São Tomé und Príncipe | Sao Tome and Principe | — | | — | |
| Saudi-Arabien | Saudi Arabia | . | | 6 362 | |
| Senegal | Senegal | . | | 111 | |
| Seychellen | Seychelles | — | | 826 | |
| Sierra Leone | Sierra Leone | — | | . | |
| Simbabwe | Zimbabwe | — | | 41 | |
| Somalia | Somalia | — | | — | |
| St. Helena | St. Helena | — | | — | |
| Südafrika | South Africa | . | | 392 | |
| Sudan | Sudan | — | | 25 | |
| Swasiland | Swaziland | — | | 3 | |
| Syrien | Syria | — | | 331 | |
| Tansania | Tanzania | — | | 91 | |
| Togo | Togo | — | | 12 | |
| Tschad | Chad | — | | . | |
| Tunesien | Tunisia | . | | 191 | |
| Uganda | Uganda | — | | 71 | |
| Vereinigte Arabische Emirate | United Arab Emirates | 1 028 | | 4 595 | |
| Zentralafrikanische Republik | Central African Republic | — | | . | |
| Residual Afrika und Mittlerer Osten | Residual Africa and Middle East | — | | — | |
| Asien und Pazifik | Asia and Pacific | 103 | | 6 345 | |
| Afghanistan | Afghanistan | — | | . | |
| Armenien | Armenia | — | | 35 | |
| Aserbaidshan | Azerbaijan | . | | 161 | |
| Bangladesch | Bangladesh | — | | 25 | |
| Bhutan | Bhutan | — | | . | |
| Britisches Übersee-Territorium | British Overseas Territories | — | | . | |
| Brunei Darussalam | Brunei | — | | 24 | |
| China | China | — | | 212 | |
| Chinesisches Taipei | Chinese Taipei | — | | 643 | |
| Fidschi | Fiji | — | | . | |
| Französisch-Polynesien | French Polynesia | — | | 15 | |
| Georgien | Georgia | . | | 34 | |
| Indien | India | — | | 574 | |

| Länder Countries | | Banken Banks | |
|---------------------------------|------------------------------|--------------------|--------------------------------|
| | | Guthaben Assets | Verpflichtungen Liabilities |
| | | 1 | 2 |
| Asien und Pazifik (Fortsetzung) | Asia and Pacific (continued) | | |
| Indonesien | Indonesia | — | 233 |
| Kambodscha | Cambodia | — | . |
| Kasachstan | Kazakhstan | . | 352 |
| Kirgisien | Kyrgyz Republic | — | . |
| Kiribati | Kiribati | — | — |
| Laos | Laos | — | — |
| Malaysia | Malaysia | — | 379 |
| Malediven | Maldives | — | . |
| Marshallinseln | Marshall Islands | — | 1 540 |
| Mongolei | Mongolia | — | . |
| Myanmar | Myanmar | — | . |
| Nauru | Nauru | — | . |
| Nepal | Nepal | — | 3 |
| Neukaledonien | New Caledonia | — | 7 |
| Nordkorea | North Korea | — | — |
| Pakistan | Pakistan | — | 498 |
| Palau | Palau | — | — |
| Papua-Neuginea | Papua New Guinea | — | . |
| Philippinen | Philippines | — | 127 |
| Salomonen | Solomon Islands | — | — |
| Sri Lanka | Sri Lanka | — | 8 |
| Südkorea | South Korea | — | 81 |
| Tadschikistan | Tajikistan | — | . |
| Thailand | Thailand | — | 359 |
| Timor-Leste | Timor Leste | — | . |
| Tonga | Tonga | — | — |
| Turkmenistan | Turkmenistan | — | . |
| Tuvalu | Tuvalu | — | — |
| US Pazifische Inseln | US Pacific Islands | — | . |
| Usbekistan | Uzbekistan | — | 105 |
| Vietnam | Vietnam | — | 23 |
| 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} Holdings of securities 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 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 | 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 | 1 177 | 398 | 2 438 | 2 241 | 721 | 157 | 1 364 |
| | 2009 | 4 508 | 1 262 | 432 | 2 814 | 2 486 | 743 | 181 | 1 562 |
| CHF | 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 | 1 889 | 398 | 200 | 1 291 | 712 | 88 | 17 | 607 |
| | 2009 | 2 106 | 430 | 205 | 1 472 | 787 | 86 | 18 | 684 |
| EUR | 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 |
| | 2009 | 1 126 | 421 | 106 | 599 | 769 | 320 | 70 | 379 |
| USD | 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 | 301 | 93 | 502 | 685 | 259 | 71 | 354 |
| | 2009 | 962 | 320 | 94 | 548 | 719 | 271 | 73 | 375 |
| Übrige Währungen Other currencies | 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 |
| | 2009 | 315 | 91 | 27 | 196 | 211 | 66 | 20 | 125 |

¹ Ausführlichere Angaben zu Wertschriftenbeständen in Kundendepots der Banken sind in der SNB-Publikation *Statistisches Monatsheft* zu finden. More information on holdings of securities 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 holdings of securities in 2005, when 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), Versicherungs- 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 | 13 | Versicherungen und Pensionskassen Insurance companies and pension funds |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 | | |
| Alle Währungen All currencies | 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 |
| | 2009 | 2 023 | 519 | 252 | 1 252 | 545 | 657 | 421 |
| CHF | 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 |
| | 2009 | 1 319 | 344 | 187 | 788 | 276 | 493 | 315 |
| EUR | 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 |
| | 2009 | 357 | 101 | 36 | 220 | 127 | 81 | 46 |
| USD | 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 |
| | 2009 | 243 | 49 | 21 | 173 | 96 | 63 | 44 |
| Übrige Währungen Other currencies | 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 |
| | 2009 | 104 | 25 | 7 | 71 | 47 | 20 | 16 |

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.
Excluding banks for resident custody account holders, including 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} Holdings of securities in bank custody accounts ^{1,2}

Erhebungsstufe: Bankstelle ³ / Reporting entity: bank office ³

Nach Domizil des Depotinhabers, Wertschriftenkategorie und Anlagewährung / By domicile of 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 | 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 | 1 889 | 1 176 | 712 | 992 | 302 | 690 |
| | 2009 | 4 508 | 2 023 | 2 486 | 2 106 | 1 319 | 787 | 1 126 | 357 | 769 |
| Obligationen ⁴ Bonds ⁴ | 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 |
| | 2009 | 1 332 | 694 | 639 | 544 | 426 | 117 | 430 | 161 | 269 |
| Aktien ⁵ Shares ⁵ | 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 |
| | 2009 | 1 528 | 596 | 931 | 987 | 415 | 573 | 210 | 70 | 140 |
| Anteile an Kollektivanlagen ⁶ Units in collective investment schemes ⁶ | 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 | 1 199 | 529 | 670 | 423 | 361 | 62 | 342 | 73 | 268 |
| | 2009 | 1 309 | 629 | 681 | 500 | 439 | 60 | 364 | 83 | 281 |
| Übrige ⁷ Others ⁷ | 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 |
| | 2009 | 339 | 104 | 235 | 75 | 38 | 37 | 121 | 43 | 78 |

¹ Ausführlichere Angaben zu Wertschriftenbeständen in Kundendepots der Banken sind in der SNB-Publikation *Statistisches Monatsheft* zu finden. More information on holdings of securities 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 holdings of securities in 2005, when 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 | 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 |
| | 2009 | 962 | 243 | 719 | 315 | 104 | 211 |
| Obligationen ⁴ Bonds ⁴ | 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 |
| | 2009 | 262 | 66 | 196 | 96 | 40 | 56 |
| Aktien ⁵ Shares ⁵ | 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 |
| | 2009 | 174 | 65 | 109 | 157 | 47 | 110 |
| Anteile an Kollektivanlagen ⁶ Units in collective investment schemes ⁶ | 2005 | 382 | 81 | 301 | 55 | 16 | 39 |
| | 2006 | 460 | 97 | 362 | 61 | 18 | 42 |
| | 2007 | 578 | 125 | 453 | 63 | 20 | 43 |
| | 2008 | 397 | 83 | 315 | 37 | 12 | 25 |
| | 2009 | 405 | 93 | 312 | 41 | 13 | 27 |
| Übrige ⁷ Others ⁷ | 2005 | 118 | 15 | 103 | 24 | 4 | 20 |
| | 2006 | 127 | 17 | 110 | 25 | 5 | 20 |
| | 2007 | 142 | 23 | 119 | 29 | 6 | 24 |
| | 2008 | 142 | 21 | 120 | 22 | 4 | 18 |
| | 2009 | 121 | 19 | 102 | 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-end structure. As of 2007, units in collective investment schemes with a closed-end 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-end structure. Units in collective investment schemes with a closed-end structure are recorded under *shares*.

As of 2007, including all units in collective investment schemes (both with an open-end and a closed-end 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 instruments, 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} Holdings of securities 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 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 | 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 | 1 177 | 398 | 2 438 | 2 241 | 721 | 157 | 1 364 |
| | 2009 | 4 508 | 1 262 | 432 | 2 814 | 2 486 | 743 | 181 | 1 562 |
| Obligationen ⁸ Bonds ⁸ | 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 |
| | 2009 | 1 332 | 332 | 127 | 873 | 639 | 209 | 61 | 369 |
| Aktien ⁹ Shares ⁹ | 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 | 581 |
| | 2009 | 1 528 | 344 | 191 | 992 | 931 | 147 | 55 | 729 |
| Anteile an Kollektivanlagen ¹⁰ Units in collective investment schemes ¹⁰ | 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 | 1 199 | 482 | 85 | 632 | 670 | 330 | 50 | 290 |
| | 2009 | 1 309 | 487 | 87 | 735 | 681 | 318 | 49 | 314 |
| Übrige ¹¹ Other ¹¹ | 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 |
| | 2009 | 339 | 98 | 27 | 214 | 235 | 69 | 15 | 151 |

¹ Ausführlichere Angaben zu Wertschriftenbeständen in Kundendepots der Banken sind in der SNB-Publikation *Statistisches Monatsheft* zu finden. More information on holdings of securities 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 holdings of securities in 2005, when 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. Excluding banks for resident custody account holders, including 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 | 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 |
| | 2009 | 2 023 | 519 | 252 | 1 252 | 545 | 657 | 421 |
| Obligationen ⁸ Bonds ⁸ | 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 |
| | 2009 | 694 | 123 | 66 | 505 | 214 | 273 | 137 |
| Aktien ⁹ Shares ⁹ | 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 |
| | 2009 | 596 | 197 | 136 | 264 | 169 | 79 | 70 |
| Anteile an Kollektivanlagen ¹⁰ Units in collective investment schemes ¹⁰ | 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 |
| | 2009 | 629 | 170 | 38 | 421 | 115 | 292 | 208 |
| Übrige ¹¹ Other ¹¹ | 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 |
| | 2009 | 104 | 30 | 11 | 63 | 47 | 13 | 7 |

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-end structure. As of 2007, units in collective investment schemes with a closed-end 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-end structure. Units in collective investment schemes with a closed-end structure are recorded under *shares*.

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

| | | | | |
|------|---|---|---|---|
| 2005 | . | . | . | . |
| 2006 | . | . | . | . |
| 2007 | . | . | . | . |
| 2008 | . | . | . | . |
| 2009 | . | . | . | . |

1.00 Kantonalbanken / Cantonal banks

| | | | | |
|------|--------------|---------------|------------|------------|
| 2005 | . | . | . | . |
| 2006 | . | . | . | . |
| 2007 | . | . | . | . |
| 2008 | 7 894 | 8 904 | 699 | 85 |
| 2009 | 8 238 | 10 304 | 695 | 136 |

2.00 Grossbanken / Big banks

| | | | | |
|------|----------------|----------------|------------|--------------|
| 2005 | . | . | . | . |
| 2006 | . | . | . | . |
| 2007 | . | . | . | . |
| 2008 | 764 560 | 280 230 | 161 | 2 506 |
| 2009 | 356 944 | 133 566 | 177 | 2 084 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | |
|------|--------------|--------------|------------|----------|
| 2005 | . | . | . | . |
| 2006 | . | . | . | . |
| 2007 | . | . | . | . |
| 2008 | 1 842 | 6 543 | 72 | 0 |
| 2009 | 1 613 | 6 476 | 119 | 0 |

4.00 Raiffeisenbanken ¹ / Raiffeisen banks ¹

| | | | | |
|------|------------|--------------|-----------|----------|
| 2005 | . | . | . | . |
| 2006 | . | . | . | . |
| 2007 | . | . | . | . |
| 2008 | 333 | 3 857 | 38 | — |
| 2009 | 412 | 4 555 | 62 | — |

| 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)

| | | | | |
|------|---------------|---------------|------------|--------------|
| 2005 | . | . | . | . |
| 2006 | . | . | . | . |
| 2007 | . | . | . | . |
| 2008 | 40 899 | 17 278 | 148 | 592 |
| 2009 | 43 147 | 15 262 | 118 | 1 039 |

5.11 Handelsbanken / Commercial banks

| | | | | |
|------|---|---|---|---|
| 2005 | . | . | . | . |
| 2006 | . | . | . | . |
| 2007 | . | . | . | . |
| 2008 | . | . | . | . |
| 2009 | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | |
|------|--------------|--------------|-----------|-----------|
| 2005 | . | . | . | . |
| 2006 | . | . | . | . |
| 2007 | . | . | . | . |
| 2008 | 3 875 | 9 891 | 47 | 5 |
| 2009 | 3 738 | 8 234 | 20 | 10 |

5.14 Andere Banken / Other banking institutions

| | | | | |
|------|------------|------------|-----------|----------|
| 2005 | . | . | . | . |
| 2006 | . | . | . | . |
| 2007 | . | . | . | . |
| 2008 | 310 | 849 | 26 | 1 |
| 2009 | 300 | 761 | 45 | — |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | |
|------|---------------|--------------|-----------|--------------|
| 2005 | . | . | . | . |
| 2006 | . | . | . | . |
| 2007 | . | . | . | . |
| 2008 | 36 714 | 6 537 | 75 | 587 |
| 2009 | 39 109 | 6 267 | 52 | 1 029 |

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

| | | | | |
|------|--------------|--------------|----------|------------|
| 2005 | . | . | . | . |
| 2006 | . | . | . | . |
| 2007 | . | . | . | . |
| 2008 | 6 235 | 1 747 | — | 151 |
| 2009 | 9 542 | 2 243 | — | 240 |

8.00 Privatbankiers / Private bankers

| | | | | |
|------|---|---|---|---|
| 2005 | . | . | . | . |
| 2006 | . | . | . | . |
| 2007 | . | . | . | . |
| 2008 | . | . | . | . |
| 2009 | . | . | . | . |

| 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

| | | | | |
|------|----------------|----------------|--------------|--------------|
| 2005 | . | . | . | . |
| 2006 | . | . | . | . |
| 2007 | . | . | . | . |
| 2008 | 815 529 | 316 813 | 1 118 | 3 184 |
| 2009 | 410 354 | 170 163 | 1 171 | 3 259 |

40 Erfolgsrechnung Income statement

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

| | | | | | | | | |
|------|-------------------|------------------|-------------------|-------------------|-------------------|-------------------|------------------|------------------|
| 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 | 36 279 392 | 31 313 055 | 1 617 682 | 3 348 655 |
| 2009 | 46 611 736 | 9 019 675 | 36 187 549 | 19 443 861 | 31 139 795 | 26 045 330 | 1 854 721 | 3 239 744 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | |
|------|------------------|----------------|------------------|------------------|------------------|------------------|----------------|----------------|
| 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 |
| 2009 | 8 474 401 | 605 710 | 3 941 518 | 5 138 593 | 2 012 570 | 1 450 020 | 208 386 | 354 164 |

2.00 Grossbanken / Big banks

| | | | | | | | | |
|------|-------------------|------------------|-------------------|------------------|-------------------|-------------------|----------------|------------------|
| 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 |
| 2009 | 23 897 439 | 6 404 924 | 25 264 276 | 5 038 087 | 15 026 217 | 12 640 596 | 970 961 | 1 414 660 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | |
|------|------------------|----------------|------------------|------------------|----------------|----------------|--------------|---------------|
| 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 |
| 2009 | 2 285 742 | 122 104 | 1 096 325 | 1 311 521 | 240 913 | 157 389 | 8 258 | 75 266 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | |
|------|------------------|---------------|------------------|------------------|----------------|----------------|--------------|----------------|
| 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 |
| 2009 | 3 456 988 | 97 688 | 1 604 186 | 1 950 490 | 333 080 | 182 552 | 7 339 | 143 189 |

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

1.00–8.00 Alle Banken / All banks

| | | | | | | | | |
|------------------|-------------------|--------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| 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 |
| 6 302 743 | 29 976 649 | - 8 131 178 | 5 707 269 | 5 090 136 | 25 414 336 | 14 928 511 | 40 342 847 | 8 612 107 |
| 5 343 816 | 25 795 979 | 3 471 969 | 5 540 996 | 2 356 152 | 28 303 726 | 13 244 172 | 41 547 898 | 12 704 908 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | |
|----------------|------------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|
| 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 |
| 232 088 | 1 780 482 | 987 025 | 451 436 | 157 534 | 2 695 489 | 1 484 222 | 4 179 711 | 4 177 825 |

2.00 Grossbanken / Big banks

| | | | | | | | | |
|------------------|-------------------|------------------|------------------|------------------|-------------------|------------------|-------------------|--------------------|
| 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 |
| 2 849 443 | 12 176 774 | - 406 409 | 3 625 339 | 1 640 701 | 14 763 603 | 6 092 052 | 20 855 655 | - 4 218 644 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | |
|---------------|----------------|---------------|---------------|--------------|----------------|----------------|----------------|----------------|
| 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 |
| 27 794 | 213 119 | 72 187 | 55 334 | 6 367 | 505 908 | 422 675 | 928 583 | 723 578 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | |
|----------------|----------------|----------------|---------------|---------------|------------------|----------------|------------------|----------------|
| 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 |
| 105 800 | 227 280 | 116 210 | 55 872 | 29 589 | 1 016 427 | 446 436 | 1 462 863 | 886 989 |

¹ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

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

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

40 Erfolgsrechnung Income statement

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

| | | | | | | | | |
|------|------------------|------------------|---------------------|------------------|------------------|------------------|------------------|------------------|
| 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 | 6 278 211 | - 31 246 764 | 2 997 749 | 1 672 213 | 592 984 | 8 412 039 | 38 926 250 |
| 2009 | 4 954 722 | 4 841 661 | 2 908 525 | 3 224 166 | 1 973 141 | 1 796 522 | 8 656 019 | 6 292 987 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | |
|------|----------------|----------------|------------------|----------------|----------------|----------------|------------------|--------|
| 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 |
| 2009 | 474 002 | 404 555 | 3 299 268 | 321 066 | 999 488 | 271 090 | 2 349 757 | — |

2.00 Grossbanken / Big banks

| | | | | | | | | |
|------|------------------|------------------|--------------------|------------------|---------------|----------------|----------------|------------------|
| 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 |
| 2009 | 3 066 030 | 2 293 185 | - 5 781 079 | 1 305 940 | 48 889 | 139 783 | 377 504 | 5 041 315 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | |
|------|----------------|---------------|----------------|---------------|---------------|----------------|----------------|---|
| 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 | — |
| 2009 | 110 224 | 95 356 | 517 997 | 50 317 | 61 366 | 104 939 | 402 009 | — |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | |
|------|----------------|--------------|----------------|---------------|--------------|----------------|----------------|---|
| 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 | — |
| 2009 | 178 634 | 8 259 | 700 096 | 95 976 | 4 940 | 145 720 | 645 412 | — |

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

| | | | | | | | | |
|------------------|------------------|--------------------|--------------|---------------|---------------|------------------|-------------------|------------------|
| 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 | 20 399 163 | - 394 542 |
| 7 421 793 | 2 808 016 | - 5 076 047 | 3 382 | 30 124 | 78 531 | - 679 750 | 14 879 023 | - 519 148 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | |
|------------------|----------------|----------|----------|----------|--------------|----------|---------------|-----------------|
| 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 |
| 1 433 399 | 907 142 | — | — | — | 2 510 | — | 27 339 | - 46 325 |

2.00 Grossbanken / Big banks

| | | | | | | | | |
|------------------|----------------|--------------------|----------|----------|----------|----------|------------------|----------|
| 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 | — |
| 3 000 000 | 278 000 | - 5 041 315 | — | — | — | — | 6 404 709 | — |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | |
|----------------|----------------|----------|----------|------------|--------------|----------|---------------|----------|
| 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 | — |
| 197 712 | 197 634 | — | — | 834 | 3 495 | — | 12 947 | — |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | |
|---------------|----------------|----------|----------|----------|----------|----------|----------|----------|
| 21 428 | 586 823 | — | — | — | — | — | — | — |
| 23 501 | 631 242 | — | — | — | — | — | — | — |
| 25 568 | 675 760 | — | — | — | — | — | — | — |
| 27 288 | 537 130 | — | — | — | — | — | — | — |
| 28 557 | 616 855 | — | — | — | — | — | — | — |

40 Erfolgsrechnung Income statement

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 ² Interest and dividend income ³ | Zinsaufwand Interest expenses | Erfolg (1+2-3) Net income (1+2-3) | Kommissionsertrag Commission income | | | Übriges Dienstleistungsgeschäft Other services |
| | 1 | 2 | 3 | 4 | Total | Wertschriften und Anlage-geschäft Securities trading and investment business | Kreditgeschäft Lending business | |

5.00 Übrige Banken / Other banks (5.11-5.20)

| | | | | | | | | |
|------|------------------|------------------|------------------|------------------|-------------------|------------------|----------------|----------------|
| 2005 | 8 215 818 | 1 327 779 | 5 534 741 | 4 008 856 | 10 680 020 | 9 422 717 | 504 115 | 753 188 |
| 2006 | 11 845 969 | 1 740 066 | 8 900 900 | 4 685 135 | 11 936 260 | 10 641 725 | 529 629 | 764 906 |
| 2007 | 16 210 285 | 2 323 046 | 12 670 262 | 5 863 069 | 14 255 188 | 12 778 657 | 559 075 | 917 456 |
| 2008 | 15 680 100 | 1 960 996 | 11 511 224 | 6 129 872 | 12 495 579 | 10 915 949 | 609 888 | 969 742 |
| 2009 | 7 966 056 | 1 466 832 | 3 799 087 | 5 633 801 | 10 717 873 | 9 201 354 | 546 754 | 969 765 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | |
|------|-----------|--------|---------|---------|---------|---------|--------|---------|
| 2005 | 1 154 977 | 82 402 | 540 352 | 697 027 | 342 018 | 180 439 | 11 214 | 150 365 |
| 2006 | 1 247 606 | 88 944 | 608 037 | 728 513 | 340 522 | 196 276 | 8 195 | 136 051 |
| 2007 | 1 405 263 | 75 539 | 717 179 | 763 623 | 365 659 | 214 248 | 7 820 | 143 591 |
| 2008 | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | |
|------|------------------|----------------|----------------|------------------|------------------|------------------|---------------|----------------|
| 2005 | 1 656 695 | 346 022 | 1 021 722 | 980 995 | 4 217 531 | 4 020 031 | 25 105 | 172 395 |
| 2006 | 2 660 161 | 420 264 | 1 822 646 | 1 257 779 | 4 649 547 | 4 451 767 | 25 653 | 172 127 |
| 2007 | 4 007 475 | 555 347 | 3 089 865 | 1 472 957 | 5 294 712 | 5 050 158 | 24 926 | 219 628 |
| 2008 | 3 459 262 | 630 256 | 2 622 117 | 1 467 401 | 4 463 202 | 4 191 385 | 26 300 | 245 517 |
| 2009 | 1 394 035 | 349 088 | 562 094 | 1 181 029 | 3 917 149 | 3 683 529 | 23 517 | 210 103 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | |
|------|------------------|---------------|----------------|----------------|----------------|----------------|---------------|----------------|
| 2005 | 83 307 | 17 224 | 43 067 | 57 464 | 28 768 | 213 | 3 151 | 25 404 |
| 2006 | 98 657 | 16 269 | 41 337 | 73 589 | 28 807 | 290 | 3 245 | 25 272 |
| 2007 | 303 556 | 15 026 | 102 598 | 215 984 | 74 459 | 28 168 | 10 620 | 35 671 |
| 2008 | 1 765 759 | 80 953 | 906 450 | 940 262 | 399 470 | 204 393 | 21 370 | 173 707 |
| 2009 | 1 575 172 | 83 302 | 717 563 | 940 911 | 403 173 | 196 064 | 34 599 | 172 510 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | |
|------|------------------|------------------|------------------|------------------|------------------|------------------|----------------|----------------|
| 2005 | 5 320 839 | 882 131 | 3 929 600 | 2 273 370 | 6 091 702 | 5 222 033 | 464 646 | 405 023 |
| 2006 | 7 839 545 | 1 214 589 | 6 428 880 | 2 625 254 | 6 917 385 | 5 993 393 | 492 536 | 431 456 |
| 2007 | 10 493 990 | 1 677 133 | 8 760 620 | 3 410 503 | 8 520 356 | 7 486 082 | 515 708 | 518 566 |
| 2008 | 10 455 078 | 1 249 787 | 7 982 657 | 3 722 208 | 7 632 905 | 6 520 171 | 562 217 | 550 517 |
| 2009 | 4 996 849 | 1 034 442 | 2 519 430 | 3 511 861 | 6 397 552 | 5 321 761 | 488 639 | 587 152 |

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

5.00 Übrige Banken / Other banks (5.11-5.20)

| | | | | | | | | |
|------------------|-------------------|------------------|------------------|----------------|------------------|------------------|-------------------|------------------|
| 1 308 227 | 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 |
| 1 896 562 | 10 599 017 | 1 623 209 | 805 535 | 807 871 | 8 037 531 | 4 227 156 | 12 264 687 | 6 892 947 |
| 1 685 203 | 9 032 670 | 2 213 954 | 1 232 889 | 458 936 | 7 692 914 | 4 023 188 | 11 716 102 | 6 397 212 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | |
|--------|---------|---------|--------|--------|---------|---------|---------|---------|
| 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

| | | | | | | | | |
|----------------|------------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|
| 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 |
| 683 593 | 3 233 556 | 982 680 | 439 424 | 209 265 | 2 467 731 | 1 238 504 | 3 706 235 | 2 130 453 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | |
|---------------|----------------|----------------|---------------|--------------|----------------|----------------|----------------|----------------|
| 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 |
| 53 519 | 349 654 | 135 337 | 26 677 | 3 856 | 454 382 | 396 217 | 850 599 | 601 980 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | |
|------------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| 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 |
| 1 132 731 | 6 500 174 | 971 976 | 480 275 | 231 881 | 4 999 506 | 2 601 755 | 7 601 261 | 4 073 375 |
| 948 091 | 5 449 461 | 1 095 936 | 766 788 | 245 815 | 4 770 800 | 2 388 468 | 7 159 268 | 3 664 778 |

³ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

⁴ 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 Income statement

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)

| | | | | | | | | |
|------|----------------|------------------|------------------|------------------|----------------|------------------|------------------|----------------|
| 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 | 1 645 926 | 4 175 981 | 1 362 757 | 256 793 | 1 097 737 | 4 680 309 | 496 100 |
| 2009 | 999 202 | 1 638 847 | 3 759 163 | 1 327 694 | 805 857 | 902 000 | 4 313 303 | 934 303 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | |
|------|--------|---------|---------|---------|--------|--------|---------|---|
| 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 | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | |
|------|----------------|----------------|------------------|----------------|---------------|----------------|------------------|----------------|
| 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 |
| 2009 | 460 573 | 371 186 | 1 298 694 | 391 788 | 48 164 | 268 967 | 1 477 434 | 104 082 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | |
|------|---------------|----------------|----------------|---------------|---------------|---------------|----------------|--------|
| 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 | — |
| 2009 | 57 447 | 127 138 | 417 395 | 74 160 | 69 126 | 99 247 | 323 183 | — |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | |
|------|----------------|------------------|------------------|------------------|----------------|----------------|------------------|----------------|
| 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 | 1 108 652 | 2 384 626 | 1 180 264 | 156 240 | 699 118 | 3 107 949 | 398 417 |
| 2009 | 481 183 | 1 140 523 | 2 043 072 | 861 746 | 688 567 | 533 787 | 2 512 686 | 830 221 |

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)

| | | | | | | | | |
|------------------|----------------|-----------------|--------------|---------------|--------------|------------------|------------------|------------------|
| 2 342 297 | 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 | — | 7 276 621 | - 243 419 |
| 2 471 380 | 802 404 | - 34 732 | 3 382 | 29 290 | 1 786 | - 403 419 | 7 887 097 | - 450 604 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | |
|---------|---------|---|---|---|-----|------|--------|---|
| 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

| | | | | | | | | |
|------------------|----------------|-----------------|--------------|----------|--------------|-------------|------------------|-----------------|
| 1 512 296 | 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 |
| 1 170 236 | 224 355 | - 31 500 | 3 382 | — | 1 586 | - 43 | 1 309 120 | - 69 170 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | |
|----------------|----------------|----------|----------|----------|----------|----------|---------------|--------------|
| 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 |
| 164 402 | 146 227 | — | — | — | — | — | 33 047 | - 363 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | |
|------------------|----------------|----------------|----------|---------------|------------|------------------|------------------|------------------|
| 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 | — | 5 957 555 | - 177 742 |
| 1 136 741 | 431 822 | - 3 232 | — | 29 290 | 200 | - 403 376 | 6 544 930 | - 381 071 |

40 Erfolgsrechnung Income statement

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

| | | | | | | | | |
|------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 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 |
| 2009 | 345 345 | 192 874 | 349 381 | 188 838 | 589 828 | 332 524 | 105 653 | 151 651 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | |
|------|----------------|----------------|----------------|----------------|------------------|------------------|--------------|----------------|
| 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 |
| 2009 | 185 764 | 129 542 | 132 776 | 182 530 | 2 219 316 | 2 080 896 | 7 370 | 131 050 |

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | | | |
|---------------|----------------|----------------|---------------|--------------|----------------|----------------|----------------|----------------|
| 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 | 344 040 | 258 776 | 602 816 | 115 568 |
| 42 532 | 547 296 | 128 152 | 37 399 | 2 818 | 335 282 | 246 493 | 581 775 | 319 910 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | |
|----------------|------------------|----------------|---------------|---------------|------------------|----------------|------------------|----------------|
| 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 |
| 400 956 | 1 818 360 | 360 851 | 82 727 | 60 206 | 1 294 103 | 529 105 | 1 823 208 | 621 260 |

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 Income statement

In tausend Franken / In CHF thousands

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | | | |
|------|---------------|----------------|-----------------|---------------|---------------|---------------|----------------|----------------|
| 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 | 22 787 | 20 741 | 4 803 | 19 821 | 196 202 | 177 299 |
| 2009 | 12 526 | 368 811 | - 61 427 | 80 000 | 16 459 | 55 689 | 252 736 | 306 310 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | |
|------|----------------|---------------|----------------|---------------|---------------|----------------|----------------|---------------|
| 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 |
| 2009 | 114 104 | 32 648 | 474 508 | 43 174 | 36 141 | 177 302 | 315 298 | 11 059 |

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

| | | | | | | | | | |
|---|---|---|---|---|---|---------------|------------------|----------------|-----------------|
| — | — | — | — | — | — | 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 |
| — | — | — | — | — | — | 69 312 | - 276 331 | 427 514 | - 22 219 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | |
|----------------|--------------|----------|---|-------|--------------|---|----------------|---|
| 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 | — |
| 290 746 | 5 981 | — | — | — | 1 428 | — | 119 417 | — |

40 Erfolgsrechnung Income statement

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

| | | | | | | | | |
|------|-------------------|------------------|-------------------|-------------------|-------------------|-------------------|------------------|------------------|
| 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 | 32 950 596 | 28 480 007 | 1 508 960 | 2 961 629 |
| 2009 | 46 080 627 | 8 697 258 | 35 705 392 | 19 072 492 | 28 330 653 | 23 631 911 | 1 741 699 | 2 957 043 |

| Kommissionsaufwand Commission expenses | Erfolg (5-9) Net income (5-9) | Erfolg aus dem Handels- geschäft 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 Staff 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

| | | | | | | | | |
|------------------|-------------------|--------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| . | 2 907 000 | 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 |
| 5 671 277 | 27 279 319 | - 8 419 302 | 5 632 715 | 5 034 623 | 23 670 668 | 14 094 436 | 37 765 104 | 7 629 807 |
| 4 900 328 | 23 430 325 | 2 982 966 | 5 420 870 | 2 293 128 | 26 674 340 | 12 468 574 | 39 142 914 | 11 763 739 |

⁷ Aus Handelsbeständen und Finanzanlagen.
From trading portfolios and financial investments.

⁸ 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 Income statement

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

| | | | | | | | | |
|------|------------------|------------------|---------------------|------------------|------------------|------------------|------------------|------------------|
| 1980 | - | - | - | - | - | 846 633 | 2 090 386 | 187 |
| 1981 | - | - | - | - | - | 978 866 | 2 262 528 | 1 510 |
| 1982 | - | - | - | - | - | 1 041 936 | 2 477 935 | 922 |
| 1983 | - | - | - | - | - | 1 184 202 | 2 766 609 | 648 |
| 1984 | - | - | - | - | - | 1 250 955 | 3 143 291 | 17 807 |
| 1985 | - | - | - | - | - | 1 474 210 | 3 706 372 | 15 208 |
| 1986 | - | - | - | - | - | 1 527 634 | 4 103 904 | 11 173 |
| 1987 | - | - | - | - | - | 1 530 503 | 4 084 130 | 51 134 |
| 1988 | - | - | - | - | - | 1 475 508 | 4 206 629 | 28 395 |
| 1989 | - | - | - | - | - | 1 535 242 | 5 431 797 | 19 235 |
| 1990 | - | - | - | - | - | 1 312 700 | 4 047 661 | 124 593 |
| 1991 | - | - | - | - | - | 1 381 789 | 4 606 295 | 290 879 |
| 1992 | - | - | - | - | - | 1 402 940 | 4 772 203 | 659 889 |
| 1993 | - | - | - | - | - | 1 752 177 | 6 428 092 | 138 025 |
| 1994 | - | - | - | - | - | 1 260 485 | 5 298 655 | 554 822 |
| 1995 | - | - | - | - | - | 1 218 901 | 5 821 093 | 78 980 |
| 1996 | 3 355 210 | 9 734 480 | 3 534 463 | 2 979 158 | 5 058 516 | 1 185 297 | 3 072 841 | 2 803 035 |
| 1997 | 2 362 173 | 11 300 667 | 6 857 256 | 2 785 819 | 4 989 228 | 1 022 100 | 5 559 974 | 1 928 229 |
| 1998 | 2 444 946 | 8 262 618 | 11 463 229 | 5 218 955 | 1 842 591 | 1 139 976 | 13 817 149 | 1 175 377 |
| 1999 | 2 265 322 | 5 884 685 | 17 186 995 | 3 678 939 | 1 781 472 | 2 844 011 | 16 736 396 | 495 942 |
| 2000 | 3 727 432 | 4 514 046 | 21 442 699 | 2 561 170 | 2 394 548 | 3 288 800 | 18 602 326 | 281 807 |
| 2001 | 4 185 825 | 6 708 173 | 12 247 876 | 2 674 891 | 1 462 843 | 2 168 984 | 11 944 381 | 653 440 |
| 2002 | 6 151 632 | 7 120 308 | 10 587 272 | 1 682 184 | 1 434 546 | 1 845 404 | 11 587 297 | 2 597 792 |
| 2003 | 3 345 967 | 3 160 579 | 14 279 105 | 2 180 771 | 1 407 310 | 2 563 178 | 12 577 892 | 88 506 |
| 2004 | 3 012 597 | 1 587 076 | 17 865 925 | 2 132 362 | 1 617 377 | 3 195 164 | 15 281 747 | 96 003 |
| 2005 | 3 178 122 | 1 534 698 | 24 172 821 | 6 703 497 | 1 999 824 | 4 605 528 | 24 386 931 | 115 964 |
| 2006 | 3 296 778 | 1 493 886 | 24 123 879 | 2 527 143 | 2 281 213 | 4 766 327 | 19 618 381 | 14 899 |
| 2007 | 10 878 324 | 4 274 475 | 7 530 552 | 6 448 760 | 2 096 794 | 2 985 876 | 13 179 565 | 4 282 924 |
| 2008 | 33 453 851 | 6 088 351 | - 31 912 395 | 2 934 113 | 1 579 514 | 3 213 337 | 7 859 046 | 38 738 178 |
| 2009 | 4 828 093 | 4 440 202 | 2 495 444 | 3 100 992 | 1 920 541 | 1 563 532 | 8 087 985 | 5 975 618 |

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

| | | | | | | | | |
|------------------|------------------|--------------------|--------------|---------------|--------------|------------------|-------------------|------------------|
| 1 258 419 | 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 | — | 19 896 311 | - 300 204 |
| 7 131 047 | 2 802 035 | - 5 076 047 | 3 382 | 30 124 | 7 791 | - 403 419 | 14 332 092 | - 496 929 |

41 Erfolgsrechnung nach Rechtsform der Institute Income statement, by legal status of institution

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

| | | | | | | | | |
|---|-------------------|------------------|-------------------|-------------------|-------------------|-------------------|------------------|------------------|
| Staatsinstitute Cantonal institutions | 5 247 919 | 350 828 | 2 453 045 | 3 145 702 | 1 206 697 | 900 254 | 96 184 | 210 259 |
| Gemeindeinstitute Municipal institutions | 31 820 | 1 617 | 14 851 | 18 586 | 3 403 | 2 771 | 25 | 607 |
| Aktiengesellschaften Joint-stock companies | 36 908 722 | 8 216 369 | 31 423 433 | 13 701 659 | 26 738 103 | 22 532 288 | 1 636 630 | 2 569 185 |
| Genossenschaften Cooperatives | 3 890 686 | 128 363 | 1 813 410 | 2 205 639 | 382 444 | 196 597 | 8 860 | 176 987 |
| Übrige Institute Other institutions | 532 588 | 322 497 | 482 810 | 372 275 | 2 809 149 | 2 413 419 | 113 023 | 282 707 |
| Total | 46 611 736 | 9 019 675 | 36 187 549 | 19 443 861 | 31 139 795 | 26 045 330 | 1 854 721 | 3 239 744 |

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

| | | | | | | | | |
|---|-------------------|------------------|-------------------|-------------------|-------------------|-------------------|------------------|------------------|
| Staatsinstitute Cantonal institutions | 5 247 919 | 350 828 | 2 453 045 | 3 145 702 | 1 206 697 | 900 254 | 96 184 | 210 259 |
| Gemeindeinstitute Municipal institutions | 31 820 | 1 617 | 14 851 | 18 586 | 3 403 | 2 771 | 25 | 607 |
| Aktiengesellschaften Joint-stock companies | 36 908 722 | 8 216 369 | 31 423 433 | 13 701 659 | 26 738 103 | 22 532 288 | 1 636 630 | 2 569 185 |
| Genossenschaften Cooperatives | 3 890 686 | 128 363 | 1 813 410 | 2 205 639 | 382 444 | 196 597 | 8 860 | 176 987 |
| Übrige Institute Other institutions | 1 479 | 80 | 653 | 906 | 6 | — | — | 6 |
| Total | 46 080 627 | 8 697 258 | 35 705 392 | 19 072 492 | 28 330 653 | 23 631 911 | 1 741 699 | 2 957 043 |

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

1.00-8.00 Alle Banken / All banks

| | | | | | | | | |
|------------------|-------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| 126 208 | 1 080 489 | 771 536 | 246 441 | 70 249 | 1 754 003 | 917 747 | 2 671 750 | 2 572 419 |
| 283 | 3 120 | 789 | 443 | 209 | 7 309 | 7 642 | 14 951 | 7 987 |
| 4 663 970 | 22 074 132 | 2 067 193 | 5 104 328 | 2 192 290 | 23 790 778 | 11 020 410 | 34 811 188 | 8 136 123 |
| 109 863 | 272 581 | 143 438 | 69 655 | 30 379 | 1 121 978 | 522 486 | 1 644 464 | 1 046 849 |
| 443 491 | 2 365 657 | 489 013 | 120 129 | 63 025 | 1 629 658 | 775 887 | 2 405 545 | 941 529 |
| 5 343 816 | 25 795 979 | 3 471 969 | 5 540 996 | 2 356 152 | 28 303 726 | 13 244 172 | 41 547 898 | 12 704 908 |

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

| | | | | | | | | |
|------------------|-------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| 126 208 | 1 080 489 | 771 536 | 246 441 | 70 249 | 1 754 003 | 917 747 | 2 671 750 | 2 572 419 |
| 283 | 3 120 | 789 | 443 | 209 | 7 309 | 7 642 | 14 951 | 7 987 |
| 4 663 970 | 22 074 132 | 2 067 193 | 5 104 328 | 2 192 290 | 23 790 778 | 11 020 410 | 34 811 188 | 8 136 123 |
| 109 863 | 272 581 | 143 438 | 69 655 | 30 379 | 1 121 978 | 522 486 | 1 644 464 | 1 046 849 |
| 3 | 3 | 10 | 3 | 1 | 273 | 289 | 562 | 360 |
| 4 900 328 | 23 430 325 | 2 982 966 | 5 420 870 | 2 293 128 | 26 674 340 | 12 468 574 | 39 142 914 | 11 763 739 |

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

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

41 Erfolgsrechnung nach Rechtsform der Institute Income statement, by legal status of institution

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

| | | | | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Staatsinstitute Cantonal institutions | 268 513 | 306 967 | 1 996 939 | 198 066 | 804 184 | 36 531 | 1 354 293 | — |
| Gemeindeinstitute Municipal institutions | 758 | 1 007 | 6 222 | 1 612 | 1 234 | 442 | 6 158 | — |
| Aktiengesellschaften Joint-stock companies | 4 352 629 | 4 093 168 | – 309 674 | 2 790 715 | 1 061 795 | 1 361 315 | 6 033 550 | 5 975 618 |
| Genossenschaften Cooperatives | 206 192 | 39 030 | 801 627 | 110 596 | 53 263 | 165 219 | 693 741 | — |
| Übrige Institute Other institutions | 126 630 | 401 489 | 413 410 | 123 177 | 52 665 | 233 015 | 568 277 | 317 369 |
| Total | 4 954 722 | 4 841 661 | 2 908 525 | 3 224 166 | 1 973 141 | 1 796 522 | 8 656 019 | 6 292 987 |

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

| | | | | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Staatsinstitute Cantonal institutions | 268 513 | 306 967 | 1 996 939 | 198 066 | 804 184 | 36 531 | 1 354 293 | — |
| Gemeindeinstitute Municipal institutions | 758 | 1 007 | 6 222 | 1 612 | 1 234 | 442 | 6 158 | — |
| Aktiengesellschaften Joint-stock companies | 4 352 629 | 4 093 168 | – 309 674 | 2 790 715 | 1 061 795 | 1 361 315 | 6 033 550 | 5 975 618 |
| Genossenschaften Cooperatives | 206 192 | 39 030 | 801 627 | 110 596 | 53 263 | 165 219 | 693 741 | — |
| Übrige Institute Other institutions | — | 30 | 330 | 3 | 65 | 25 | 243 | — |
| Total | 4 828 093 | 4 440 202 | 2 495 444 | 3 100 992 | 1 920 541 | 1 563 532 | 8 087 985 | 5 975 618 |

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

| | | | | | | | | |
|------------------|------------------|--------------------|--------------|---------------|---------------|------------------|-------------------|------------------|
| 898 141 | 442 310 | — | — | — | 1 810 | — | 21 139 | - 46 325 |
| 2 693 | 3 025 | — | — | 14 | 280 | — | 436 | — |
| 6 189 727 | 1 704 893 | - 5 076 047 | 3 382 | 29 680 | 4 555 | - 403 419 | 14 308 964 | - 450 603 |
| 40 486 | 651 564 | — | — | 430 | 1 146 | — | 1 551 | — |
| 290 746 | 6 224 | — | — | — | 70 740 | - 276 331 | 546 930 | - 22 220 |
| 7 421 793 | 2 808 016 | - 5 076 047 | 3 382 | 30 124 | 78 531 | - 679 750 | 14 879 023 | - 519 148 |

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

| | | | | | | | | |
|------------------|------------------|--------------------|--------------|---------------|--------------|------------------|-------------------|------------------|
| 898 141 | 442 310 | — | — | — | 1 810 | — | 21 139 | - 46 325 |
| 2 693 | 3 025 | — | — | 14 | 280 | — | 436 | — |
| 6 189 727 | 1 704 893 | - 5 076 047 | 3 382 | 29 680 | 4 555 | - 403 419 | 14 308 964 | - 450 603 |
| 40 486 | 651 564 | — | — | 430 | 1 146 | — | 1 551 | — |
| — | 243 | — | — | — | — | — | — | — |
| 7 131 047 | 2 802 035 | - 5 076 047 | 3 382 | 30 124 | 7 791 | - 403 419 | 14 332 092 | - 496 929 |

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

| | | | | | | | |
|------|----------------|----------------|----------------|------------------|---------------|----------------|------------------|
| 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 |
| 2009 | 188 680 | 659 932 | 848 612 | 6 251 949 | 40 486 | 280 746 | 7 421 793 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | |
|------|----------------|----------------|----------------|----------------|---|---|------------------|
| 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 |
| 2009 | 186 240 | 659 679 | 845 919 | 587 480 | — | . | 1 433 399 |

2.00 Grossbanken / Big banks

| | | | | | | | |
|------|---|---|---|------------------|---|---|------------------|
| 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 |
| 2009 | — | — | — | 3 000 000 | — | . | 3 000 000 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | |
|------|--------------|------------|--------------|----------------|--------------|---|----------------|
| 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 |
| 2009 | 2 440 | 253 | 2 693 | 190 567 | 4 452 | . | 197 712 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | |
|------|---|---|---|---|---------------|---|---------------|
| 2005 | — | — | — | — | 21 428 | . | 21 428 |
| 2006 | — | — | — | — | 23 501 | . | 23 501 |
| 2007 | — | — | — | — | 25 568 | . | 25 568 |
| 2008 | — | — | — | — | 27 288 | . | 27 288 |
| 2009 | — | — | — | — | 28 557 | . | 28 557 |

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

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | |
|------|-------|--------|--------|------------------|--------------|---|------------------|
| 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 |
| 2009 | — | — | — | 2 463 902 | 7 477 | . | 2 471 380 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | |
|------|-------|--------|--------|---------|---|---|---------|
| 2005 | — | — | — | 92 077 | — | . | 92 077 |
| 2006 | 3 000 | 30 000 | 33 000 | 58 198 | — | . | 91 198 |
| 2007 | — | — | — | 162 016 | — | . | 162 016 |
| 2008 | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | |
|------|---|---|---|------------------|---|---|------------------|
| 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 |
| 2009 | — | — | — | 1 170 236 | — | . | 1 170 236 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | |
|------|---|---|---|----------------|--------------|---|----------------|
| 2005 | — | — | — | — | 4 936 | . | 4 936 |
| 2006 | — | — | — | — | 5 392 | . | 5 392 |
| 2007 | — | — | — | 98 900 | 6 009 | . | 104 909 |
| 2008 | — | — | — | 208 436 | 8 536 | . | 216 972 |
| 2009 | — | — | — | 156 925 | 7 477 | . | 164 402 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | |
|------|---|---|---|------------------|---|---|------------------|
| 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 |
| 2009 | — | — | — | 1 136 741 | — | . | 1 136 741 |

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 ⁴ | Dividende auf Genossenschaftsanteile | Bezüge des Firmeninhabers, Ausschüttungen an die Gesellschafter | Total |
|------|---|--|-------|------------------------------|--------------------------------------|--|-------|
| Year | Distribution of profit by dotation ³ institutions and municipal institutions | | | Share dividends ⁴ | 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 Banken⁵ / Branches of foreign banks⁵

| | | | | | | | |
|------|---|---|---|---|---|---|---|
| 2005 | — | — | — | — | — | . | — |
| 2006 | — | — | — | — | — | . | — |
| 2007 | — | — | — | — | — | . | — |
| 2008 | — | — | — | — | — | . | — |
| 2009 | — | — | — | — | — | . | — |

8.00 Privatbankiers / Private bankers

| | | | | | | | |
|------|---|---|---|---------------|---|----------------|----------------|
| 2005 | — | — | — | — | — | 243 894 | 243 894 |
| 2006 | — | — | — | — | — | 334 444 | 334 444 |
| 2007 | — | — | — | — | — | 425 667 | 425 667 |
| 2008 | — | — | — | 10 000 | — | 326 546 | 336 546 |
| 2009 | — | — | — | 10 000 | — | 280 746 | 290 746 |

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

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

| | | | | | | | |
|------|----------------|----------------|----------------|------------------|---------------|---|------------------|
| 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 |
| 2009 | 188 680 | 659 932 | 848 612 | 6 241 949 | 40 486 | . | 7 131 047 |

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

⁵ Keine Gewinnausschüttung in Form von Aktiendividende.
No distribution of profits in the form of share dividends.

43 Personalaufwand Staff 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 | Staff 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

| | | | | | | |
|------|-------------------|-------------------|------------------|------------------|------------------|------------------|
| 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 | 25 414 336 | 21 988 711 | 4 355 884 | 1 414 782 | 1 747 023 | 263 810 |
| 2009 | 28 303 726 | 22 907 513 | 5 340 171 | 1 782 660 | 1 439 072 | 2 174 472 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | |
|------|------------------|------------------|------------|----------------|----------------|----------------|
| 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 |
| 2009 | 2 695 489 | 2 114 141 | 240 | 185 490 | 106 110 | 289 748 |

2.00 Grossbanken / Big banks

| | | | | | | |
|------|-------------------|-------------------|------------------|----------------|----------------|------------------|
| 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 |
| 2009 | 14 763 603 | 11 955 023 | 4 862 264 | 845 344 | 854 492 | 1 108 744 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | |
|------|----------------|----------------|---|---------------|---------------|---------------|
| 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 |
| 2009 | 505 908 | 414 952 | — | 32 400 | 22 058 | 36 496 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | |
|------|------------------|----------------|---|---------------|---------------|---------------|
| 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 |
| 2009 | 1 016 427 | 836 261 | — | 75 563 | 25 575 | 79 028 |

| 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 | Staff 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)

| | | | | | | |
|------|------------------|------------------|----------------|----------------|----------------|----------------|
| 2005 | 6291 724 | 5 138 594 | 353 649 | 412 694 | 302 994 | 437 439 |
| 2006 | 6986 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 |
| 2009 | 7 692 914 | 6 227 372 | 473 810 | 534 346 | 385 600 | 545 594 |

5.11 Handelsbanken / Commercial banks

| | | | | | | |
|------|---------|---------|---|--------|--------|--------|
| 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 | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | |
|------|------------------|------------------|----------------|----------------|----------------|----------------|
| 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 |
| 2009 | 2 467 731 | 2 019 669 | 147 313 | 152 869 | 130 417 | 164 775 |

5.14 Andere Banken / Other banking institutions

| | | | | | | |
|------|----------------|----------------|---|---------------|---------------|---------------|
| 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 |
| 2009 | 454 382 | 363 452 | — | 28 848 | 17 750 | 44 332 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | |
|------|------------------|------------------|----------------|----------------|----------------|----------------|
| 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 |
| 2009 | 4 770 800 | 3 844 251 | 326 497 | 352 629 | 237 433 | 336 487 |

¹ Einschliesslich Sitzungsgelder und feste Entschädigungen für Bankorgane.

Including attendance compensation for meetings and fixed annual remuneration for bank executive and supervisory 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 Staff 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 | Staff 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

| | | | | | | |
|------|----------------|----------------|-----------|---------------|---------------|---------------|
| 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 | 344 040 | 283 134 | 112 | 22 910 | 12 662 | 25 331 |
| 2009 | 335 282 | 277 744 | 96 | 25 524 | 9 177 | 22 834 |

8.00 Privatbankiers / Private bankers

| | | | | | | |
|------|------------------|------------------|--------------|---------------|---------------|---------------|
| 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 |
| 2009 | 1 294 103 | 1 082 020 | 3 760 | 83 994 | 36 061 | 92 028 |

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

| | | | | | | |
|------|-------------------|-------------------|------------------|------------------|------------------|------------------|
| 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 |
| 2009 | 26 674 340 | 21 547 749 | 5 336 314 | 1 673 142 | 1 393 834 | 2 059 611 |

⁵ Einschliesslich Sitzungsgelder und feste Entschädigungen für Bankorgane.

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

⁶ 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.

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/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.

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 Eigenmittel Eligible capital | | | Total der anrechenbaren Eigenmittel (1+2+3) Total eligible capital (1+2+3) | Erforderliche Eigenmittel Required capital | | |
|-----------------------------------|--|---|---|--|--|---|---|
| | Anrechenbares bereinigtes Kernkapital (tier 1) Eligible adjusted core capital (Tier 1) | Anrechenbares ergänzendes Kapital (tier 2) Eligible suppl- mentary capital (Tier 2) | Abzüge (-) und weiteres anrechenbares Kapital ² soweit noch nicht berücksichtigt Deductions (-) and further eligible capital ² not yet taken into account | | Erforderliche Eigenmittel für Kreditrisiken Capital require- ment for credit risk | Erforderliche Eigenmittel für nicht gegen- parteibezo- genen Risiken Capital require- ment for non- counterparty related risk | Erforderliche Eigenmittel für Marktrisiken Capital require- ment for market risk |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

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

| | | | | | | | |
|------|----------------|---------------|------------|----------------|---------------|--------------|--------------|
| 2005 | . | . | . | 135 739 | . | . | . |
| 2006 | . | . | . | 153 668 | . | . | . |
| 2007 | . | . | . | 163 948 | . | . | . |
| 2008 | . | . | . | 175 213 | . | . | . |
| 2009 | 145 249 | 25 179 | - 9 | 170 418 | 62 563 | 5 297 | 2 679 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | |
|------|---------------|------------|----------|---------------|---------------|------------|------------|
| 2005 | . | . | . | 25 726 | . | . | . |
| 2006 | . | . | . | 27 497 | . | . | . |
| 2007 | . | . | . | 28 842 | . | . | . |
| 2008 | . | . | . | 28 965 | . | . | . |
| 2009 | 30 416 | 159 | — | 30 574 | 14 724 | 891 | 333 |

2.00 Grossbanken / Big banks

| | | | | | | | |
|------|---------------|---------------|----------|---------------|---------------|--------------|--------------|
| 2005 | . | . | . | 60 113 | . | . | . |
| 2006 | . | . | . | 71 997 | . | . | . |
| 2007 | . | . | . | 76 376 | . | . | . |
| 2008 | . | . | . | 85 156 | . | . | . |
| 2009 | 63 155 | 14 171 | — | 77 325 | 26 716 | 2 245 | 1 461 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | |
|------|--------------|------------|-------------|--------------|--------------|------------|-----------|
| 2005 | . | . | . | 6 512 | . | . | . |
| 2006 | . | . | . | 6 802 | . | . | . |
| 2007 | . | . | . | 6 788 | . | . | . |
| 2008 | . | . | . | 6 966 | . | . | . |
| 2009 | 6 233 | 661 | - 10 | 6 884 | 3 133 | 275 | 14 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | |
|------|--------------|--------------|----------|---------------|--------------|------------|-----------|
| 2005 | . | . | . | 8 578 | . | . | . |
| 2006 | . | . | . | 9 599 | . | . | . |
| 2007 | . | . | . | 10 664 | . | . | . |
| 2008 | . | . | . | 11 588 | . | . | . |
| 2009 | 8 372 | 4 072 | — | 12 444 | 4 290 | 575 | 66 |

| Erforderliche Eigenmittel für operationelle Risiken | Total erforderliche eigene Mittel (Säule 1) brutto ³ (5+6+7+8) | Total erforderliche Eigenmittel (Säule 1) netto ³ | Eigenmittel Überschuss (Säule 1) netto (4-10) | Gesamtkapitalquote (FINMA) in % (Säule 1) netto (4/10*0.08) ⁴ | Eigenmitteldeckungs- grad in % (Säule 1) netto (4/10) |
|---|---|---|---|--|---|
| Capital requirement for operational risk | Total required capital (Pillar 1) gross ³ (5+6+7+8) | Total required capital (Pillar 1) net ³ | Excess capital (Pillar 1) net (4-10) | Total capital ratio (FINMA) in % (Pillar 1) net (4/10*0.08) ⁴ | Capital coverage ratio in % (Pillar 1) net (4/10) |
| 8 | 9 | 10 | 11 | 12 | 13 |

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

| | | | | | |
|--------------|---------------|---------------|---------------|-------------|--------------|
| . | . | 87 972 | 47 766 | 12.3 | 154.3 |
| . | . | 92 044 | 61 624 | 13.4 | 167.0 |
| . | . | 108 250 | 55 699 | 12.1 | 151.5 |
| . | . | 93 810 | 81 403 | 14.9 | 186.8 |
| 8 265 | 78 803 | 76 427 | 93 992 | 17.8 | 223.0 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | |
|--------------|---------------|---------------|---------------|-------------|--------------|
| . | . | 13 854 | 11 872 | 14.9 | 185.7 |
| . | . | 14 539 | 12 958 | 15.1 | 189.1 |
| . | . | 14 741 | 14 101 | 15.7 | 195.7 |
| . | . | 14 818 | 14 148 | 15.6 | 195.5 |
| 1 163 | 17 111 | 15 266 | 15 308 | 16.0 | 200.3 |

2.00 Grossbanken / Big banks

| | | | | | |
|--------------|---------------|---------------|---------------|-------------|--------------|
| . | . | 48 047 | 12 067 | 10.0 | 125.1 |
| . | . | 50 452 | 21 545 | 11.4 | 142.7 |
| . | . | 63 421 | 12 955 | 9.6 | 120.4 |
| . | . | 50 877 | 34 279 | 13.4 | 167.4 |
| 3 727 | 34 149 | 33 287 | 44 038 | 18.6 | 232.3 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | |
|------------|--------------|--------------|--------------|-------------|--------------|
| . | . | 3 903 | 2 610 | 13.3 | 166.9 |
| . | . | 3 998 | 2 804 | 13.6 | 170.1 |
| . | . | 3 964 | 2 824 | 13.7 | 171.2 |
| . | . | 3 845 | 3 121 | 14.5 | 181.2 |
| 245 | 3 667 | 3 864 | 3 019 | 14.3 | 178.1 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | |
|------------|--------------|--------------|--------------|-------------|--------------|
| . | . | 4 416 | 4 163 | 15.5 | 194.3 |
| . | . | 4 646 | 4 953 | 16.5 | 206.6 |
| . | . | 4 555 | 6 109 | 18.7 | 234.1 |
| . | . | 4 921 | 6 668 | 18.8 | 235.5 |
| 347 | 5 278 | 5 278 | 7 166 | 18.9 | 235.8 |

¹ Aufgrund der Einführung der neuen Eigenmittelvorschriften (gemäss Basel II) sind die Ergebnisse ab dem Berichtsjahr 2009 nicht mehr direkt mit den Vorjahren vergleichbar. Wegen der unterschiedlichen Konzepte können für die Jahre vor 2009 einige Kolonnen nicht ausgewiesen werden. Due to the introduction of the new Basel II capital requirements, figures for 2009 onwards are not directly comparable with those for the previous years. Some columns have not been stated for the years before 2009 because of the difference in the two approaches.

² Anrechenbares Zusatzkapital (Tier 3) abzüglich weiterer spezifischer Abzüge von den Eigenmitteln.
Eligible short-term subordinated debt-covering market-risk (Tier 3) less specific deductions from capital.

³ Die Differenz zwischen den Brutto- und Nettowerten beim Total der erforderlichen eigenen Mittel ist auf Erleichterungen und Verschärfungen der Eigenmittelrichtlinien gemäss der Art. 124 ERV, Art. 62 ERV, Art. 33 Abs. 3 ERV und Art. 4 Abs. 3 BankG zurückzuführen.
The difference between the gross and the net figures in the total required capital is attributable to less or more stringent application of the equity guidelines as set out in arts. 124, 62 and 33, para. 3 Capital Ordinance and art. 4, para. 3 Banking Act.

⁴ Basel II verlangt eine Mindesteigenkapitalquote von 8%.
A capital ratio of at least 8% is required under Basel II.

44a Eigenmittelausweis⁵ Capital adequacy reporting⁵

In Millionen Franken / In CHF millions

| Jahres- ende End of year | Anrechenbare Eigenmittel Eligible capital | | | Total der anrechenbaren Eigenmittel (1+2+3) Total eligible capital (1+2+3) | Erforderliche Eigenmittel Required capital | | |
|-----------------------------------|--|--|---|--|--|---|---|
| | Anrechenbares bereinigtes Kernkapital (tier 1) Eligible adjusted core capital (Tier 1) | Anrechenbares ergänzendes Kapital (tier 2) Eligible supple- mentary capital (Tier 2) | Abzüge (-) und weiteres anrechenbares Kapital ⁵ soweit noch nicht berücksichtigt Deductions (-) and further eligible capital ⁶ not yet taken into account | | Erforderliche Eigenmittel für Kreditrisiken Capital require- ment for credit risk | Erforderliche Eigenmittel für nicht gegen- parteibezo- gene Risiken Capital require- ment for non- counterparty related risk | Erforderliche Eigenmittel für Marktrisiken Capital require- ment for market risk |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | |
|------|---------------|--------------|----------|---------------|---------------|--------------|------------|
| 2005 | . | . | . | 34 808 | . | . | . |
| 2006 | . | . | . | 37 773 | . | . | . |
| 2007 | . | . | . | 41 278 | . | . | . |
| 2008 | . | . | . | 42 538 | . | . | . |
| 2009 | 37 074 | 6 116 | 1 | 43 191 | 13 700 | 1 311 | 805 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | |
|------|---|---|---|--------------|---|---|---|
| 2005 | . | . | . | 3 714 | . | . | . |
| 2006 | . | . | . | 4 089 | . | . | . |
| 2007 | . | . | . | 3 874 | . | . | . |
| 2008 | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | |
|------|--------------|--------------|---|--------------|--------------|------------|------------|
| 2005 | . | . | . | 8 069 | . | . | . |
| 2006 | . | . | . | 8 919 | . | . | . |
| 2007 | . | . | . | 9 566 | . | . | . |
| 2008 | . | . | . | 9 494 | . | . | . |
| 2009 | 8 693 | 1 092 | — | 9 785 | 2 028 | 384 | 348 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | |
|------|--------------|--------------|---|--------------|--------------|------------|-----------|
| 2005 | . | . | . | 290 | . | . | . |
| 2006 | . | . | . | 349 | . | . | . |
| 2007 | . | . | . | 671 | . | . | . |
| 2008 | . | . | . | 4 382 | . | . | . |
| 2009 | 3 298 | 1 331 | — | 4 630 | 2 206 | 186 | 77 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | |
|------|---------------|--------------|----------|---------------|--------------|------------|------------|
| 2005 | . | . | . | 22 736 | . | . | . |
| 2006 | . | . | . | 24 415 | . | . | . |
| 2007 | . | . | . | 27 168 | . | . | . |
| 2008 | . | . | . | 28 662 | . | . | . |
| 2009 | 25 083 | 3 693 | 1 | 28 776 | 9 465 | 742 | 380 |

| Erforderliche Eigenmittel für operationelle Risiken | Total erforderliche eigene Mittel (Säule 1) brutto ⁷ (5+6+7+8) | Total erforderliche Eigenmittel (Säule 1) netto ⁷ | Eigenmittel Überschuss (Säule 1) netto (4-10) | Gesamtkapitalquote (FINMA) in % (Säule 1) netto (4/10*0.08) ⁸ | Eigenmitteldeckungs- grad in % (Säule 1) netto (4/10) |
|---|---|---|---|--|---|
| Capital requirement for operational risk | Total required capital (Pillar 1) gross ⁷ (5+6+7+8) | Total required capital (Pillar 1) net ⁷ | Excess capital (Pillar 1) net (4-10) | Total capital ratio (FINMA) in % (Pillar 1) net (4/10*0.08) ⁸ | Capital coverage ratio in % (Pillar 1) net (4/10) |
| 8 | 9 | 10 | 11 | 12 | 13 |

5.00 Übrige Banken / Other banks (5.11-5.20)

| | | | | | |
|--------------|---------------|---------------|---------------|-------------|--------------|
| . | . | 17 753 | 17 055 | 15.7 | 196.1 |
| . | . | 18 409 | 19 364 | 16.4 | 205.2 |
| . | . | 21 569 | 19 709 | 15.3 | 191.4 |
| . | . | 19 350 | 23 188 | 17.6 | 219.8 |
| 2 783 | 18 598 | 18 731 | 24 460 | 18.4 | 230.6 |

5.11 Handelsbanken / Commercial banks

| | | | | | |
|---|---|-------|-------|------|-------|
| . | . | 2 111 | 1 603 | 14.1 | 175.9 |
| . | . | 2 145 | 1 945 | 15.3 | 190.7 |
| . | . | 2 143 | 1 731 | 14.5 | 180.8 |
| . | . | . | . | . | . |
| . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | |
|------------|--------------|--------------|--------------|-------------|--------------|
| . | . | 4 162 | 3 907 | 15.5 | 193.9 |
| . | . | 4 467 | 4 452 | 16.0 | 199.7 |
| . | . | 5 121 | 4 445 | 14.9 | 186.8 |
| . | . | 4 237 | 5 257 | 17.9 | 224.1 |
| 866 | 3 626 | 3 744 | 6 041 | 20.9 | 261.4 |

5.14 Andere Banken / Other banking institutions

| | | | | | |
|------------|--------------|--------------|--------------|-------------|--------------|
| . | . | 190 | 100 | 12.2 | 152.8 |
| . | . | 219 | 130 | 12.7 | 159.2 |
| . | . | 431 | 240 | 12.4 | 155.6 |
| . | . | 2 396 | 1 986 | 14.6 | 182.9 |
| 204 | 2 673 | 2 661 | 1 968 | 13.9 | 173.9 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | |
|--------------|---------------|---------------|---------------|-------------|--------------|
| . | . | 11 290 | 11 445 | 16.1 | 201.4 |
| . | . | 11 578 | 12 837 | 16.9 | 210.9 |
| . | . | 13 874 | 13 293 | 15.7 | 195.8 |
| . | . | 12 717 | 15 945 | 18.0 | 225.4 |
| 1 713 | 12 299 | 12 326 | 16 450 | 18.7 | 233.5 |

⁵ Aufgrund der Einführung der neuen Eigenmittelvorschriften (gemäss Basel II) sind die Ergebnisse ab dem Berichtsjahr 2009 nicht mehr direkt mit den Vorjahren vergleichbar. Wegen der unterschiedlichen Konzepte können für die Jahre vor 2009 einige Kolonnen nicht ausgewiesen werden. Due to the introduction of the new Basel II capital requirements, figures for 2009 onwards are not directly comparable with those for the previous years. Some columns have not been stated for the years before 2009 because of the difference in the two approaches.

⁶ Anrechenbares Zusatzkapital (tier 3) abzüglich weiterer spezifischer Abzüge von den Eigenmitteln. Eligible short-term subordinated debt-covering market-risk (Tier 3) less specific deductions from capital.

⁷ Die Differenz zwischen den Brutto- und Nettowerten beim Total der erforderlichen eigenen Mittel ist auf Erleichterungen und Verschärfungen der Eigenmittelrichtlinien gemäss der Art. 124 ERV, Art. 62 ERV, Art. 33 Abs. 3 ERV und Art. 4 Abs. 3 BankG zurückzuführen. The difference between the gross and the net figures in the total required capital is attributable to less or more stringent application of the equity guidelines as set out in arts. 124, 62 and 33, para. 3 Capital Ordinance and art. 4, para. 3 Banking Act.

⁸ Basel II verlangt eine Mindesteigenkapitalquote von 8%. A capital ratio of at least 8% is required under Basel II.

45 Liquiditätsausweis¹ Liquidity statement¹

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 ² | 4.00 Raiffeisen- banken |
|---------------------|-----------------|--------------------------|-----------------------------|--------------------------|--|-------------------------------|
| | End of year | All banks | Cantonal banks | Big banks | Regional banks and savings banks ² | 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) | 2007 | 811 719 | 46 921 | 576 019 | 11 689 | 16 624 |
| | 2008 | 755 478 | 57 839 | 523 434 | 11 788 | 16 080 |
| | 2009 | 595 234 | 63 862 | 329 449 | 12 299 | 16 879 |
| 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) | 2007 | 607 561 | 16 521 | 471 031 | 3 149 | 5 357 |
| | 2008 | 523 464 | 11 642 | 429 999 | 2 243 | 3 448 |
| | 2009 | 268 275 | 4 770 | 205 256 | 1 169 | 1 804 |
| 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 | 2007 | 161 537 | 17 238 | 91 383 | 4 083 | 3 307 |
| | 2008 | 186 354 | 30 308 | 80 903 | 4 983 | 3 977 |
| | 2009 | 271 938 | 40 029 | 108 970 | 5 874 | 4 810 |
| 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) | 2007 | 42 621 | 13 162 | 13 605 | 4 457 | 7 960 |
| | 2008 | 45 661 | 15 888 | 12 532 | 4 563 | 8 655 |
| | 2009 | 55 021 | 19 063 | 15 223 | 5 256 | 10 266 |
| 1.2 Erfordernis (Pos. 1.2.1 + 1.2.2) Requirement (items 1.2.1+1.2.2) | 2007 | 269 866 | 16 045 | 190 725 | 4 046 | 5 833 |
| | 2008 | 252 291 | 19 927 | 173 644 | 4 180 | 5 843 |
| | 2009 | 199 407 | 21 940 | 109 538 | 4 330 | 6 123 |
| 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 | 2007 | 267 867 | 15 484 | 190 086 | 3 857 | 5 486 |
| | 2008 | 249 308 | 19 087 | 172 733 | 3 890 | 5 306 |
| | 2009 | 196 427 | 21 074 | 108 718 | 4 059 | 5 570 |
| 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) | 2007 | 1 999 | 561 | 639 | 189 | 347 |
| | 2008 | 2 983 | 840 | 910 | 290 | 536 |
| | 2009 | 2 980 | 866 | 820 | 271 | 553 |
| 1.3 Liquide Aktiven nach Art. 16 BankV (Pos. 3) Liquid funds, pursuant to art. 16 Banking Ordinance (item 3) | 2007 | 461 305 | 31 461 | 321 132 | 5 967 | 8 318 |
| | 2008 | 510 999 | 52 446 | 315 570 | 7 650 | 6 801 |
| | 2009 | 463 120 | 53 964 | 225 349 | 7 601 | 7 173 |
| 1.4 Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2) | 2007 | 191 439 | 15 416 | 130 407 | 1 921 | 2 485 |
| | 2008 | 258 707 | 32 519 | 141 926 | 3 469 | 958 |
| | 2009 | 263 713 | 32 024 | 115 810 | 3 271 | 1 050 |
| 1.5 Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2) | 2007 | 171 | 196 | 168 | 147 | 143 |
| | 2008 | 203 | 263 | 182 | 183 | 116 |
| | 2009 | 232 | 246 | 206 | 176 | 117 |

| 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 | | | | |
| | | 5.12 Börsen- banken Stock exchange banks | 5.20 Ausländisch beherrschte Banken Foreign- controlled banks | | | |
| | | 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) | 2007 | 145 358 | 37 905 | 100 829 | 9 251 | 5 857 |
| | 2008 | 132 647 | 32 038 | 93 904 | 3 805 | 9 885 |
| | 2009 | 158 421 | 42 819 | 108 180 | 3 731 | 10 593 |
| 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) | 2007 | 104 951 | 24 361 | 78 378 | 6 065 | 487 |
| | 2008 | 72 343 | 13 814 | 57 231 | 2 201 | 1 588 |
| | 2009 | 53 931 | 9 815 | 43 647 | 1 345 | — |
| 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 | 2007 | 37 095 | 13 406 | 22 069 | 3 172 | 5 258 |
| | 2008 | 56 603 | 18 058 | 36 124 | 1 589 | 7 991 |
| | 2009 | 99 809 | 32 737 | 63 840 | 2 339 | 10 108 |
| 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) | 2007 | 3 311 | 138 | 382 | 14 | 111 |
| | 2008 | 3 700 | 165 | 550 | 15 | 306 |
| | 2009 | 4 681 | 267 | 693 | 46 | 485 |
| 1.2 Erfordernis (Pos. 1.2.1 + 1.2.2) Requirement (items 1.2.1+1.2.2) | 2007 | 48 214 | 12 554 | 33 347 | 3 054 | 1 948 |
| | 2008 | 44 152 | 10 628 | 31 109 | 1 258 | 3 287 |
| | 2009 | 52 712 | 14 215 | 35 855 | 1 235 | 3 529 |
| 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 | 2007 | 47 968 | 12 509 | 33 274 | 3 053 | 1 933 |
| | 2008 | 43 773 | 10 572 | 30 988 | 1 256 | 3 262 |
| | 2009 | 52 279 | 14 130 | 35 699 | 1 231 | 3 496 |
| 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) | 2007 | 246 | 45 | 73 | 2 | 15 |
| | 2008 | 379 | 55 | 121 | 2 | 25 |
| | 2009 | 433 | 85 | 156 | 3 | 33 |
| 1.3 Liquide Aktiven nach Art. 16 BankV (Pos. 3) Liquid funds, pursuant to art. 16 Banking Ordinance (item 3) | 2007 | 78 658 | 21 406 | 52 258 | 9 299 | 6 470 |
| | 2008 | 108 819 | 33 476 | 69 223 | 3 672 | 16 042 |
| | 2009 | 145 690 | 49 174 | 90 467 | 6 023 | 17 321 |
| 1.4 Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2) | 2007 | 30 443 | 8 853 | 18 911 | 6 245 | 4 522 |
| | 2008 | 64 667 | 22 849 | 38 113 | 2 414 | 12 755 |
| | 2009 | 92 978 | 34 959 | 54 611 | 4 788 | 13 792 |
| 1.5 Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2) | 2007 | 163 | 171 | 157 | 304 | 332 |
| | 2008 | 246 | 315 | 223 | 292 | 488 |
| | 2009 | 276 | 346 | 252 | 488 | 491 |

¹ Bis 2004: Gesamtliquidität – Liquidität II.
Until 2004, total liquidity – liquidity ratio II.

² Inklusive Clientis AG (konsolidiert mit allen Clientis-Mitgliedbanken).
Including Clientis AG (consolidated with the data of all the Clientis member banks).

45 Liquiditätsausweis³ Liquidity statement³

In Millionen Franken / In CHF millions

| Positionen Items | Jahres- ende End of year | 1.00–8.00 | 1.00 | 2.00 | 3.00 | 4.00 |
|---------------------|---------------------------------------|-------------|---------------------|------------------|--|-----------------------|
| | | Alle Banken | Kantonal- banken | Gross- banken | Regional- banken und Sparkassen ⁴ | Raiffeisen- banken |
| | | All banks | Cantonal banks | Big banks | Regional banks and savings banks ⁴ | 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) | 2007 | 499 642 | 27 578 | 343 674 | 2 747 | 1 227 |
| | 2008 | 425 279 | 24 186 | 249 812 | 3 102 | 1 717 |
| | 2009 | 330 440 | 22 570 | 167 336 | 2 081 | 4 287 |
| 2.1.1 Bankdebitoren auf Sicht oder fällig innerhalb eines Monats Claims against banks at sight or due within one month | 2007 | 458 467 | 25 520 | 312 333 | 2 613 | 1 215 |
| | 2008 | 387 996 | 19 527 | 230 721 | 2 825 | 1 696 |
| | 2009 | 308 604 | 20 310 | 159 905 | 1 993 | 4 260 |
| 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 | 2007 | 12 847 | 45 | 11 841 | 42 | — |
| | 2008 | 11 589 | 36 | 8 979 | 12 | — |
| | 2009 | 2 035 | 53 | 986 | 21 | — |
| 2.1.3 Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month | 2007 | 5 407 | 476 | 4 483 | 0 | — |
| | 2008 | 5 778 | 3 086 | 1 599 | 183 | — |
| | 2009 | 6 580 | 1 160 | 196 | 2 | — |
| 2.1.4 Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month | 2007 | 22 921 | 1 536 | 15 018 | 92 | 12 |
| | 2008 | 19 915 | 1 537 | 8 513 | 83 | 21 |
| | 2009 | 13 221 | 1 046 | 6 250 | 65 | 27 |
| 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) | 2007 | 1 084 424 | 43 237 | 814 705 | 5 269 | 6 584 |
| | 2008 | 914 360 | 32 477 | 679 811 | 4 000 | 5 165 |
| | 2009 | 544 396 | 24 064 | 372 593 | 2 285 | 6 091 |
| 2.2.1 Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Liabilities towards banks at sight or due within one month | 2007 | 496 033 | 16 388 | 372 628 | 944 | 5 487 |
| | 2008 | 468 733 | 11 873 | 349 034 | 1 069 | 4 822 |
| | 2009 | 280 279 | 14 626 | 171 704 | 780 | 6 844 |
| 2.2.2 Kreditoren auf Zeit fällig innerhalb eines Monats Liabilities towards customers (time) due within one month | 2007 | 571 380 | 23 115 | 432 389 | 3 604 | 4 092 |
| | 2008 | 422 362 | 15 918 | 319 512 | 2 370 | 3 833 |
| | 2009 | 246 435 | 5 497 | 191 454 | 650 | 2 191 |
| 2.2.3 Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month | 2007 | 2 828 | 1 231 | 1 486 | 36 | 2 |
| | 2008 | 2 868 | 1 399 | 1 296 | 36 | 4 |
| | 2009 | 3 241 | 1 694 | 1 343 | 55 | 3 |
| 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 | 2007 | 5 838 | 870 | 3 591 | 419 | 385 |
| | 2008 | 3 235 | 951 | 1 224 | 270 | 505 |
| | 2009 | 4 795 | 802 | 1 958 | 684 | 871 |
| 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 | 2007 | 1 045 | 110 | 177 | 0 | — |
| | 2008 | 1 644 | 5 | 1 078 | — | — |
| | 2009 | 1 138 | 15 | 1 046 | — | — |
| 2.2.6 Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month | 2007 | 24 944 | 1 616 | 16 746 | 267 | 537 |
| | 2008 | 28 216 | 2 695 | 14 086 | 255 | 520 |
| | 2009 | 15 461 | 1 528 | 6 422 | 214 | 364 |
| 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 | 2007 | 17 643 | 92 | 12 313 | 2 | 3 920 |
| | 2008 | 12 697 | 364 | 6 419 | — | 4 518 |
| | 2009 | 6 954 | 98 | 1 335 | 98 | 4 182 |

| Positionen Items | Jahres- ende End of year | 5.00 Übrige Banken Other banks | | 7.00 Filialem aus- ländischer Banken Branches of foreign banks | 8.00 Privat- bankiers Private bankers | |
|---------------------|------------------------------------|---|---|--|---|----|
| | | davon / of which | | | | |
| | | 5.12 Börsen- banken Stock exchange banks | 5.20 Ausländisch beherrschte Banken 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) | 2007 | 99 098 | 33 952 | 62 846 | 12 558 | 12 761 |
| | 2008 | 121 009 | 34 255 | 84 769 | 7 182 | 18 270 |
| | 2009 | 111 260 | 27 704 | 81 791 | 7 213 | 15 692 |
| 2.1.1 Bankendebitoren auf Sicht oder fällig innerhalb eines Monats Claims against banks at sight or due within one month | 2007 | 92 358 | 33 436 | 56 697 | 12 368 | 12 060 |
| | 2008 | 113 006 | 32 960 | 78 079 | 6 077 | 14 143 |
| | 2009 | 103 925 | 26 453 | 75 722 | 6 940 | 11 271 |
| 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 | 2007 | 882 | 40 | 802 | 13 | 24 |
| | 2008 | 536 | 16 | 520 | 20 | 2 007 |
| | 2009 | 975 | 71 | 904 | 1 | 1 |
| 2.1.3 Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month | 2007 | 448 | 111 | 337 | 0 | — |
| | 2008 | 890 | 651 | 239 | — | 20 |
| | 2009 | 1 474 | 850 | 624 | — | 3 748 |
| 2.1.4 Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month | 2007 | 5 410 | 365 | 5 010 | 177 | 676 |
| | 2008 | 6 577 | 628 | 5 932 | 1 086 | 2 099 |
| | 2009 | 4 887 | 330 | 4 541 | 272 | 673 |
| 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) | 2007 | 190 460 | 55 000 | 131 760 | 13 732 | 10 437 |
| | 2008 | 168 421 | 43 283 | 122 229 | 7 918 | 16 568 |
| | 2009 | 124 683 | 29 996 | 93 230 | 5 841 | 8 840 |
| 2.2.1 Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Liabilities towards banks at sight or due within one month | 2007 | 78 616 | 14 511 | 62 363 | 13 348 | 8 621 |
| | 2008 | 82 068 | 10 216 | 70 659 | 6 336 | 13 531 |
| | 2009 | 73 534 | 11 289 | 61 391 | 5 228 | 7 563 |
| 2.2.2 Kreditoren auf Zeit fällig innerhalb eines Monats Liabilities towards customers (time) due within one month | 2007 | 106 948 | 39 486 | 66 007 | 152 | 1 079 |
| | 2008 | 79 463 | 32 174 | 45 988 | 468 | 798 |
| | 2009 | 45 927 | 18 379 | 27 403 | 346 | 371 |
| 2.2.3 Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month | 2007 | 40 | — | 5 | — | 32 |
| | 2008 | 52 | — | 15 | — | 80 |
| | 2009 | 80 | — | 17 | — | 65 |
| 2.2.4 Obligationen, Kassensobligationen und Kassenscheine, fällig innerhalb eines Monats Bonds, medium-term bank-issued notes and certificates of deposit, due within one month | 2007 | 573 | 159 | 41 | 0 | — |
| | 2008 | 285 | 81 | 18 | 0 | — |
| | 2009 | 478 | 211 | 46 | 3 | — |
| 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 | 2007 | 755 | 285 | 470 | — | 4 |
| | 2008 | 562 | 231 | 331 | — | — |
| | 2009 | 77 | 18 | 59 | — | — |
| 2.2.6 Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month | 2007 | 4 842 | 859 | 3 789 | 232 | 703 |
| | 2008 | 7 384 | 836 | 6 356 | 1 114 | 2 162 |
| | 2009 | 5 829 | 422 | 5 234 | 263 | 841 |
| 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 | 2007 | 1 315 | 299 | 916 | — | 2 |
| | 2008 | 1 393 | 256 | 1 137 | — | 3 |
| | 2009 | 1 241 | 322 | 919 | — | 0 |

³ Bis 2004: Gesamtliquidität – Liquidität II.
Until 2004, total liquidity – liquidity ratio II.

⁴ Inklusiv Clientis AG (konsolidiert mit allen Clientis-Mitgliedbanken).
Including Clientis AG (consolidated with the data of all the Clientis member banks).

45 Liquiditätsausweis⁵ Liquidity statement⁵

In Millionen Franken / In CHF millions

| Positionen Items | Jahres- ende | 1.00–8.00 | 1.00 | 2.00 | 3.00 | 4.00 |
|---------------------|-----------------|-------------|---------------------|------------------|--|-----------------------|
| | | Alle Banken | Kantonal- banken | Gross- banken | Regional- banken und Sparkassen ⁶ | Raiffeisen- banken |
| | End of year | All banks | Cantonal banks | Big banks | Regional banks and savings banks ⁶ | 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) | 2007 | 461 305 | 31 461 | 321 132 | 5 967 | 8 318 |
| | Liquid funds, pursuant to art. 16 Banking Ordinance (items 3.1 to 3.10) | 2008 | 510 999 | 52 446 | 315 570 | 7 650 | 6 801 |
| | | 2009 | 463 120 | 53 964 | 225 349 | 7 601 | 7 173 |
| 3.1 | Flüssige Mittel nach FINMA-RS 08/2, Randziffer 45 | 2007 | 28 684 | 4 097 | 12 557 | 1 414 | 1 093 |
| | Liquid assets according to FINMA-RS 08/2, margin figure 45 | 2008 | 130 463 | 6 783 | 95 040 | 1 843 | 1 835 |
| | | 2009 | 93 988 | 6 368 | 49 723 | 2 047 | 1 359 |
| 3.2 | Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt | 2007 | 96 995 | 24 702 | 37 963 | 3 255 | 11 008 |
| | Securities eligible for SNB monetary policy repo transactions | 2008 | 115 237 | 41 332 | 30 878 | 3 769 | 9 658 |
| | | 2009 | 127 683 | 39 871 | 32 883 | 3 770 | 9 980 |
| 3.3 | Schuldverschreibungen inländischer Schuldner, die an einem repräsentativen Markt gehandelt werden (ab 2006) ⁷ | 2007 | 5 353 | 2 309 | 93 | 651 | 76 |
| | Debt instruments issued by domestic borrowers and traded on a representative market (as of 2006) ⁷ | 2008 | 5 720 | 2 261 | — | 688 | 74 |
| | | 2009 | 8 869 | 5 436 | — | 858 | 118 |
| 3.4 | Werte, die im Land einer ausländischen Zweigniederlassung bei der Zentralbank diskont-, lombard- oder repofähig sind | 2007 | 259 511 | — | 258 392 | 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 | 2008 | 213 138 | — | 211 445 | 1 | — |
| | | 2009 | 160 814 | 30 | 157 685 | — | — |
| 3.5 | Schuldverschreibungen ausländischer Staaten und übriger öffentlich-rechtlicher Körperschaften, wenn sie an einem repräsentativen Markt gehandelt werden | 2007 | 31 052 | 627 | 23 626 | 21 | — |
| | Debt certificates from foreign countries and other public law bodies, if they are traded on a representative market | 2008 | 25 863 | 436 | 20 313 | 21 | 12 |
| | | 2009 | 30 974 | 580 | 21 721 | 20 | — |
| 3.6 | Schuldverschreibungen und Akzente erstklassiger ausländischer Banken sowie andere gleichwertige Papiere, die innerhalb von sechs Monaten fällig werden | 2007 | 57 882 | 126 | 20 318 | 3 | — |
| | Debt certificates and acceptances from first-class foreign banks as well as other equivalent papers due within six months | 2008 | 42 376 | 47 | 729 | 2 | — |
| | | 2009 | 33 290 | 89 | 55 | 1 | — |
| 3.7 | Edelmetalle (Gold, Silber, Platin, Palladium) und die innerhalb eines Monats fälligen Edelmetallguthaben, soweit ihnen nicht je entsprechende Verpflichtungen gegenüberstehen | 2007 | 5 446 | 77 | 4 784 | 3 | 49 |
| | 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 | 2008 | 1 611 | 49 | 1 055 | 2 | 43 |
| | | 2009 | 7 006 | 294 | 5 608 | 3 | 106 |
| 3.8 | Kontokorrent-Debitoren und die innerhalb eines Monats fälligen festen Vorschüsse, die durch Werte gemäss Pos. 3.2 und 3.3 gedeckt sind | 2007 | 313 | 17 | — | 0 | — |
| | Balances on current accounts and fixed-term advances due within one month, secured by assets as per items 3.2 and 3.3 | 2008 | 290 | 11 | — | 0 | — |
| | | 2009 | 308 | 12 | — | 0 | — |
| 3.9 | Überschuss der zu verrechnenden liquiden Aktiven (Pos. 2.1) über die zu verrechnenden kurzfristigen Verbindlichkeiten (Pos. 2.2) | 2007 | 22 779 | 861 | — | 627 | — |
| | Excess of liquid funds to be offset (cf. item 2.1) over short-term liabilities to be offset (cf. item 2.2) | 2008 | 34 383 | 3 352 | — | 1 345 | — |
| | | 2009 | 54 319 | 3 276 | — | 965 | — |
| 3.10 | abzüglich verpfändete liquide Aktiven, soweit sie für bestehende Verpflichtungen haften, einschliesslich Deckungsmarge | 2007 | 46 711 | 1 356 | 36 601 | 10 | 3 908 |
| | Less pledged, liquid funds, where these secure existing liabilities, including the margin | 2008 | 58 082 | 1 825 | 43 891 | 20 | 4 820 |
| | | 2009 | 54 130 | 1 992 | 42 328 | 63 | 4 389 |

| 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 | | | | |
| | | 5.12 Börsen- banken Stock exchange banks | 5.20 Ausländisch beherrschte Banken Foreign- controlled banks | | | |
| | | 6 | 7 | 8 | 9 | 10 |

3 Liquide Aktiven / Liquid funds

| | | | | | | | |
|------|--|------|----------------|---------------|---------------|--------------|---------------|
| 3 | Liquide Aktiven nach Art. 16 BankV (Pos. 3.1 bis 3.10) Liquid funds, pursuant to art. 16 Banking Ordinance (items 3.1 to 3.10) | 2007 | 78 658 | 21 406 | 52 258 | 9 299 | 6 470 |
| | | 2008 | 108 819 | 33 476 | 69 223 | 3 672 | 16 042 |
| | | 2009 | 145 690 | 49 174 | 90 467 | 6 023 | 17 321 |
| 3.1 | Flüssige Mittel nach FINMA-RS 08/2, Randziffer 45 Liquid assets according to FINMA-RS 08/2, margin figure 45 | 2007 | 6 220 | 1 606 | 3 526 | 1 361 | 1 942 |
| | | 2008 | 17 122 | 8 473 | 6 603 | 967 | 6 873 |
| | | 2009 | 28 998 | 17 438 | 9 622 | 2 234 | 3 259 |
| 3.2 | Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt Securities eligible for SNB monetary policy repo transactions | 2007 | 15 912 | 4 823 | 8 650 | 2 316 | 1 840 |
| | | 2008 | 22 556 | 7 410 | 11 957 | 969 | 6 076 |
| | | 2009 | 34 291 | 11 286 | 20 009 | 246 | 6 642 |
| 3.3 | Schuldverschreibungen inländischer Schuldner, die an einem repräsentativen Markt gehandelt werden (ab 2006) ⁷ Debt instruments issued by domestic borrowers and traded on a representative market (as of 2006) ⁷ | 2007 | 1 927 | 501 | 1 035 | 112 | 184 |
| | | 2008 | 2 303 | 914 | 1 160 | 205 | 189 |
| | | 2009 | 1 771 | 974 | 766 | 68 | 618 |
| 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 | 2007 | 1 085 | 741 | 179 | — | 33 |
| | | 2008 | 1 556 | 960 | 437 | — | 137 |
| | | 2009 | 2 759 | 1 362 | 1 128 | — | 341 |
| 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 | 2007 | 5 758 | 1 423 | 4 107 | 993 | 27 |
| | | 2008 | 4 466 | 1 146 | 3 151 | 591 | 23 |
| | | 2009 | 7 373 | 1 386 | 5 859 | 716 | 564 |
| 3.6 | Schuldverschreibungen und Akzente 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 | 2007 | 37 279 | 9 354 | 27 922 | 0 | 156 |
| | | 2008 | 41 525 | 10 362 | 31 158 | 10 | 63 |
| | | 2009 | 33 083 | 9 483 | 23 600 | 24 | 36 |
| 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 | 2007 | 524 | 473 | 50 | 1 | 8 |
| | | 2008 | 178 | 154 | 23 | 3 | 280 |
| | | 2009 | 798 | 681 | 116 | 2 | 196 |
| 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 | 2007 | 295 | 249 | 46 | — | — |
| | | 2008 | 266 | 219 | 47 | 13 | — |
| | | 2009 | 279 | 235 | 44 | 16 | — |
| 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) | 2007 | 13 589 | 3 312 | 9 464 | 4 892 | 2 811 |
| | | 2008 | 24 931 | 4 786 | 19 771 | 1 466 | 3 289 |
| | | 2009 | 40 508 | 7 523 | 32 207 | 2 717 | 6 853 |
| 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 | 2007 | 3 931 | 1 075 | 2 722 | 376 | 529 |
| | | 2008 | 6 082 | 947 | 5 082 | 553 | 890 |
| | | 2009 | 4 170 | 1 194 | 2 885 | — | 1 187 |

⁵ Bis 2004: Gesamtliquidität – Liquidität II.
Until 2004, total liquidity – liquidity ratio II.

⁶ Inklusive Clientis AG (konsolidiert mit allen Clientis-Mitgliedbanken).
Including Clientis AG (consolidated with the data of all the Clientis member banks).

⁷ 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).

48 Geschäftsstellen im Inland und Ausland Offices in Switzerland and in foreign countries

Anzahl / Number

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

1.00–8.00 Alle Banken / All banks

| | | | | | | | |
|------|------------|--------------|------------|--------------|------------|--------------|------------|
| 2005 | 338 | 3 497 | 298 | 1 117 | 227 | 3 835 | 298 |
| 2006 | 332 | 3 459 | 294 | 1 097 | 222 | 3 791 | 294 |
| 2007 | 331 | 3 504 | 317 | 1 136 | 238 | 3 835 | 317 |
| 2008 | 328 | 3 453 | 293 | 1 118 | 212 | 3 781 | 293 |
| 2009 | 326 | 3 403 | 271 | 1 090 | 189 | 3 729 | 271 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | |
|------|-----------|------------|----------|-----------|----------|------------|----------|
| 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 | 71 | 3 | 793 | 4 |
| 2009 | 24 | 745 | 2 | 66 | 1 | 769 | 2 |

2.00 Grossbanken / Big banks

| | | | | | | | |
|------|----------|------------|------------|-----------|-----------|------------|------------|
| 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 |
| 2009 | 3 | 633 | 129 | 88 | 88 | 636 | 129 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | |
|------|-----------|------------|---|----------|---|------------|---|
| 2005 | 79 | 346 | — | 9 | — | 425 | — |
| 2006 | 78 | 348 | — | 10 | — | 426 | — |
| 2007 | 76 | 322 | — | 20 | — | 398 | — |
| 2008 | 75 | 317 | — | 12 | — | 392 | — |
| 2009 | 70 | 319 | — | 8 | — | 389 | — |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | |
|------|----------|--------------|---|------------|---|--------------|---|
| 2005 | 1 | 1 174 | — | 745 | — | 1 175 | — |
| 2006 | 1 | 1 148 | — | 736 | — | 1 149 | — |
| 2007 | 1 | 1 154 | — | 759 | — | 1 155 | — |
| 2008 | 1 | 1 150 | — | 778 | — | 1 151 | — |
| 2009 | 1 | 1 145 | — | 790 | — | 1 146 | — |

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

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | |
|------|------------|------------|------------|------------|-----------|------------|------------|
| 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 |
| 2009 | 181 | 512 | 137 | 120 | 97 | 693 | 137 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | |
|------|---|-----|---|----|---|-----|---|
| 2005 | 7 | 111 | — | 28 | — | 118 | — |
| 2006 | 7 | 112 | — | 28 | — | 119 | — |
| 2007 | 7 | 111 | — | 26 | — | 118 | — |
| 2008 | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | |
|------|-----------|-----------|-----------|-----------|-----------|------------|-----------|
| 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 |
| 2009 | 49 | 97 | 42 | 34 | 28 | 146 | 42 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | |
|------|----------|------------|---|-----------|---|------------|---|
| 2005 | 4 | 8 | — | — | — | 12 | — |
| 2006 | 4 | 8 | — | — | — | 12 | — |
| 2007 | 6 | 28 | — | — | — | 34 | — |
| 2008 | 9 | 145 | — | 24 | — | 154 | — |
| 2009 | 9 | 140 | — | 14 | — | 149 | — |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | |
|------|------------|------------|-----------|-----------|-----------|------------|-----------|
| 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 |
| 2009 | 123 | 275 | 95 | 72 | 69 | 398 | 95 |

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 350 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 (350, 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 | Ffilialen ⁵ Branches ⁵ | | | | Total Geschäftsstellen (1+2) Total offices (1+2) | | |
|-----------------------------------|--|---|--|---|---|---|---|---|
| | | davon / of which im Ausland In foreign countries | Vertretungen ⁶ Representative offices ⁶ | davon / of which im Ausland In foreign countries | davon / of which im Ausland (3) In foreign countries (3) | davon / of which im Ausland (3) In foreign countries (3) | davon / of which im Ausland (3) In foreign countries (3) | |
| | | | | | | | | 1 |

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | | |
|------|-----------|-----------|----------|----------|----------|-----------|----------|
| 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 |
| 2009 | 33 | 14 | 1 | 5 | 1 | 47 | 1 |

8.00 Privatbankiers / Private bankers

| | | | | | | | |
|------|-----------|-----------|----------|-----------|----------|-----------|----------|
| 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 |
| 2009 | 14 | 35 | 2 | 13 | 2 | 49 | 2 |

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

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

| | | | | | | | |
|------|------------|--------------|------------|--------------|------------|--------------|------------|
| 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 | 1 101 | 208 | 3 694 | 289 |
| 2009 | 279 | 3 354 | 268 | 1 072 | 186 | 3 633 | 268 |

⁴ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 350 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 (350, bank category 4.00) are included under branches.

⁵ 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.

⁶ Vertretungen (auch als Repräsentanz bezeichnet) sind Geschäftsstellen, denen sowohl das Abschiessen von eigenen Geschäften wie auch das Vermitteln von Geschäften auf eigene Rechnung nicht erlaubt ist. Von 1984 bis 2004 wurden auch Einnehmereien und sämtliche Filialen mit weniger als einer vollamtlich angestellten Person zu den Vertretungen gezählt.
Representative offices are offices which are not authorised to conclude transactions or to arrange business on their own account. From 1984 to 2004, cash-receiving offices and all branches with fewer than one full-time employee were included under representative offices.

49 Geschäftsstellen nach Standort und Bankengruppen ¹ Breakdown of offices, by location and bank category ¹

Anzahl / Number

| Kanton resp. Land Canton or country | | 1.00–8.00 Alle Banken | 1.00 Kantonalbanken | 2.00 Grossbanken | 3.00 Regionalbanken und Sparkassen | 4.00 Raiffeisenbanken |
|--|---|--------------------------|------------------------|---------------------|--|--------------------------|
| | | All banks | Cantonal banks | Big banks | Regional banks and savings banks | Raiffeisen banks |
| | | 1 | 2 | 3 | 4 | 5 |
| Zürich | Zurich | 415 | 104 | 93 | 41 | 10 |
| Bern | Berne | 338 | 86 | 65 | 137 | 26 |
| Luzern | Lucerne | 106 | 26 | 15 | 28 | 24 |
| Uri | Uri | 15 | 10 | 2 | — | 3 |
| Schwyz | Schwyz | 62 | 28 | 10 | 7 | 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 | 1 | 8 |
| Freiburg | Fribourg | 85 | 27 | 18 | 12 | 20 |
| Solothurn | Solothurn | 70 | 3 | 9 | 22 | 27 |
| Basel-Stadt | Basel-Stadt | 74 | 18 | 17 | 1 | 1 |
| Baselland | Baselland | 59 | 24 | 20 | 3 | 10 |
| Schaffhausen | Schaffhausen | 28 | 6 | 6 | 11 | 1 |
| Appenzell AR | Appenzell Ausserrhoden | 13 | 2 | 6 | 2 | 3 |
| Appenzell IR | Appenzell Innerrhoden | 7 | 4 | 1 | — | 2 |
| St. Gallen | St Gallen | 164 | 36 | 25 | 29 | 44 |
| Graubünden | Graubünden | 122 | 73 | 22 | — | 12 |
| Aargau | Aargau | 155 | 28 | 19 | 67 | 30 |
| Thurgau | Thurgau | 64 | 31 | 10 | — | 19 |
| Tessin | Ticino | 187 | 19 | 40 | — | 33 |
| Waadt | Vaud | 163 | 69 | 31 | 6 | 20 |
| Wallis | Valais | 101 | 21 | 33 | 2 | 30 |
| Neuenburg | Neuchâtel | 42 | 14 | 10 | 1 | 6 |
| Genf | Geneva | 178 | 23 | 36 | — | 6 |
| Jura | Jura | 31 | 12 | 5 | 5 | 8 |
| Total Schweiz | Total for Switzerland | 2557 | 702 | 507 | 381 | 356 |
| Total Ausland | Total abroad | 82 | 1 | 41 | — | — |
| Total Schweiz und Ausland | Total for Switzerland and abroad | 2639 | 703 | 548 | 381 | 356 |

| 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 | 135 | 25 | 23 | 87 | 24 | 8 | 383 |
| Bern | Berne | 23 | 6 | 12 | 5 | — | 1 | 337 |
| Luzern | Lucerne | 11 | 3 | 5 | 3 | — | 2 | 104 |
| Uri | Uri | — | — | — | — | — | — | 15 |
| Schwyz | Schwyz | 9 | 2 | 2 | 5 | — | — | 62 |
| Obwalden | Obwalden | — | — | — | — | — | — | 13 |
| Nidwalden | Nidwalden | — | — | — | — | — | — | 14 |
| Glarus | Glarus | 1 | — | — | 1 | — | — | 17 |
| Zug | Zug | 5 | 2 | 2 | 1 | — | — | 34 |
| Freiburg | Fribourg | 8 | 3 | 2 | 3 | — | — | 85 |
| Solothurn | Solothurn | 9 | 1 | 6 | 2 | — | — | 70 |
| Basel-Stadt | Basel-Stadt | 31 | 6 | 11 | 14 | 1 | 5 | 68 |
| Baselland | Baselland | 2 | — | 2 | — | — | — | 59 |
| Schaffhausen | Schaffhausen | 3 | — | 3 | — | — | 1 | 27 |
| Appenzell AR | Appenzell Ausserrhodon | — | — | — | — | — | — | 13 |
| Appenzell IR | Appenzell Innerrhodon | — | — | — | — | — | — | 7 |
| St. Gallen | St Gallen | 26 | 1 | 8 | 17 | 3 | 1 | 160 |
| Graubünden | Graubünden | 14 | 1 | 4 | 9 | — | 1 | 121 |
| Aargau | Aargau | 11 | — | 9 | 2 | — | — | 155 |
| Thurgau | Thurgau | 4 | — | 3 | 1 | — | — | 64 |
| Tessin | Ticino | 90 | 14 | 18 | 58 | 2 | 3 | 182 |
| Waadt | Vaud | 32 | 7 | 10 | 15 | 1 | 4 | 158 |
| Wallis | Valais | 14 | 5 | 5 | 4 | — | 1 | 100 |
| Neuenburg | Neuchâtel | 11 | 1 | 4 | 6 | — | — | 42 |
| Genf | Geneva | 93 | 21 | 5 | 67 | 11 | 9 | 158 |
| Jura | Jura | 1 | — | 1 | — | — | — | 31 |
| Total Schweiz | Total for Switzerland | 533 | 98 | 135 | 300 | 42 | 36 | 2479 |
| Total Ausland | Total abroad | 40 | 14 | — | 26 | — | — | 82 |
| Total Schweiz und Ausland | Total for Switzerland and abroad | 573 | 112 | 135 | 326 | 42 | 36 | 2561 |

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 | 327 | 27 | 442 |
| Bern | Berne | 23 | 403 | 88 | 426 |
| Luzern | Lucerne | 4 | 132 | 30 | 136 |
| Uri | Uri | 1 | 31 | 17 | 32 |
| Schwyz | Schwyz | 5 | 63 | 6 | 68 |
| Obwalden | Obwalden | 2 | 15 | 4 | 17 |
| Nidwalden | Nidwalden | 1 | 19 | 6 | 20 |
| Glarus | Glarus | 2 | 16 | 1 | 18 |
| Zug | Zug | 3 | 39 | 8 | 42 |
| Freiburg | Fribourg | 3 | 125 | 43 | 128 |
| Solothurn | Solothurn | 5 | 111 | 46 | 116 |
| Basel-Stadt | Basel-Stadt | 15 | 63 | 4 | 78 |
| Baselland | Baselland | 1 | 71 | 13 | 72 |
| Schaffhausen | Schaffhausen | 4 | 26 | 2 | 30 |
| Appenzell AR | Appenzell Ausserrhoden | 2 | 19 | 8 | 21 |
| Appenzell IR | Appenzell Innerrhoden | 1 | 9 | 3 | 10 |
| St. Gallen | St Gallen | 18 | 195 | 49 | 213 |
| Graubünden | Graubünden | 1 | 180 | 59 | 181 |
| Aargau | Aargau | 6 | 226 | 77 | 232 |
| Thurgau | Thurgau | 1 | 94 | 31 | 95 |
| Tessin | Ticino | 25 | 243 | 81 | 268 |
| Waadt | Vaud | 11 | 210 | 58 | 221 |
| Wallis | Valais | 3 | 266 | 168 | 269 |
| Neuenburg | Neuchâtel | 3 | 56 | 17 | 59 |
| Genf | Geneva | 69 | 126 | 17 | 195 |
| Jura | Jura | 2 | 67 | 38 | 69 |
| Total Schweiz | Total for Switzerland | 326 | 3 132 | 901 | 3 458 |
| Total Ausland | Total abroad | . | 271 | 189 | 271 |
| Total Schweiz und Ausland | Total for Switzerland and abroad | 326 | 3 403 | 1 090 | 3 729 |

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 350 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 (350, 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 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 fulltime employee were included under representative offices.

51 Personalbestand¹ Number of staff¹

| Gruppe Category | Jahresende End of year | | | | | | | | | |
|--|---------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Anzahl Personen / Number of persons | | | | | | | | | | |
| 1.00–8.00 Alle Banken | 124 998 | 121 065 | 118 325 | 112 915 | 115 628 | 119 464 | 127 921 | 136 200 | 135 740 | 129 807 |
| 1.00 Kantonalbanken | 19 190 | 17 677 | 17 107 | 16 711 | 16 486 | 16 326 | 16 536 | 16 754 | 16 917 | 17 271 |
| 2.00 Grossbanken | 59 114 | 55 991 | 54 630 | 51 383 | 53 072 | 56 211 | 62 931 | 66 924 | 63 900 | 58 342 |
| 3.00 Regionalbanken und Sparkassen | 5 451 | 4 697 | 4 642 | 4 424 | 4 320 | 4 141 | 4 135 | 3 892 | 4 021 | 3 980 |
| 4.00 Raiffeisenbanken | 4 999 | 5 466 | 5 805 | 6 058 | 6 304 | 6 549 | 6 764 | 7 208 | 7 665 | 7 999 |
| 5.00 Übrige Banken | 30 912 | 31 412 | 30 902 | 29 459 | 30 582 | 31 210 | 32 413 | 35 775 | 37 021 | 35 936 |
| 5.11 Handelsbanken | 4 872 | 4 659 | 2 973 | 2 799 | 2 695 | 2 542 | 2 612 | 2 676 | . | . |
| 5.12 Börsenbanken | 8 043 | 8 260 | 10 693 | 9 593 | 9 814 | 9 897 | 10 301 | 10 564 | 10 369 | 10 147 |
| 5.13 Kleinkreditbanken | . | . | . | . | . | . | . | . | . | . |
| 5.14 Andere Banken | 714 | 645 | 606 | 566 | 561 | 245 | 255 | 615 | 3 247 | 3 319 |
| 5.20 Ausländisch beherrschte Banken | 17 283 | 17 848 | 16 629 | 16 501 | 17 511 | 18 527 | 19 244 | 21 920 | 23 405 | 22 471 |
| 7.00 Filialen ausländischer Banken | 1 243 | 1 320 | 1 358 | 1 282 | 1 234 | 1 229 | 1 266 | 1 334 | 1 454 | 1 420 |
| 8.00 Privatbankiers | 4 089 | 4 503 | 3 881 | 3 596 | 3 630 | 3 798 | 3 877 | 4 313 | 4 761 | 4 859 |
| 1.00–5.00 Total | 119 666 | 115 243 | 113 086 | 108 036 | 110 764 | 114 437 | 122 779 | 130 553 | 129 524 | 123 528 |

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

| | | | | | | | | | | |
|--|------------|---|--------|--------|-------|--------|-------|-------|-------|-------|
| 1.00–8.00 All banks | 4.5 | . | – 2.3 | – 4.6 | 2.4 | 3.3 | 7.1 | 6.5 | – 0.3 | – 4.4 |
| 1.00 Cantonal banks | 4.3 | . | – 3.2 | – 2.3 | – 1.3 | – 1.0 | 1.3 | 1.3 | 1.0 | 2.1 |
| 2.00 Big banks | – 0.4 | . | – 2.4 | – 5.9 | 3.3 | 5.9 | 12.0 | 6.3 | – 4.5 | – 8.7 |
| 3.00 Regional banks and savings banks | 5.3 | . | – 1.2 | – 4.7 | – 2.4 | – 4.1 | – 0.1 | – 5.9 | 3.3 | – 1.0 |
| 4.00 Raiffeisen banks | 39.9 | . | 6.2 | 4.4 | 4.1 | 3.9 | 3.3 | 6.6 | 6.3 | 4.4 |
| 5.00 Other banks | 8.2 | . | – 1.6 | – 4.7 | 3.8 | 2.1 | 3.9 | 10.4 | 3.5 | – 2.9 |
| 5.11 Commercial banks | 2.9 | . | – 36.2 | – 5.9 | – 3.7 | – 5.7 | 2.8 | 2.5 | . | . |
| 5.12 Stock exchange banks | 14.0 | . | 29.5 | – 10.3 | 2.3 | 0.8 | 4.1 | 2.6 | – 1.8 | – 2.1 |
| 5.13 Consumer credit banks | . | . | . | . | . | . | . | . | . | . |
| 5.14 Other banking institutions | 2.1 | . | – 6.0 | – 6.6 | – 0.9 | – 56.3 | 4.1 | 141.2 | 428.0 | 2.2 |
| 5.20 Foreign-controlled banks | 7.6 | . | – 6.8 | – 0.8 | 6.1 | 5.8 | 3.9 | 13.9 | 6.8 | – 4.0 |
| 7.00 Branches of foreign banks | 10.6 | . | 2.9 | – 5.6 | – 3.7 | – 0.4 | 3.0 | 5.4 | 9.0 | – 2.3 |
| 8.00 Private bankers | 20.3 | . | – 13.8 | – 7.3 | 0.9 | 4.6 | 2.1 | 11.2 | 10.4 | 2.1 |
| Total for 1.00–5.00 | 4.0 | . | – 1.9 | – 4.5 | 2.5 | 3.3 | 7.3 | 6.3 | – 0.8 | – 4.6 |

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

| | | | | | | | | | |
|------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|----------------|
| 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 | 68 522 | 41 601 | 110 122 | 14 969 | 10 648 | 25 617 | 83 490 | 52 249 | 135 740 |
| 2009 | 68 072 | 39 473 | 107 546 | 12 856 | 9 406 | 22 262 | 80 928 | 48 879 | 129 807 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | |
|------|---------------|--------------|---------------|----------|---|----------|---------------|--------------|---------------|
| 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 |
| 2009 | 10 381 | 6 888 | 17 269 | 2 | — | 2 | 10 383 | 6 888 | 17 271 |

2.00 Grossbanken / Big banks

| | | | | | | | | | |
|------|---------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|
| 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 |
| 2009 | 27 317 | 12 694 | 40 011 | 10 909 | 7 422 | 18 331 | 38 226 | 20 116 | 58 342 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | |
|------|--------------|--------------|--------------|---|---|---|--------------|--------------|--------------|
| 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 |
| 2009 | 2 147 | 1 833 | 3 980 | — | — | — | 2 147 | 1 833 | 3 980 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | |
|------|--------------|--------------|--------------|---|---|---|--------------|--------------|--------------|
| 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 |
| 2009 | 4 087 | 3 912 | 7 999 | — | — | — | 4 087 | 3 912 | 7 999 |

| 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)

| | | | | | | | | | |
|------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|---------------|---------------|
| 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 | 19 692 | 13 097 | 32 789 | 2 075 | 2 157 | 4 232 | 21 767 | 15 254 | 37 021 |
| 2009 | 19 919 | 12 095 | 32 014 | 1 940 | 1 982 | 3 922 | 21 859 | 14 077 | 35 936 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | |
|------|-------|-------|-------|---|---|---|-------|-------|-------|
| 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 | . | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | |
|------|--------------|--------------|--------------|------------|------------|------------|--------------|--------------|---------------|
| 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 |
| 2009 | 6 038 | 3 137 | 9 175 | 555 | 416 | 971 | 6 593 | 3 553 | 10 147 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | |
|------|--------------|--------------|--------------|---|---|---|--------------|--------------|--------------|
| 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 |
| 2009 | 1 824 | 1 494 | 3 319 | — | — | — | 1 824 | 1 494 | 3 319 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | |
|------|---------------|--------------|---------------|--------------|--------------|--------------|---------------|---------------|---------------|
| 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 | 11 773 | 8 351 | 20 124 | 1 525 | 1 755 | 3 281 | 13 298 | 10 107 | 23 405 |
| 2009 | 12 057 | 7 463 | 19 520 | 1 385 | 1 566 | 2 951 | 13 441 | 9 030 | 22 471 |

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 / 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 |

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | | | | |
|------|------------|------------|--------------|----------|----------|----------|------------|------------|--------------|
| 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 | 923 | 529 | 1 452 | 1 | 1 | 2 | 924 | 530 | 1 454 |
| 2009 | 894 | 525 | 1 418 | 1 | 1 | 2 | 895 | 526 | 1 420 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | |
|------|--------------|--------------|--------------|----------|----------|----------|--------------|--------------|--------------|
| 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 |
| 2009 | 3 328 | 1 526 | 4 854 | 4 | 1 | 5 | 3 332 | 1 527 | 4 859 |

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

| | | | | | | | | | |
|------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|----------------|
| 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 | 64 391 | 39 528 | 103 919 | 14 962 | 10 643 | 25 605 | 79 353 | 50 171 | 129 524 |
| 2009 | 63 851 | 37 422 | 101 273 | 12 851 | 9 404 | 22 255 | 76 701 | 46 826 | 123 528 |

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

| | | | |
|------|-------------|-------------|-------------|
| 2005 | . | . | 2.97 |
| 2006 | . | . | 3.05 |
| 2007 | 2.27 | 3.77 | 3.30 |
| 2008 | 1.00 | 3.46 | 3.35 |
| 2009 | 0.30 | 2.91 | 2.81 |

2.00 Grossbanken / Big banks

| | | | |
|------|-------------|-------------|-------------|
| 2005 | . | . | 2.87 |
| 2006 | . | . | 3.03 |
| 2007 | 2.29 | 3.50 | 3.37 |
| 2008 | 2.23 | 2.48 | 3.28 |
| 2009 | 0.77 | 1.57 | 2.79 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | |
|------|-------------|-------------|-------------|
| 2005 | . | . | 2.97 |
| 2006 | . | . | 3.05 |
| 2007 | 2.31 | 3.82 | 3.33 |
| 2008 | 1.37 | 3.57 | 3.38 |
| 2009 | 0.56 | 3.09 | 2.83 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | |
|------|-------------|-------------|-------------|
| 2005 | . | . | 2.99 |
| 2006 | . | . | 3.05 |
| 2007 | 2.14 | 3.03 | 3.33 |
| 2008 | 1.85 | 3.22 | 3.44 |
| 2009 | 0.14 | 2.86 | 2.87 |

| 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

| | | | |
|------|-------------|-------------|-------------|
| 2005 | . | . | 2.71 |
| 2006 | . | . | 2.91 |
| 2007 | 2.40 | 6.02 | 3.21 |
| 2008 | 1.20 | 5.37 | 3.18 |
| 2009 | 0.66 | 4.97 | 2.56 |

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

| | | | |
|------|-------------|-------------|-------------|
| 2005 | . | . | 2.92 |
| 2006 | . | . | 3.04 |
| 2007 | 2.31 | 4.00 | 3.32 |
| 2008 | 1.36 | 3.29 | 3.33 |
| 2009 | 0.55 | 2.65 | 2.80 |

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, in CHF ² |
| | 1 | 2 | 3 | 4 | 5 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | |
|------|-------------|-------------|-------------|-------------|-------------|
| 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 |
| 2009 | 0.77 | 0.69 | 0.58 | 2.43 | 2.89 |

2.00 Grossbanken / Big banks

| | | | | | |
|------|-------------|-------------|-------------|-------------|-------------|
| 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 |
| 2009 | 0.19 | 0.89 | 0.27 | 2.14 | 3.29 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | |
|------|-------------|-------------|-------------|-------------|-------------|
| 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 |
| 2009 | 0.59 | 0.84 | 0.55 | 2.56 | 2.83 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | |
|------|-------------|-------------|-------------|-------------|-------------|
| 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 |
| 2009 | 0.20 | 0.77 | 0.48 | 2.59 | 3.46 |

| 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, in CHF ² |
| | 1 | 2 | 3 | 4 | 5 |

5.00 Übrige Banken / Other banks

| | | | | | |
|------|-------------|-------------|-------------|-------------|-------------|
| 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 |
| 2009 | 0.75 | 1.02 | 0.39 | 2.57 | 2.93 |

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

| | | | | | |
|------|-------------|-------------|-------------|-------------|-------------|
| 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 |
| 2009 | 0.50 | 0.80 | 0.42 | 2.49 | 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 |
| 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 |
| 2009 | 136 705 | 28 035 | 43 859 | 87 629 | 106 210 | 65 339 | 74 981 | 87 812 | 58 362 | 21 903 |

| 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 |
| 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 |
| 2009 | 6 839 | 2 651 | 1 246 | 728 | 277 | 184 | 105 | 76 | 24 | 56 | 17 |

- 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 6¹/₂% und mehr.
Until 1986, 6¹/₂% 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 |
| 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 |
| 2009 | 22 | 9 | 12 | 0 | 10 | 2 | 3 | — | 6 | 11 | 723 113 |

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 Zinssatz 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

| | | | | | | | | | |
|------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 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 |
| 2009 | 61 517 | 40 043 | 7 911 | 3 353 | 6 379 | 4 659 | 8 977 | 4 043 | 1 412 |

2.00 Grossbanken / Big banks

| | | | | | | | | | |
|------|---------------|---------------|--------------|---------------|--------------|------------|--------------|----------|--------------|
| 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 |
| 2009 | 32 086 | 13 244 | 4 471 | 30 505 | 1 673 | 584 | 6 297 | 2 | 7 548 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | |
|------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|
| 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 |
| 2009 | 14 646 | 10 945 | 3 883 | 1 711 | 2 084 | 1 523 | 2 442 | 3 052 | 75 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | |
|------|---------------|---------------|---------------|--------------|--------------|--------------|------------|--------------|-----------|
| 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 |
| 2009 | 29 486 | 18 422 | 14 049 | 1 373 | 1 765 | 4 098 | 497 | 7 466 | 51 |

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

| | | | | | | | | | | |
|------|------------|-----------|-----------|----------|----------|----------|----------|----------|----------|----------|
| 2005 | 69 | — | 212 | 0 | 489 | — | — | — | — | — |
| 2006 | 180 | 1 | 217 | — | — | — | — | — | — | — |
| 2007 | 593 | 92 | 138 | 162 | — | — | — | — | — | — |
| 2008 | 3 598 | 891 | 159 | 7 | 225 | — | — | — | — | — |
| 2009 | 155 | 60 | 21 | 4 | — | — | — | — | — | — |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|------|----------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 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 | — | — |
| 2009 | 2 | 21 | 0 | 3 | 0 | 0 | — | — | — | — |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | |
|------|-----------|-----------|------------|----------|-----------|-----------|-----------|----------|----------|
| 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 |
| 2009 | 10 | 65 | 350 | 6 | 71 | 34 | 10 | — | — |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | |
|------|-----------|-----------|----------|----------|----------|----------|----------|----------|----------|
| 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 | — | — | — |
| 2009 | 95 | 20 | 0 | 0 | 1 | 0 | — | 0 | — |

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

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---------|
| 2005 | — | — | — | — | — | — | — | — | 110 479 |
| 2006 | — | — | — | — | — | — | — | — | 105 585 |
| 2007 | — | — | — | — | — | — | — | — | 98 972 |
| 2008 | — | — | — | — | — | — | — | — | 117 674 |
| 2009 | — | — | — | — | — | — | — | — | 138 534 |

2.00 Grossbanken / Big banks

| | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---------|
| 2005 | — | — | — | — | — | — | — | — | 109 915 |
| 2006 | — | — | — | — | — | — | — | — | 102 061 |
| 2007 | — | — | — | — | — | — | — | — | 92 244 |
| 2008 | — | — | — | — | — | — | — | — | 84 758 |
| 2009 | — | — | — | — | — | — | — | — | 96 436 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | |
|------|---|----|---|---|---|---|---|---|--------|
| 2005 | — | 15 | — | — | — | 1 | — | 0 | 39 229 |
| 2006 | 2 | 2 | — | — | — | — | — | — | 38 200 |
| 2007 | — | 2 | — | — | — | — | — | — | 34 703 |
| 2008 | — | 3 | — | — | — | — | — | — | 35 868 |
| 2009 | — | — | — | — | — | — | 0 | — | 40 908 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|--------|
| 2005 | — | — | — | — | — | — | — | — | 60 569 |
| 2006 | — | — | — | — | — | — | — | — | 60 885 |
| 2007 | — | — | — | — | — | — | — | — | 59 396 |
| 2008 | — | — | — | — | — | — | — | — | 65 740 |
| 2009 | — | — | — | — | — | — | 0 | — | 77 324 |

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

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

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

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | | | |
|------|--------------|---------------|--------------|------------|------------|------------|--------------|--------------|------------|
| 2005 | . | . | . | 19 702 | 1 807 | 2 835 | 1 673 | 13 | 226 |
| 2006 | . | . | . | 18 670 | 1 688 | 2 634 | 2 183 | 61 | 287 |
| 2007 | 4 199 | 514 | 1 411 | 7 011 | 5 076 | 607 | 2 747 | 2 324 | 1 283 |
| 2008 | 5 162 | 2 070 | 915 | 6 607 | 2 079 | 4 520 | 243 | 2 695 | 2 643 |
| 2009 | 5 716 | 10 965 | 6 494 | 884 | 952 | 713 | 3 342 | 2 832 | 856 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | |
|------|-------|-----|-----|--------|-------|-------|-------|-------|-----|
| 2005 | . | . | . | 16 672 | 932 | 2 011 | 1 671 | 0 | — |
| 2006 | . | . | . | 16 356 | 824 | 1 903 | 2 171 | 1 | 0 |
| 2007 | 3 405 | 317 | 456 | 6 873 | 4 482 | 53 | 2 122 | 1 984 | 450 |
| 2008 | . | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | |
|------|------------|------------|-----------|------------|----------|------------|----------|----------|----------|
| 2005 | . | . | . | 1 674 | 311 | 36 | — | 4 | — |
| 2006 | . | . | . | 1 150 | 340 | 83 | 1 | 5 | — |
| 2007 | 76 | 0 | 245 | 2 | 33 | 0 | 245 | 68 | 381 |
| 2008 | 46 | 27 | 197 | 102 | 15 | 273 | 1 | 328 | — |
| 2009 | 444 | 471 | 45 | 345 | — | 207 | — | 0 | — |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | |
|------|--------------|--------------|--------------|------------|------------|------------|--------------|--------------|------------|
| 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 |
| 2009 | 3 354 | 9 472 | 6 120 | 348 | 813 | 415 | 3 247 | 2 435 | 842 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | |
|------|--------------|--------------|------------|------------|------------|-----------|-----------|------------|-----------|
| 2005 | . | . | . | 1 180 | 73 | 135 | 3 | 9 | 20 |
| 2006 | . | . | . | 1 006 | 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 |
| 2009 | 1 918 | 1 022 | 329 | 191 | 139 | 91 | 95 | 397 | 14 |

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

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | | | |
|------|------------|-----|-----------|----------|----------|----------|---|---|----|
| 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 | — | — | — |
| 2009 | 997 | — | 13 | 0 | 5 | 4 | — | — | — |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | |
|------|----|----|----|---|---|---|---|---|---|
| 2005 | 56 | — | — | — | — | — | — | — | — |
| 2006 | — | 58 | — | — | — | — | — | — | — |
| 2007 | 1 | 0 | 53 | — | — | — | — | — | — |
| 2008 | . | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | |
|------|----------|---|---|---|----|---|---|---|----|
| 2005 | 287 | — | 3 | — | 25 | 6 | — | 0 | — |
| 2006 | 322 | — | 3 | — | 0 | 1 | — | — | — |
| 2007 | — | — | 6 | — | — | — | — | 0 | 15 |
| 2008 | 0 | — | 4 | — | — | — | — | — | — |
| 2009 | 1 | — | — | — | — | — | — | — | — |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | |
|------|------------|-----|---|----|---|---|---|---|---|
| 2005 | — | — | — | — | — | — | — | — | — |
| 2006 | — | — | — | — | — | — | — | — | — |
| 2007 | — | — | — | — | — | — | — | — | — |
| 2008 | 4 | 403 | — | 55 | — | — | — | — | — |
| 2009 | 969 | — | — | — | — | — | — | — | — |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | |
|------|-----------|----|-----------|----------|----------|----------|---|---|---|
| 2005 | — | 0 | 1 | 0 | — | — | — | — | — |
| 2006 | 0 | 0 | 1 | — | — | — | — | — | — |
| 2007 | 19 | 24 | 7 | 17 | 11 | 5 | — | — | — |
| 2008 | 1 | 0 | 27 | 12 | 7 | 4 | — | — | — |
| 2009 | 27 | — | 13 | 0 | 5 | 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 1¼%.
Until 2006, less than 1¼%.

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)

| | | | | | | | | | |
|------|---|---|-----------|----|---|---|---|----------|---------------|
| 2005 | — | 2 | — | 20 | — | — | — | — | 26 655 |
| 2006 | — | — | — | 23 | — | — | — | — | 25 932 |
| 2007 | — | — | 23 | — | — | — | — | — | 25 352 |
| 2008 | — | 5 | 14 | — | — | — | — | — | 27 469 |
| 2009 | — | — | 16 | — | — | — | — | 0 | 33 789 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|--------|
| 2005 | — | — | — | — | — | — | — | — | 21 342 |
| 2006 | — | — | — | — | — | — | — | — | 21 314 |
| 2007 | — | — | — | — | — | — | — | — | 20 193 |
| 2008 | . | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|--------------|
| 2005 | — | 2 | — | — | — | — | — | — | 2 347 |
| 2006 | — | — | — | — | — | — | — | — | 1 905 |
| 2007 | — | — | — | — | — | — | — | — | 1 069 |
| 2008 | — | 5 | — | — | — | — | — | — | 997 |
| 2009 | — | — | — | — | — | — | — | — | 1 513 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | |
|------|---|---|---|---|---|---|---|----------|---------------|
| 2005 | — | — | — | — | — | — | — | — | 1 526 |
| 2006 | — | — | — | — | — | — | — | — | 1 461 |
| 2007 | — | — | — | — | — | — | — | — | 1 659 |
| 2008 | — | — | — | — | — | — | — | — | 23 233 |
| 2009 | — | — | — | — | — | — | — | 0 | 28 015 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | |
|------|---|---|-----------|----|---|---|---|---|--------------|
| 2005 | — | — | — | 20 | — | — | — | — | 1 440 |
| 2006 | — | — | — | 23 | — | — | — | — | 1 253 |
| 2007 | — | — | 23 | — | — | — | — | — | 2 430 |
| 2008 | — | — | 14 | — | — | — | — | — | 3 239 |
| 2009 | — | — | 16 | — | — | — | — | — | 4 261 |

| 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

| | | | | | | | | | |
|------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|
| 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 |
| 2009 | 143 451 | 93 619 | 36 808 | 37 827 | 12 853 | 11 577 | 21 555 | 17 395 | 9 943 |

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

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

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

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

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

In Millionen Franken / In CHF millions

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

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

| | | | | | | | | | |
|------|--------------|------------|------------|-----------|-----------|-----------|-----------|----------|----------|
| 1980 | 22 448 | 9 318 | 32 593 | 6 850 | 15 909 | 497 | 517 | 35 | 733 |
| 1981 | 19 | 54 | 660 | 427 | 44 145 | 8 856 | 26 862 | 1 290 | 2 673 |
| 1982 | 421 | 7 | 71 | 70 | 1 055 | 204 | 50 033 | 7 210 | 36 121 |
| 1983 | 109 | 64 | 73 | 256 | 53 350 | 15 829 | 30 417 | 3 443 | 2 278 |
| 1984 | 25 | 69 | 158 | 229 | 53 383 | 14 943 | 34 356 | 3 576 | 2 820 |
| 1985 | 21 | 76 | 132 | 232 | 52 802 | 7 658 | 45 412 | 3 755 | 3 344 |
| 1986 | 19 | 78 | 80 | 3 111 | 51 605 | 12 170 | 46 092 | 2 515 | 4 495 |
| 1987 | 10 212 | 603 | 1 185 | 62 939 | 16 260 | 72 561 | 8 906 | 3 257 | 2 359 |
| 1988 | 10 205 | 7 281 | 61 380 | 67 706 | 20 698 | 5 499 | 2 762 | 1 072 | 6 696 |
| 1989 | 11 665 | 3 523 | 3 469 | 7 335 | 8 859 | 9 516 | 54 083 | 48 805 | 11 970 |
| 1990 | 12 395 | 3 038 | 933 | 950 | 1 899 | 1 860 | 3 933 | 810 | 11 698 |
| 1991 | 12 065 | 2 864 | 934 | 999 | 1 312 | 1 820 | 5 100 | 434 | 4 212 |
| 1992 | 8 192 | 2 874 | 988 | 926 | 2 038 | 939 | 4 891 | 532 | 4 048 |
| 1993 | 6 268 | 3 343 | 10 808 | 3 404 | 24 991 | 18 897 | 51 055 | 38 114 | 36 675 |
| 1994 | 8 417 | 4 509 | 12 676 | 44 213 | 69 561 | 34 611 | 23 014 | 3 095 | 2 489 |
| 1995 | 15 949 | 56 164 | 55 767 | 41 969 | 2 503 | 3 501 | 9 011 | 3 029 | 20 266 |
| 1996 | 32 995 | 28 920 | 11 892 | 4 473 | 15 818 | 8 544 | 8 184 | 3 937 | 393 |
| 1997 | 11 366 | 6 762 | 18 874 | 10 157 | 2 947 | 278 | 2 658 | 578 | 98 |
| 1998 | 7 015 | 18 125 | 11 449 | 2 064 | 419 | 103 | 2 770 | 101 | 52 |
| 1999 | 20 954 | 7 265 | 7 978 | 563 | 242 | 1 284 | 883 | 91 | 26 |
| 2000 | 21 491 | 13 325 | 25 508 | 7 530 | 1 871 | 399 | 1 538 | 394 | 1 249 |
| 2001 | 14 678 | 22 115 | 7 200 | 1 136 | 252 | 336 | 1 829 | 671 | 21 |
| 2002 | 5 162 | 1 292 | 1 377 | 1 103 | 334 | 1 106 | 230 | 21 | 2 |
| 2003 | 825 | 950 | 179 | 565 | 397 | 71 | 25 | 29 | 0 |
| 2004 | 594 | 884 | 93 | 226 | 342 | 60 | 14 | 25 | 1 |
| 2005 | 1 643 | 583 | 308 | 7 | 714 | 62 | 5 | 0 | 6 |
| 2006 | 1 813 | 287 | 620 | 26 | 178 | 57 | 12 | 0 | 8 |
| 2007 | 7 097 | 192 | 456 | 514 | 116 | 41 | 8 | 8 | 16 |
| 2008 | 11 384 | 2 623 | 363 | 446 | 359 | 43 | 3 | 7 | 7 |
| 2009 | 1 258 | 165 | 384 | 13 | 77 | 39 | 10 | 0 | — |

| 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

| | | | | | | | | | |
|------|--------|--------|-----------|--------|--------|--------|----------|----------|----------------|
| 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 |
| 2009 | — | — | 16 | — | — | — | 0 | 0 | 386 990 |

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

| | | | | | | | | | | | |
|------|-------------|------------|------------|-------------|-------------|-------------|-------------|-------------|------------|------------|----------|
| 2005 | 1973 | 1409 | 620 | 1424 | 520 | 409 | 282 | 702 | 339 | 282 | 169 |
| 2006 | 1290 | 1513 | 1040 | 2626 | 1351 | 717 | 288 | 354 | 201 | 131 | 79 |
| 2007 | 699 | 982 | 1049 | 2344 | 2329 | 1701 | 1422 | 751 | 211 | 77 | 47 |
| 2008 | 224 | 720 | 594 | 1842 | 2883 | 3451 | 2843 | 1951 | 650 | 166 | 22 |
| 2009 | 1731 | 731 | 403 | 1113 | 1654 | 2855 | 2073 | 1787 | 608 | 128 | 3 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | | |
|------|-------------|------------|------------|------------|------------|------------|------------|------------|-----------|----------|----------|
| 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 | 1104 | 648 | 928 | 545 | 111 | 9 | 1 |
| 2009 | 1033 | 627 | 133 | 566 | 618 | 354 | 582 | 443 | 94 | 8 | 1 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | | |
|------|------------|------------|------------|------------|------------|-------------|-------------|-------------|------------|-----------|-----------|
| 2005 | 494 | 620 | 468 | 1342 | 534 | 504 | 169 | 485 | 249 | 262 | 108 |
| 2006 | 284 | 553 | 571 | 1916 | 973 | 854 | 233 | 345 | 142 | 128 | 56 |
| 2007 | 135 | 305 | 649 | 1511 | 1259 | 1082 | 750 | 677 | 198 | 87 | 42 |
| 2008 | 60 | 133 | 337 | 1000 | 1193 | 1602 | 1484 | 1599 | 382 | 88 | 23 |
| 2009 | 756 | 274 | 204 | 671 | 652 | 1246 | 1244 | 1555 | 392 | 68 | 12 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | | |
|------|-------------|------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|-----------|
| 2005 | 522 | 1025 | 1165 | 2705 | 1316 | 969 | 389 | 935 | 383 | 346 | 192 |
| 2006 | 279 | 846 | 1181 | 3306 | 2295 | 1858 | 748 | 1028 | 275 | 232 | 104 |
| 2007 | 51 | 473 | 750 | 2661 | 2635 | 2861 | 1644 | 2195 | 554 | 219 | 78 |
| 2008 | 140 | 179 | 338 | 1573 | 2272 | 3654 | 3520 | 4758 | 1337 | 348 | 78 |
| 2009 | 2098 | 626 | 286 | 1068 | 1127 | 2646 | 2816 | 4176 | 1260 | 301 | 43 |

| 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

| | | | | | | | | | | | | |
|------|----------|----------|----|---|---|---|---|---|---|---|---|---------------|
| 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 |
| 2009 | 2 | 0 | — | — | — | — | — | — | — | — | — | 13 088 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | | | |
|------|----------|----------|----------|----------|----------|---|---|---|---|---|---|--------------|
| 2005 | 29 | 1 | 2 | — | — | — | — | — | — | — | — | 1 992 |
| 2006 | 24 | 0 | — | — | — | — | — | — | — | — | — | 2 948 |
| 2007 | 20 | — | — | — | — | — | — | — | — | — | — | 4 169 |
| 2008 | 5 | 0 | 1 | 0 | 0 | — | — | — | — | — | — | 4 254 |
| 2009 | 5 | 0 | 1 | 0 | 0 | — | — | — | — | — | — | 4 466 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | | | |
|------|-----------|----------|----------|---|---|---|---|---|----------|---|---|--------------|
| 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 |
| 2009 | 48 | 3 | 2 | — | — | — | — | — | 0 | — | — | 7 129 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | | | |
|------|-----------|----------|----------|----------|----------|---|----------|---|----------|---|---|---------------|
| 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 |
| 2009 | 14 | 3 | 3 | 1 | 3 | — | 1 | — | 0 | — | — | 16 472 |

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)

| | | | | | | | | | | | |
|------|------------|-----------|-----------|------------|------------|------------|------------|------------|------------|-----------|----------|
| 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 |
| 2009 | 377 | 48 | 79 | 311 | 320 | 605 | 616 | 628 | 232 | 73 | 3 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | | |
|------|-----|-----|-----|-----|-----|-----|-----|-----|----|-----|----|
| 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 | . | . | . | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | | |
|------|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|---|
| 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 | — |
| 2009 | — | 1 | 0 | 1 | 2 | 3 | 0 | 3 | 1 | 0 | — |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | | |
|------|------------|-----------|-----------|------------|------------|------------|------------|------------|------------|-----------|----------|
| 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 |
| 2009 | 298 | 36 | 71 | 263 | 282 | 478 | 506 | 532 | 181 | 41 | 3 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | | |
|------|-----------|-----------|----------|-----------|-----------|------------|------------|-----------|-----------|-----------|----------|
| 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 |
| 2009 | 79 | 12 | 8 | 47 | 35 | 124 | 109 | 94 | 50 | 32 | 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)

| | | | | | | | | | | | | |
|------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---|--------------|
| 2005 | 111 | 38 | 6 | 7 | — | — | — | — | — | — | — | 2 214 |
| 2006 | 72 | 36 | 5 | 7 | — | — | — | — | — | — | — | 2 655 |
| 2007 | 54 | 38 | 12 | 0 | — | — | — | — | — | — | — | 3 852 |
| 2008 | 24 | 0 | 0 | 0 | — | — | — | — | — | — | — | 4 368 |
| 2009 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | — | 3 294 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | | | |
|------|----|----|---|---|---|---|---|---|---|---|---|-------|
| 2005 | 99 | 36 | 5 | 0 | — | — | — | — | — | — | — | 1 974 |
| 2006 | 69 | 35 | 5 | 0 | — | — | — | — | — | — | — | 2 394 |
| 2007 | 46 | 33 | 5 | 0 | — | — | — | — | — | — | — | 3 087 |
| 2008 | . | . | . | . | . | . | . | . | . | . | . | . |
| 2009 | . | . | . | . | . | . | . | . | . | . | . | . |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|---|-----------|
| 2005 | 0 | — | — | — | — | — | — | — | — | — | — | 10 |
| 2006 | 0 | — | — | — | — | — | — | — | — | — | — | 14 |
| 2007 | — | — | — | — | — | — | — | — | — | — | — | 14 |
| 2008 | 0 | — | — | 0 | — | — | — | — | — | — | — | 13 |
| 2009 | — | — | — | — | — | — | — | — | — | — | — | 10 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | | | |
|------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---|--------------|
| 2005 | 8 | 1 | 1 | 7 | — | — | — | — | — | — | — | 98 |
| 2006 | 0 | 1 | 0 | 7 | — | — | — | — | — | — | — | 79 |
| 2007 | 1 | 0 | 7 | — | — | — | — | — | — | — | — | 55 |
| 2008 | 23 | — | 0 | — | — | — | — | — | — | — | — | 3 633 |
| 2009 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | — | 2 694 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|---|------------|
| 2005 | 4 | 1 | — | — | — | — | — | — | — | — | — | 131 |
| 2006 | 3 | 1 | — | — | — | — | — | — | — | — | — | 168 |
| 2007 | 7 | 5 | 1 | — | — | — | — | — | — | — | — | 695 |
| 2008 | 1 | 0 | — | — | — | — | — | — | — | — | — | 721 |
| 2009 | — | — | — | — | — | — | — | — | — | — | — | 590 |

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

| | | | | | | | | | | | |
|------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|-----------|
| 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 |
| 2009 | 5996 | 2306 | 1105 | 3728 | 4371 | 7707 | 7331 | 8589 | 2587 | 578 | 62 |

| 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 | 8% or more | 23 |

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

| | | | | | | | | | | | | |
|------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---------------|
| 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 |
| 2009 | 71 | 7 | 6 | 1 | 4 | 0 | 1 | 0 | 0 | 0 | — | 44 449 |

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 | 1 007 | 950 | 833 | 2 666 | 1 909 | 4 160 | 2 871 | 1 907 | 1 602 | 1 516 |
| 2.00 Grossbanken Big banks | 833 | — | — | — | — | — | 50 | 499 | 1 297 | — |
| 3.00 Regionalbanken und Sparkassen Regional banks and savings banks | 297 | — | 200 | — | — | — | 250 | 135 | 300 | 50 |
| 4.00 Raiffeisenbanken Raiffeisen banks | — | — | — | — | — | — | — | 1 199 | — | — |
| 5.00 Übrige Banken Other banks | 58 | — | — | — | 50 | 225 | 710 | 150 | 150 | — |
| 5.11 Handelsbanken Commercial banks | . | . | . | . | . | . | . | . | . | . |
| 5.12 Börsenbanken Stock exchange banks | 8 | — | — | — | — | — | — | — | — | — |
| 5.14 Andere Banken Other banking institutions | — | — | — | — | 50 | 200 | 710 | 150 | 150 | — |
| 5.20 Ausländisch beherrschte Banken Foreign-controlled banks | 50 | — | — | — | — | 25 | — | — | — | — |
| 1.00–5.00 Total | 2 194 | 950 | 1 033 | 2 666 | 1 959 | 4 385 | 3 881 | 3 890 | 3 348 | 1 566 |

| 3 ³ / ₄ -4% | 4-4 ¹ / ₄ % | 4 ¹ / ₄ -4 ¹ / ₂ % | 4 ¹ / ₂ -4 ³ / ₄ % | 4 ³ / ₄ -5% | 5-5 ¹ / ₄ % | 5 ¹ / ₄ -5 ¹ / ₂ % | 5 ¹ / ₂ -5 ³ / ₄ % | 5 ³ / ₄ -6% | 6-7% | 7-8% | 8% und mehr 8% or more | Total |
|-----------------------------------|-----------------------------------|--|--|-----------------------------------|-----------------------------------|--|--|-----------------------------------|----------|----------|---------------------------------|---------------|
| 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 1 049 | 1 730 | 1 044 | 778 | — | 139 | 1 | — | — | — | — | — | 24 162 |
| — | 1 301 | 897 | 254 | 149 | — | — | — | — | — | — | — | 5 278 |
| — | — | 100 | — | — | 130 | — | — | — | — | — | — | 1 462 |
| — | 598 | — | — | — | — | — | — | — | — | — | — | 1 798 |
| 150 | 30 | — | — | — | — | — | — | — | — | — | — | 1 523 |
| . | . | . | . | . | . | . | . | . | . | . | . | . |
| — | — | — | — | — | — | — | — | — | — | — | — | 8 |
| 150 | 30 | — | — | — | — | — | — | — | — | — | — | 1 440 |
| — | — | — | — | — | — | — | — | — | — | — | — | 75 |
| 1 199 | 3 659 | 2 041 | 1 032 | 149 | 269 | 1 | — | — | — | — | — | 34 222 |

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 | 1% und weniger 1% or less | 1 -1 1/2% | 1 1/2 -2% ¹ | 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% |
|-----------------------------------|---------------------------------------|--------------|---------------------------|--------------|------------------|------------------|--------------|--------------|------------------|------------------|--------------|--------------|------------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 1979 | . | . | . | . | . | . | . | . | — | — | 1884 | 774 | 495 |
| 1980 | . | . | . | . | . | . | . | . | — | — | 1804 | 774 | 495 |
| 1981 | . | . | . | . | . | . | . | . | — | — | 1804 | 774 | 495 |
| 1982 | . | . | . | . | . | . | . | . | — | — | 1804 | 774 | 445 |
| 1983 | . | . | . | . | . | . | . | . | — | — | 1804 | 774 | 775 |
| 1984 | . | . | . | . | . | . | . | . | — | — | 1804 | 774 | 775 |
| 1985 | . | . | . | . | . | . | . | . | — | — | 1804 | 774 | 775 |
| 1986 | . | . | . | . | . | . | . | . | — | — | 1804 | 774 | 775 |
| 1987 | . | . | . | . | . | . | . | . | — | — | 1804 | 774 | 775 |
| 1988 | . | . | . | . | . | . | . | . | — | — | 1804 | 774 | 1075 |
| 1989 | . | . | . | . | . | . | . | . | — | — | 1804 | 774 | 1075 |
| 1990 | . | . | . | . | . | . | . | . | — | — | 1804 | 774 | 1074 |
| 1991 | . | . | . | . | . | . | . | . | — | — | 1804 | 774 | 1074 |
| 1992 | . | . | . | . | . | . | . | . | — | — | 1804 | 365 | 853 |
| 1993 | . | . | . | . | . | . | . | . | — | — | 529 | 365 | 1189 |
| 1994 | . | . | . | . | . | . | . | . | — | — | — | — | 1674 |
| 1995 | . | . | . | . | . | . | . | . | — | — | — | 255 | 1546 |
| 1996 | . | . | . | . | . | . | . | . | — | — | — | 2345 | 2780 |
| 1997 | . | . | . | . | . | . | . | . | 710 | 1390 | 735 | 4205 | 2780 |
| 1998 | . | . | . | . | . | . | . | . | 5260 | 3390 | 735 | 4205 | 2315 |
| 1999 | . | . | — | — | 315 | 3170 | 1260 | 1040 | 3913 | 4230 | 735 | 5205 | 2480 |
| 2000 | . | . | — | — | 585 | 3170 | 1260 | 1040 | 4013 | 4280 | 785 | 7848 | 4975 |
| 2001 | . | . | — | — | 585 | 3170 | 1260 | 1200 | 4469 | 6785 | 1964 | 8738 | 4975 |
| 2002 | . | . | — | 889 | 635 | 2480 | 1898 | 1805 | 4993 | 8193 | 1964 | 9407 | 4975 |
| 2003 | . | . | 1639 | 1574 | 718 | 3855 | 1955 | 1805 | 4573 | 8193 | 1964 | 9407 | 4639 |
| 2004 | . | . | 2830 | 2259 | 2269 | 3232 | 2622 | 1755 | 4573 | 8093 | 1964 | 8454 | 2495 |
| 2005 | . | . | 3318 | 4893 | 3650 | 3261 | 2622 | 1755 | 2875 | 7783 | 1914 | 7669 | 2375 |
| 2006 | . | . | 3168 | 4437 | 4802 | 5024 | 5207 | 2324 | 2419 | 7443 | 1049 | 5977 | 2375 |
| 2007 | . | . | 2795 | 4659 | 4866 | 6105 | 7190 | 3466 | 4481 | 5493 | 1049 | 4569 | 2375 |
| 2008 | . | . | 3382 | 4659 | 5961 | 6707 | 8066 | 6614 | 5796 | 5225 | 1049 | 3469 | 1840 |
| 2009 | 1425 | 5457 | 5479 | 5155 | 8653 | 8316 | 9052 | 5534 | 5855 | 3705 | 1049 | 1949 | 1840 |

| Jahres- ende | 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 % ² | 6 ¹ / ₄ -6 ¹ / ₂ % | 6 ¹ / ₂ -6 ³ / ₄ % | 6 ³ / ₄ -7% | 7% und mehr | Total | Durch- schnittl. Zinssatz |
|-----------------|---|--------------------------------------|---------------------------------------|---|---|--------------------------------------|--|---|---|--------------------------------------|-------------------|--------|---------------------------------|
| End of year | | | | | | | | | | | 7% or more | | Average rate of interest |
| | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 1979 | 415 | 234 | 619 | 534 | 529 | 558 | 1 651 | . | . | . | . | 7 693 | 4.92 |
| 1980 | 250 | 279 | 1 059 | 1 006 | 713 | 466 | 1 359 | . | . | . | . | 8 205 | 4.92 |
| 1981 | 250 | 223 | 1 134 | 1 006 | 895 | 466 | 2 033 | . | . | . | . | 9 080 | 5.06 |
| 1982 | 410 | 684 | 1 293 | 1 156 | 895 | 550 | 2 170 | . | . | . | . | 10 181 | 5.06 |
| 1983 | 1 112 | 1 227 | 1 383 | 1 156 | 699 | 200 | 2 120 | . | . | . | . | 11 250 | 4.95 |
| 1984 | 1 112 | 1 627 | 2 339 | 1 111 | 699 | 200 | 1 617 | . | . | . | . | 12 058 | 4.84 |
| 1985 | 1 112 | 1 627 | 3 752 | 1 111 | 699 | 200 | 1 183 | . | . | . | . | 13 037 | 4.77 |
| 1986 | 2 097 | 2 387 | 3 752 | 1 010 | 556 | 200 | 1 102 | . | . | . | . | 14 457 | 4.74 |
| 1987 | 3 846 | 2 484 | 3 708 | 700 | 488 | 200 | 1 102 | . | . | . | . | 15 881 | 4.70 |
| 1988 | 5 016 | 2 609 | 3 708 | 622 | 488 | 200 | 1 102 | . | . | . | . | 17 398 | 4.67 |
| 1989 | 5 016 | 2 789 | 4 158 | 772 | 992 | 350 | 1 722 | . | . | . | . | 19 452 | 4.76 |
| 1990 | 5 014 | 2 789 | 4 158 | 772 | 992 | 350 | 1 247 | 230 | — | 445 | 2 155 | 21 804 | 5.00 |
| 1991 | 4 943 | 2 789 | 4 049 | 772 | 992 | 350 | 1 247 | 230 | 1 016 | 1 415 | 3 070 | 24 525 | 5.21 |
| 1992 | 4 717 | 2 776 | 4 022 | 772 | 985 | 350 | 1 246 | 826 | 1 586 | 1 713 | 4 976 | 26 991 | 5.45 |
| 1993 | 6 243 | 3 025 | 4 848 | 1 107 | 973 | 710 | 1 242 | 756 | 1 586 | 1 270 | 4 965 | 28 808 | 5.45 |
| 1994 | 6 916 | 3 024 | 5 547 | 1 611 | 742 | 920 | 816 | 756 | 1 586 | 1 270 | 4 965 | 29 827 | 5.45 |
| 1995 | 7 097 | 2 768 | 5 555 | 1 640 | 1 553 | 920 | 816 | 756 | 1 586 | 1 270 | 4 964 | 30 726 | 5.45 |
| 1996 | 6 930 | 1 362 | 3 044 | 1 490 | 1 553 | 920 | 816 | 756 | 1 586 | 1 270 | 4 964 | 29 816 | 5.39 |
| 1997 | 4 357 | 932 | 2 581 | 1 490 | 1 553 | 920 | 816 | 756 | 1 586 | 1 270 | 4 963 | 31 044 | 5.22 |
| 1998 | 3 248 | 827 | 2 581 | 1 490 | 1 553 | 920 | 816 | 756 | 1 586 | 1 270 | 4 957 | 35 895 | 4.88 |
| 1999 | 3 083 | 635 | 2 138 | 1 340 | 1 065 | 770 | 196 | 756 | 1 586 | 1 270 | 4 963 | 40 150 | 4.57 |
| 2000 | 4 043 | 635 | 2 138 | 1 340 | 1 065 | 770 | — | 756 | 1 586 | 1 270 | 2 824 | 44 383 | 4.37 |
| 2001 | 4 043 | 635 | 2 138 | 1 340 | 1 065 | 770 | — | 756 | 575 | 300 | 1 909 | 46 677 | 4.14 |
| 2002 | 4 043 | 635 | 2 138 | 1 340 | 1 065 | 770 | — | 160 | — | — | — | 47 390 | 3.87 |
| 2003 | 2 513 | 385 | 1 308 | 1 005 | 1 065 | 410 | — | — | — | — | — | 47 008 | 3.65 |
| 2004 | 1 715 | 385 | 608 | 325 | 965 | — | — | — | — | — | — | 44 544 | 3.40 |
| 2005 | 1 320 | 385 | 508 | 325 | 300 | — | — | — | — | — | — | 44 953 | 3.21 |
| 2006 | 1 320 | 385 | 508 | 325 | 300 | — | — | — | — | — | — | 47 063 | 3.11 |
| 2007 | 960 | — | — | — | — | — | — | — | — | — | — | 48 008 | 2.98 |
| 2008 | 960 | — | — | — | — | — | — | — | — | — | — | 53 728 | 2.91 |
| 2009 | 960 | — | — | — | — | — | — | — | — | — | — | 64 429 | 2.60 |

¹ Bis 2008 unter 2%.
Until 2008, less than 2%.

² 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 instruments 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

| | | | | | | | | |
|------|----------|------------|------------|-----------|---------------|----|----|---|
| 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 | — | — | — |
| 2009 | 1 | 243 | 816 | 96 | 49 674 | — | — | — |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Bilanz per 31. März 2009) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2009)

| | | | | | | | | |
|------|----------|----------|---|------------|---------------|---|---|-----|
| 2006 | 1 | 0 | — | 2 | 23 454 | — | — | 205 |
| 2007 | 1 | 0 | — | 3 | 24 162 | — | — | 192 |
| 2008 | 1 | 0 | — | 4 | 22 920 | — | — | 155 |
| 2009 | 1 | 0 | — | 132 | 22 864 | — | — | — |

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

| | | | | | | | | |
|------|----------|-----------|---|----------|---------------|---|---|----------|
| 2006 | 1 | 0 | — | 0 | 23 179 | — | — | 7 |
| 2007 | 1 | 0 | — | 0 | 24 698 | — | — | 6 |
| 2008 | 1 | 47 | — | 0 | 29 614 | — | — | 6 |
| 2009 | 1 | 16 | — | 2 | 42 023 | — | — | 5 |

0.50 Entris Banking AG / Entris Banking Ltd

| | | | | | | | | |
|------|----------|------------|------------|------------|------------|------------|---|---|
| 2006 | 1 | 53 | — | 156 | 7 417 | 49 | — | 8 |
| 2007 | 1 | 55 | — | 189 | 7 710 | 141 | — | 8 |
| 2008 | 1 | 216 | 1 778 | 113 | 533 | 223 | — | — |
| 2009 | 1 | 134 | 150 | 105 | 778 | 309 | — | — |

0.60 SIX SIS AG / SIX SIS Ltd

| | | | | | | | | |
|------|----------|------------|-----|--------------|--------------|----------|---|---|
| 2006 | 1 | 402 | 143 | 458 | 648 | 1 | — | — |
| 2007 | 1 | 544 | 212 | 752 | 806 | 3 | — | — |
| 2008 | 1 | 440 | — | 809 | 917 | 8 | — | — |
| 2009 | 1 | 841 | — | 1 257 | 1 335 | 1 | — | — |

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

| | | | | | | | | |
|------|----------|---|---|------------|---|----------|---|---|
| 2006 | 1 | — | — | 60 | — | — | — | — |
| 2007 | 1 | — | — | 103 | 4 | 0 | — | — |
| 2008 | 1 | — | — | 135 | — | 2 | — | — |
| 2009 | 1 | — | — | 115 | — | 0 | — | — |

0.90 Clientis Ltd

| | | | | | | | | |
|------|----------|----------|-----|-----------|------------|----|----|---|
| 2006 | 1 | 0 | 19 | 38 | 121 | — | — | 4 |
| 2007 | 1 | 1 | — | 39 | 187 | — | — | 5 |
| 2008 | 1 | 2 | 173 | 45 | — | 18 | 18 | — |
| 2009 | 1 | 1 | — | 53 | 147 | — | — | — |

| 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

| | | | | | | | | |
|---|----------------|------------|------------|----------|-----------|---|---|----------------|
| — | 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 |
| — | 155 716 | 148 | 472 | 5 | 95 | — | . | 207 264 |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Bilanz per 31. März 2009) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2009)

| | | | | | | | | |
|-----|-----|---|---|------------|------------|------------|---|---------------|
| — | 261 | — | — | 187 | 23 | 660 | . | 24 792 |
| 266 | — | — | — | 188 | 24 | 660 | . | 25 495 |
| — | — | — | — | 179 | 289 | 660 | . | 24 206 |
| — | — | — | — | 177 | 325 | 660 | . | 24 158 |

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

| | | | | | | | | |
|---|------------|---|----------|------------|----------|------------|---|---------------|
| — | 622 | — | 0 | 193 | 4 | 189 | . | 24 194 |
| — | 641 | — | 0 | 203 | 1 | 189 | . | 25 738 |
| — | 701 | — | 0 | 216 | 1 | 168 | . | 30 753 |
| — | 929 | — | 0 | 267 | 4 | 280 | . | 43 527 |

0.50 Entris Banking AG / Entris Banking Ltd

| | | | | | | | | |
|----------|------------|-----------|-----------|-----------|-----------|---|---|--------------|
| 12 | 348 | 12 | — | 26 | 37 | — | . | 8 120 |
| 10 | 392 | 12 | — | 32 | 29 | — | . | 8 579 |
| 15 | 524 | 14 | 46 | 23 | 83 | — | . | 3 566 |
| 8 | 622 | 16 | 44 | 19 | 86 | — | . | 2 271 |

0.60 SIX SIS AG / SIX SIS Ltd

| | | | | | | | | |
|---|----------|----------|-----------|----------|-----------|---|---|--------------|
| — | 2 | — | 59 | 0 | 15 | — | . | 1 727 |
| — | 2 | 0 | 56 | 3 | 16 | — | . | 2 393 |
| — | 2 | 2 | 54 | 5 | 5 | — | . | 2 241 |
| — | 2 | 2 | 50 | 1 | 98 | — | . | 3 586 |

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

| | | | | | | | | |
|---|---|----------|---|----------|----------|---|---|------------|
| — | — | — | — | 0 | 2 | — | . | 62 |
| — | 0 | — | — | 0 | 6 | — | . | 113 |
| — | 0 | — | — | 0 | 11 | — | . | 149 |
| — | — | 0 | — | 0 | 6 | — | . | 121 |

0.90 Clientis Ltd

| | | | | | | | | |
|----------|------------|---|---|----------|----------|---|---|------------|
| — | 190 | — | 1 | 5 | 2 | — | . | 379 |
| — | 210 | — | 0 | 5 | 2 | — | . | 450 |
| 0 | 213 | — | 0 | 4 | 5 | — | . | 460 |
| 0 | 222 | — | — | 5 | 7 | — | . | 435 |

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 instru- ments issued | Verpflichtungen gegenüber Banken Liabilities towards banks | | Verpflichtungen gegenüber Kunden Liabilities towards customers | | | Kassen- obliga- tionen Medium- term bank- issued notes | Anleihen und Pfandbriefdarlehen ² Bonds and loans by central mortgage bond institutions ² | | | |
|---------------------------------------|--|---|---|----------------------|--|-----------------|------------------------|---|---|-------|--|---|
| | | | auf Sicht ¹ Sight ¹ | auf Zeit Time | in Spar- und Anla- geform In the form of savings and deposits | Übrige Other | auf Sicht Sight | | auf Zeit Time | Total | Options- und Wandelanleihen Bonds, warrant issues and convertible bonds | Darlehen Pfand- brief- und Emissions- zentralen Loans by central mortgage bond and issuing institutions |
| | | | | | | | | | | | | |

0.10 Schweizerische Nationalbank / Swiss National Bank

| | | | | | | | | | | | |
|------|---------------|---|---------------|--------------|---|--------------|--------------|---|---|---|---|
| 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 | — | — | — | — |
| 2009 | 49 966 | — | 48 738 | 5 312 | — | 6 214 | 3 600 | — | — | — | — |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Bilanz per 31. März 2009) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2009)

| | | | | | | | | | | | |
|------|---|---|----------|---|---|---|---|---|---------------|---|---|
| 2006 | . | — | 1 | — | — | — | — | — | 23 443 | — | — |
| 2007 | . | — | 2 | — | — | — | — | — | 24 139 | — | — |
| 2008 | . | — | 1 | — | — | — | — | — | 22 909 | — | — |
| 2009 | . | — | 1 | — | — | — | — | — | 22 864 | — | — |

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

| | | | | | | | | | | | |
|------|---|---|----------|------------|---|---|---|---|---------------|---|---|
| 2006 | . | — | 1 | — | — | — | — | — | 23 096 | — | — |
| 2007 | . | — | 0 | — | — | — | — | — | 24 619 | — | — |
| 2008 | . | — | 0 | — | — | — | — | — | 29 614 | — | — |
| 2009 | . | — | 0 | 203 | — | — | — | — | 41 820 | — | — |

0.50 Entris Banking AG / Entris Banking Ltd

| | | | | | | | | | | | |
|------|---|---|--------------|------------|---|-----------|-----------|---|---|---|---|
| 2006 | . | — | 986 | 6 652 | — | 71 | 162 | — | — | — | — |
| 2007 | . | — | 894 | 7 281 | — | 33 | 120 | — | — | — | — |
| 2008 | . | — | 1 032 | 2 057 | — | 35 | 113 | — | — | — | — |
| 2009 | . | — | 1 011 | 768 | — | 35 | 78 | — | — | — | — |

0.60 SIX SIS AG / SIX SIS Ltd

| | | | | | | | | | | | |
|------|---|---|--------------|----|---|----------|---|---|---|---|---|
| 2006 | . | — | 1 451 | 57 | — | 28 | — | — | — | — | — |
| 2007 | . | — | 2 074 | 43 | — | 0 | — | — | — | — | — |
| 2008 | . | — | 1 948 | — | — | 46 | — | — | — | — | — |
| 2009 | . | — | 2 832 | — | — | 3 | — | — | — | — | — |

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

| | | | | | | | | | | | |
|------|---|---|-----------|---|---|----------|---|---|---|---|---|
| 2006 | . | — | 11 | — | — | 1 | — | — | — | — | — |
| 2007 | . | — | 47 | — | — | 0 | — | — | — | — | — |
| 2008 | . | — | 72 | — | — | 2 | — | — | — | — | — |
| 2009 | . | — | 56 | — | — | 0 | — | — | — | — | — |

0.90 Clientis Ltd

| | | | | | | | | | | | |
|------|---|---|------------|---|---|---|---|---|------------|---|---|
| 2006 | . | — | 240 | — | — | — | — | — | 100 | — | — |
| 2007 | . | — | 308 | — | — | — | — | — | 100 | — | — |
| 2008 | . | — | 315 | — | — | — | — | — | 100 | — | — |
| 2009 | . | — | 287 | — | — | — | — | — | 100 | — | — |

¹ Schweizerische Nationalbank: Giro Guthaben inländischer Banken sowie ausländischer Banken und Institutionen.
Swiss National Bank: sight deposits including banks as well as foreign banks and institutions.

² Pfandbriefzentrale der schweizerischen Kantonalbanken und Pfandbriefbank schweizerischer Hypothekarinstitute: Pfandbriefanleihen.
Central mortgage bond institute of the Swiss cantonal banks and mortgage bond bank of the Swiss mortgage institutions: mortgage bond issues.

| Rechnungsabgrenzungen | Sonstige Passiven | Wertberichtigungen und Rückstellungen ³ | Reserven für allgemeine Bankrisiken ⁴ | Eigene Mittel Equity | | | | | | Bilanzsumme |
|--------------------------------------|-------------------|--|--|-------------------------|----------------------|--------------------------------|-----------------|-------------------|------------------------------------|-------------|
| | | | | Total | Gesellschaftskapital | Allgemeine gesetzliche Reserve | Übrige Reserven | Gewinnvortrag | Verlustvortrag | |
| Accrued expenses and deferred income | Other liabilities | Value adjustments and provisions ³ | Reserves for general banking risks ⁴ | | Capital | General statutory reserve | Other reserves | Retained earnings | Accumulated losses brought forward | |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |

0.10 Schweizerische Nationalbank / Swiss National Bank

| | | | | | | | | | | |
|----------|--------------|----------|---------------|---------------|-----------|----------|---------------|----------|----------|----------------|
| 6 | 2 578 | 11 | 39 524 | 18 154 | 25 | — | 18 129 | — | — | 111 813 |
| 7 | 2 567 | 9 | 40 275 | 22 897 | 25 | — | 22 872 | — | — | 126 927 |
| 8 | 3 773 | 6 | 41 282 | 14 659 | 25 | — | 14 634 | — | — | 214 323 |
| 7 | 2 553 | 5 | 44 337 | 19 058 | 25 | — | 19 033 | — | — | 207 264 |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Bilanz per 31. März 2009) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2009)

| | | | | | | | | | | |
|------------|-----------|----------|-----------|------------|------------|-----------|----------|----------|----------|---------------|
| 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 |
| 317 | 66 | 2 | 46 | 862 | 825 | 36 | — | 1 | — | 24 158 |

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

| | | | | | | | | | | |
|------------|-----------|----------|----------|------------|------------|-----------|------------|----------|----------|---------------|
| 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 |
| 523 | 43 | — | — | 938 | 500 | 29 | 409 | 0 | — | 43 527 |

0.50 Entris Banking AG / Entris Banking Ltd

| | | | | | | | | | | |
|-----------|------------|-----------|-----------|------------|-----------|-----------|-----------|----------|----------|--------------|
| 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 | — | 3 566 |
| 57 | 116 | 59 | 32 | 116 | 36 | 52 | 27 | 0 | — | 2 271 |

0.60 SIX SIS AG / SIX SIS Ltd

| | | | | | | | | | | |
|-----------|------------|-----------|----------|------------|-----------|-----------|-----------|-----------|----------|--------------|
| 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 |
| 12 | 541 | 71 | — | 127 | 26 | 23 | 64 | 13 | — | 3 586 |

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

| | | | | | | | | | | |
|----------|----------|----------|----------|-----------|-----------|----------|-----------|----------|----------|------------|
| 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 |
| 4 | 6 | 0 | — | 55 | 30 | 6 | 14 | 5 | — | 121 |

0.90 Clientis Ltd

| | | | | | | | | | | |
|----------|----------|----------|----------|-----------|-----------|----------|----------|----------|----------|------------|
| 5 | 1 | — | — | 32 | 29 | 5 | — | — | -2 | 379 |
| 7 | 2 | 1 | — | 33 | 29 | 5 | — | — | -1 | 450 |
| 7 | 4 | 1 | — | 33 | 29 | 5 | 0 | — | -1 | 460 |
| 5 | 6 | 2 | — | 34 | 29 | 5 | 0 | 0 | — | 435 |

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 Income statement

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

| | | | | | | | | |
|------|----------------|------------------|----------------|------------------|---------------|---------------|---|--------------|
| 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 |
| 2009 | 500 610 | 3 154 521 | 139 231 | 3 515 900 | 20 781 | 14 259 | — | 6 522 |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2009) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2009)

| | | | | | | | | |
|------|----------------|--------------|----------------|---------------|---|---|---|---|
| 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 | — | — | — | — |
| 2009 | 723 611 | 8 506 | 718 399 | 13 718 | — | — | — | — |

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

| | | | | | | | | |
|------|----------------|---------------|----------------|---------------|-----------|-----------|---|---|
| 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 | — | — |
| 2009 | 988 321 | 25 691 | 960 851 | 53 161 | 77 | 77 | — | — |

0.50 Entris Banking AG / Entris Banking Ltd

| | | | | | | | | |
|------|---------------|---------------|--------------|---------------|----------------|--------------|---|----------------|
| 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 |
| 2009 | 11 574 | 11 582 | 8 129 | 15 027 | 182 380 | 7 716 | — | 174 664 |

0.60 SIX SIS AG / SIX SIS Ltd

| | | | | | | | | |
|------|--------------|---|------------|--------------|----------------|----------------|---|---------------|
| 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 |
| 2009 | 8 598 | — | 566 | 8 032 | 187 067 | 176 008 | — | 11 059 |

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

| | | | | | | | | |
|------|------------|---|-----------|-----------|---------------|--------------|---|--------------|
| 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 |
| 2009 | 136 | — | 65 | 71 | 11 035 | 2 890 | — | 8 145 |

0.90 Clientis Ltd

| | | | | | | | | |
|------|--------------|--------------|---------------|------------|---|---|---|---|
| 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 | — | — | — | — |
| 2009 | 5 704 | 4 804 | 10 222 | 286 | — | — | — | — |

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

0.10 Schweizerische Nationalbank / Swiss National Bank

| | | | | | | | | |
|---------------|--------------|--------------------|------------------|---------------|----------------|----------------|----------------|------------------|
| 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 |
| 19 046 | 1 735 | - 1 807 718 | 8 534 607 | 12 736 | 117 035 | 135 904 | 252 939 | 9 991 585 |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2009) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2009)

| | | | | | | | | |
|--------------|----------------|----------|----------------|----------|-----------|--------------|--------------|--------------|
| 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 |
| 4 748 | - 4 748 | — | - 3 966 | — | 69 | 1 814 | 1 883 | 3 121 |

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

| | | | | | | | | |
|--------------|----------------|----------|----------------|----------|--------------|--------------|--------------|---------------|
| 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 |
| 1 804 | - 1 727 | — | - 1 047 | — | 1 606 | 3 245 | 4 851 | 45 536 |

0.50 Entris Banking AG / Entris Banking Ltd

| | | | | | | | | |
|--------------|----------------|--------------|---------------|--------------|---------------|----------------|----------------|---------------|
| 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 |
| 7 165 | 175 215 | 1 385 | 11 196 | 4 482 | 35 469 | 149 536 | 185 005 | 17 818 |

0.60 SIX SIS AG / SIX SIS Ltd

| | | | | | | | | |
|---------------|----------------|------------|--------------|--------------|---------------|---------------|----------------|---------------|
| 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 |
| 57 736 | 129 331 | 695 | 8 484 | - 548 | 40 343 | 79 114 | 119 457 | 27 084 |

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

| | | | | | | | | |
|------------|---------------|------------|--------------|----------|--------------|---------------|---------------|--------------|
| 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 |
| 688 | 10 347 | 637 | 2 839 | — | 4 769 | 10 014 | 14 783 | - 890 |

0.90 Clientis Ltd

| | | | | | | | | |
|-----------|-------------|----------|------------|----------|--------------|--------------|--------------|----------------|
| 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 |
| 72 | - 72 | — | 971 | — | 3 737 | 4 538 | 8 275 | - 7 090 |

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 Income statement

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

| | | | | | | | | |
|------|---------------|---|------------------|---|---|---|------------------|-----------|
| 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 |
| 2009 | 36 582 | — | 9 955 003 | — | — | — | 9 955 003 | — |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2009) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2009)

| | | | | | | | | |
|------|---|---|--------------|---|---|---|--------------|---|
| 2006 | — | — | 3 908 | — | — | — | 3 908 | — |
| 2007 | — | — | 2 489 | — | — | — | 2 489 | — |
| 2008 | — | — | 3 138 | — | — | — | 3 138 | — |
| 2009 | — | — | 3 121 | — | — | — | 3 121 | — |

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

| | | | | | | | | |
|------|--------------|---|---------------|-----------|----------|---|---------------|---|
| 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 | — |
| 2009 | 4 398 | — | 41 138 | 55 | 1 | — | 41 192 | — |

0.50 Entris Banking AG / Entris Banking Ltd

| | | | | | | | | |
|------|--------------|--------------|--------------|------------|--------------|--------------|--------------|---|
| 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 | — |
| 2009 | 5 851 | 2 535 | 9 432 | 816 | 3 332 | 1 119 | 5 797 | — |

0.60 SIX SIS AG / SIX SIS Ltd

| | | | | | | | | |
|------|--------------|--------------|---------------|-------|------------|--------------|---------------|---|
| 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 | — |
| 2009 | 3 574 | 7 682 | 15 828 | — | 233 | 3 575 | 12 020 | — |

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

| | | | | | | | | |
|------|---|-------|--------------|--------------|---|--------------|--------------|---|
| 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 | — |
| 2009 | — | — | - 890 | 7 672 | — | 2 014 | 4 769 | — |

0.90 Clientis Ltd

| | | | | | | | | |
|------|-----------|--------------|----------------|---------------|---|-----------|--------------|---|
| 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 | — |
| 2009 | 17 | 1 850 | - 8 957 | 10 062 | — | 67 | 1 038 | — |

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 | 2 543 821 | — | — | — | — | — | — | — | — |
| 2 501 500 | 5 494 017 | — | — | — | — | — | — | — | — |
| 2 501 500 | — | - 7 230 563 | — | — | — | — | — | — | — |
| 2 501 500 | 7 453 503 | — | — | — | — | — | — | — | — |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2009) /
Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2009)

| | | | | | | | | |
|--------------|-----|---|---|---|---|---|------------|---|
| 3 300 | 400 | — | — | — | — | — | 1 575 | — |
| 3 300 | 250 | — | — | — | — | — | 514 | — |
| 3 300 | 320 | — | — | — | — | — | 32 | — |
| 2 475 | — | — | — | — | — | — | 678 | — |

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

| | | | | | | | | |
|---------------|---------------|---|---|---|---|---|-----------|---|
| 5 550 | 13 500 | — | — | — | — | — | 325 | — |
| 5 550 | 23 500 | — | — | — | — | — | 142 | — |
| 6 600 | 22 700 | — | — | — | — | — | 105 | — |
| 11 000 | 30 200 | — | — | — | — | — | 97 | — |

0.50 Entris Banking AG / Entris Banking Ltd

| | | | | | | | | |
|--------------|------------|---|---|---|---|---|-----------|---|
| 8 116 | 1 000 | — | — | — | — | — | 224 | — |
| 10 350 | 1 000 | — | — | — | — | — | 387 | — |
| 4 292 | 300 | — | — | — | — | — | 28 | — |
| 5 365 | 400 | — | — | — | — | — | 60 | — |

0.60 SIX SIS AG / SIX SIS Ltd

| | | | | | | | | |
|--------|--------|---|---|---|---|---|---------------|---|
| 15 000 | 12 500 | — | — | — | — | — | 572 | — |
| 25 000 | 41 000 | — | — | — | — | — | 1 144 | — |
| 40 000 | — | — | — | — | — | — | 1 252 | — |
| — | — | — | — | — | — | — | 13 272 | — |

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

| | | | | | | | | |
|---|-------|---|---|---|---|---|--------------|---|
| — | 2 300 | — | — | — | — | — | 202 | — |
| — | 7 490 | — | — | — | — | — | 478 | — |
| — | 7 360 | — | — | — | — | — | 313 | — |
| — | — | — | — | — | — | — | 5 081 | — |

0.90 Clientis Ltd

| | | | | | | | | |
|---|----------|---|---|---|---|---|-----------|---------|
| — | — | — | — | — | — | — | — | - 1 987 |
| — | — | — | — | — | — | — | — | - 1 480 |
| — | — | — | — | — | — | — | — | - 964 |
| — | 4 | — | — | — | — | — | 70 | — |

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

| | | | |
|------|------------|------------|------------|
| 2006 | 455 | 168 | 624 |
| 2007 | 450 | 168 | 618 |
| 2008 | 449 | 174 | 622 |
| 2009 | 458 | 178 | 636 |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG² / Central mortgage bond institute of the Swiss cantonal banks²

| | | | |
|------|---|---|---|
| 2006 | — | — | — |
| 2007 | — | — | — |
| 2008 | — | — | — |
| 2009 | — | — | — |

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

| | | | |
|------|----------|----------|----------|
| 2006 | 5 | 2 | 7 |
| 2007 | 5 | 1 | 6 |
| 2008 | 6 | 3 | 8 |
| 2009 | 6 | 2 | 8 |

0.50 Entris Banking AG / Entris Banking Ltd

| | | | |
|------|------------|-----------|------------|
| 2006 | 5 | 4 | 9 |
| 2007 | 6 | 3 | 9 |
| 2008 | 200 | 82 | 282 |
| 2009 | 197 | 79 | 276 |

0.60 SIX SIS AG / SIX SIS Ltd

| | | | |
|------|------------|-----------|------------|
| 2006 | 185 | 99 | 284 |
| 2007 | 196 | 105 | 301 |
| 2008 | 203 | 107 | 310 |
| 2009 | 186 | 99 | 285 |

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

| | | | |
|------|-----------|----------|-----------|
| 2006 | 5 | 4 | 9 |
| 2007 | 7 | 3 | 10 |
| 2008 | 9 | 3 | 12 |
| 2009 | 13 | 4 | 17 |

0.90 Clientis Ltd

| | | | |
|------|-----------|----------|-----------|
| 2006 | 5 | 1 | 6 |
| 2007 | 8 | 4 | 12 |
| 2008 | 10 | 4 | 14 |
| 2009 | 12 | 6 | 18 |

¹ Ab dem Jahre 2001 sind die Teilzeit-, Lehrlings- und Praktikantenstellen gewichtet.
As of 2001, part-time jobs, apprenticeships and internships are weighted.

² Kein Personal, da durch die Zürcher Kantonalbank administriert.
Administered by the Zurich Cantonal Bank and therefore no staff.

Verzeichnis der in der schweizerischen Bankenstatistik erfassten Institute

List of banking institutions covered by the Swiss banking statistics

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| B2 | 0.00 | Institute mit besonderem Geschäftskreis Institutions with a special field of business |
| B3 | 1.00 | Kantonalbanken Cantonal banks |
| B4 | 2.00 | Grossbanken Big banks |
| B5 | 3.00 | Regionalbanken und Sparkassen Regional banks and savings banks |
| B5 | 3.10 | Institute der RBA-Holding RBA Holding banks |
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| B13 | 5.14 | Andere Banken Other banking institutions |
| B14 | 5.20 | Ausländisch beherrschte Banken Foreign-controlled banks |
| B19 | 7.00 | Filialen ausländischer Banken Branches of foreign banks |
| B21 | 8.00 | Privatbankiers Private bankers |
| B21 | 8.10 | Privatbankiers, die sich öffentlich zur Annahme fremder Gelder empfehlen Private bankers who actively seek deposits from the public |
| B21 | 8.20 | Privatbankiers, die sich nicht öffentlich zur Annahme fremder Gelder empfehlen Private bankers who do not actively seek deposits from the public |

Rechtsform

Legal status

| | |
|----------|--|
| AG | Aktiengesellschaft Joint-stock companies |
| AG St | Aktiengesellschaft mit staatlicher Mitwirkung Joint-stock companies with government involvement |
| G | Genossenschaft Cooperatives |
| Gem-I | Gemeindeinstitut Municipal institutions |
| Kol. | Kollektivgesellschaft General partnerships |
| Kom. | Kommanditgesellschaft Limited partnerships |
| Kom.-AG | Kommanditaktiengesellschaft Partnerships limited by shares |
| öff Anst | öffentlich-rechtliche Anstalt Public law institutions |
| Stiftg | Stiftung Foundations |

0.00 Institute mit besonderem Geschäftskreis Institutions with a special field of business

In tausend Franken / In CHF thousands

| Gründungs- jahr Year of formation | Domizil Domicile | Firma Company name | Rechts- form Legal status | Eigene Mittel Equity | | Bilanzsumme Balance sheet total |
|--|---------------------|---|------------------------------------|-------------------------|--------------------------|---------------------------------------|
| | | | | Kapital Capital | Reserven * Reserves * | |
| | | | | 1 | 2 | 3 |
| 1907 | Bern und Zürich | Schweizerische Nationalbank Swiss National Bank | AG St einbezahlt paid up | 25 000 25 000 | 63 369 962 | 207 263 831 |
| 2002 | Bern | Clientis AG | AG | 29 248 | 4 985 | 434 681 |
| 1964 | Muri bei Bern | Entris Banking AG | AG | 35 766 | 79 765 | 2 270 716 |
| 1988 | Oltten | SIX SIS AG | AG | 26 000 | 87 500 | 3 585 828 |
| 1930 | Zürich | Pfandbriefbank schweizerischer Hypothekarinstitute AG Mortgage bond bank of the Swiss mortgage institutions | AG einbezahlt paid up | 500 000 111 000 | 437 676 | 43 526 816 |
| 1931 | Zürich | Pfandbriefzentrale der schweizerischen Kantonalbanken AG Central mortgage bond institute of the Swiss cantonal banks | AG einbezahlt paid up | 825 000 165 000 | 36 030 | 24 158 004 |
| 2003 | Zürich | SIX x-clear AG | AG | 30 000 | 19 860 | 121 063 |
| | | * Schweizerische Nationalbank: Swiss National Bank: davon Reservefonds of which, Reserve fund | | | 19 032 812 | |
| | | Rückstellungen für Markt-, Kredit-, Liquiditäts- und Betriebsrisiken Provisions for market, lending, liquidity and operating risks | | | 44 337 150 | |

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 | 406 480 | 18 447 321 |
| 1915 | Altdorf UR | Urner Kantonalbank | öff Anst ¹ | 30 000 | 58 715 | 2 233 673 |
| 1899 | Appenzell | Appenzeller Kantonalbank | öff Anst ¹ | 30 000 | 46 689 | 2 195 449 |
| 1899 | Basel | Basler Kantonalbank | öff Anst ¹ | 254 150 | 417 259 | 20 200 149 |
| 1915 | Bellinzona | Banca dello Stato del Cantone Ticino | öff Anst ¹ | 100 000 | 163 262 | 8 081 135 |
| 1834 | Bern | Berner Kantonalbank AG | AG ⁴ | 186 400 | 1 070 491 | 24 107 857 |
| 1870 | Chur | Graubündner Kantonalbank | öff Anst ¹ | 248 716 | 340 534 | 16 070 814 |
| 1892 | Fribourg | Banque Cantonale de Fribourg | öff Anst ¹ | 70 000 | 600 000 | 12 542 051 |
| 1816 | Genève | Banque Cantonale de Genève | AG St ² | 360 000 | 496 851 | 14 106 219 |
| 1884 | Glarus | Glarner Kantonalbank | öff Anst ¹ | 80 000 | 84 606 | 3 298 237 |
| 1845 | Lausanne | Banque Cantonale Vaudoise | AG St ³ | 172 124 | 2 038 630 | 35 305 603 |
| 1864 | Liestal | Basellandschaftliche Kantonalbank | öff Anst ¹ | 217 000 | 456 860 | 17 240 721 |
| 1850 | Luzern | Luzerner Kantonalbank AG | AG St ¹ | 357 000 | 862 034 | 23 741 932 |
| 1883 | Neuchâtel | Banque Cantonale Neuchâteloise | öff Anst ¹ | 125 000 | 192 750 | 7 250 047 |
| 1979 | Porrentruy | Banque Cantonale du Jura SA | AG St ¹ | 42 000 | 69 999 | 1 952 114 |
| 1886 | Sarnen | Obwaldner Kantonalbank | öff Anst ¹ | 28 000 | 127 736 | 3 119 966 |
| 1883 | Schaffhausen | Schaffhauser Kantonalbank | öff Anst ¹ | 65 000 | 154 365 | 4 604 688 |
| 1890 | Schwyz | Schwyzner Kantonalbank | öff Anst ¹ | 50 000 | 359 618 | 11 693 501 |
| 1916 | Sion | Banque Cantonale du Valais | AG St ¹ | 150 000 | 367 490 | 9 995 654 |
| 1868 | St. Gallen | St.Galler Kantonalbank AG | AG ¹ | 390 140 | 991 989 | 23 025 981 |
| 1879 | Stans | Nidwaldner Kantonalbank | öff Anst ¹ | 47 500 | 73 221 | 3 117 963 |
| 1871 | Weinfelden | Thurgauer Kantonalbank | öff Anst ¹ | 400 000 | 300 450 | 15 679 322 |
| 1892 | Zug | Zuger Kantonalbank | AG St ¹ | 144 144 | 300 315 | 10 458 861 |
| 1870 | Zürich | Zürcher Kantonalbank | öff Anst ¹ | 1 925 000 | 1 759 975 | 115 078 590 |

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 1 | Reserven Reserves 2 | |
| 1998 | Basel und Zürich | UBS AG | AG | 355 811 | 28 212 290 | 847 543 475 |
| 1856 | Zürich | Credit Suisse AG | AG | 4 399 673 | 22 950 388 | 597 255 419 |

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 | 13 600 | 212 925 |
| 1879 | Altstätten | Biene Bank im Rheintal Genossenschaft | G | 6 500 | 24 360 | 694 688 |
| 1868 | Au SG | Alpha RHEINTAL Bank AG | AG | 14 750 | 60 350 | 1 396 944 |
| 1885 | Balsthal | Clientis Bank im Thal AG | AG | 1 325 | 9 900 | 228 307 |
| 1820 | Bern | Bürgerliche Ersparniskasse Bern, Genossenschaft | G | — | 15 635 | 270 100 |
| 1857 | Bern | Valiant Bank AG | AG | 110 000 | 1 124 170 | 19 807 424 |
| 1833 | Cossonay | Caisse d'Epargne de Cossonay société coopérative | G | 1 464 | 16 689 | 341 272 |
| 1829 | Courtelay | Caisse d'Epargne CEC SA | AG | 50 | 34 600 | 513 484 |
| 2009 | Delémont | Banque Romande Valiant SA | AG | 13 800 | 95 847 | 1 957 102 |
| 1889 | Ebnat-Kappel | Clientis Bank Thur Genossenschaft | G | 9 058 | 6 250 | 261 553 |
| 1851 | Elgg | Zürcher Landbank AG | AG | 3 810 | 19 875 | 525 302 |
| 1879 | Engelberg | Sparkasse Engelberg AG | AG | 1 400 | 9 410 | 159 123 |
| 1998 | Hallau | BS Bank Schaffhausen AG | AG | 7 400 | 38 650 | 939 778 |
| 1820 | Horgen | Sparkasse Horgen AG | AG | 14 800 | 16 414 | 674 266 |
| 1876 | Huttwil | Clientis Bank Huttwil AG | AG | 8 800 | 48 850 | 1 011 176 |
| 1911 | Kirchberg SG | Clientis Bank Toggenburg AG | AG | 9 940 | 33 390 | 672 310 |
| 1836 | Kirchleerau | Clientis Bank Leerau Genossenschaft | G | 3 300 | 16 203 | 428 096 |
| 1834 | Küttigen | Clientis Bank Küttigen-Erlinsbach AG | AG | 1 400 | 19 432 | 409 254 |
| 1865 | Le Chenit | CREDIT MUTUEL DE LA VALLEE SA | AG | 1 200 | 8 210 | 159 981 |
| 1903 | Männedorf | Regiobank Männedorf AG | AG | 2 400 | 14 700 | 274 949 |
| 1870 | Münsingen | SPAR + LEIHKASSE MÜNSINGEN AG | AG | 7 000 | 40 410 | 1 066 032 |
| 1863 | Oberstammheim | Leihkasse Stammheim AG | AG | 1 600 | 11 625 | 308 414 |
| 1874 | Oberuzwil | Clientis Bank Oberuzwil AG | AG | 1 700 | 12 005 | 277 912 |
| 1829 | Oftringen | Clientis Sparkasse Oftringen Genossenschaft | G | 1 200 | 8 890 | 344 612 |
| 1903 | Riggisberg | Spar+Leihkasse Riggisberg AG | AG | 2 000 | 23 950 | 395 643 |
| 1874 | Saanen | SB Saanen Bank AG | AG | 2 400 | 35 430 | 810 656 |
| 1817 | Schaffhausen | Ersparniskasse Schaffhausen AG | AG | 3 200 | 27 935 | 556 924 |

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 Sparkassen² Regional banks and savings banks²

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 |
| 1994 | Schüpfheim | Clientis EB Entlebucher Bank AG | AG | 8 000 | 20 250 | 650 750 |
| 1857 | Schwanden GL | GRB Glarner Regionalbank Genossenschaft | G | 7 400 | 8 637 | 373 255 |
| 1812 | Schwyz | Sparkasse Schwyz AG | AG | 11 000 | 28 172 | 1 360 441 |
| 1854 | St. Gallen | Bank CA St. Gallen AG | AG | 17 600 | 57 095 | 1 821 348 |
| 1811 | St. Gallen | Vadian Bank AG | AG | 15 000 | 8 250 | 337 748 |
| 2009 | Steffisburg | Spar + Leihkasse Steffisburg AG | AG | 10 000 | 30 305 | 516 440 |
| 1859 | Sumiswald | Bernerland Bank AG | AG | 9 310 | 75 455 | 1 281 055 |
| 1863 | Tafers | Sparkasse Sense | Gem-l | 600 | 13 900 | 303 684 |
| 1895 | Thayngen | Spar- und Leihkasse Thayngen AG | AG | 2 000 | 20 801 | 386 010 |
| 1900 | Triengen | Clientis Triba Partner Bank AG | AG | 11 000 | 51 600 | 898 246 |
| 1836 | Uster | Clientis Bezirkssparkasse Uster Genossenschaft | G | — | 45 700 | 734 350 |
| 1816 | Wädenswil | Sparcassa 1816 Gen. | G | — | 78 500 | 1 212 411 |
| 1828 | Wetzikon ZH | Clientis Zürcher Regionalbank Genossenschaft | G | — | 119 780 | 2 554 847 |
| 1903 | Wiesendangen | Sparkasse Wiesendangen | Gem-l | — | 9 860 | 162 749 |
| 2002 | Wil SG | swissregiobank AG | AG | 17 400 | 65 114 | 1 546 549 |
| 1850 | Zürich | Bank Sparhafen Zürich AG | AG | 10 000 | 19 420 | 442 105 |
| 1868 | Zürich | Lienhardt & Partner Privatbank Zürich AG | AG | 2 029 | 72 864 | 594 757 |
| 1904 | Zuzwil SG | Bank in Zuzwil | AG | 1 800 | 7 120 | 203 093 |

² Banken ohne ausgewiesenes Grundkapital verfügen in der Regel über eine Gemeindeggarantie.
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 | 897 321 | 19 335 413 |
| 1837 | Aubonne | Caisse d'Épargne d'Aubonne | G | — | 14 530 | 275 567 |
| 1821 | Bern | Bank EEK AG | AG | 17 000 | 19 700 | 1 024 221 |
| 1825 | Bern | Bürgergemeinde Bern, DC Bank Deposito-Cassa der Stadt Bern | Gem-I | 10 000 | 38 150 | 771 927 |
| 1851 | Brienz BE | BBO Bank Brienz Oberhasli AG | AG | 2 652 | 21 240 | 468 692 |
| 1939 | Chermignon | Caisse d'Épargne et de Crédit Mutuel de Chermignon | G | 176 | 3 477 | 74 150 |
| 1837 | Dielsdorf | Bezirks-Sparkasse Dielsdorf Genossenschaft | G | — | 41 265 | 717 720 |
| 1837 | Frutigen | Spar- und Leihkasse Frutigen AG | AG | 8 000 | 67 850 | 1 056 336 |
| 1852 | Interlaken | Bank EKI Genossenschaft | G | 4 200 | 42 429 | 727 807 |
| 1868 | Lenzburg | Hypothekarbank Lenzburg AG | AG | 21 600 | 239 000 | 3 882 518 |
| 1929 | Leuk | Spar- und Leihkasse Leuk und Umgebung Genos- senschaft | G | 329 | 1 574 | 20 928 |
| 1850 | Lütterswil-Gächliwil | Spar- und Leihkasse Bucheggberg AG | AG | 1 800 | 15 440 | 382 659 |
| 1926 | Mühlethurnen | SPAR + LEIHKASSE GÜRBETAL AG | AG | 2 000 | 20 450 | 307 934 |
| 1828 | Nyon | Caisse d'Épargne de Nyon société coopérative | G | 1 200 | 23 350 | 244 027 |
| 1835 | Rüeggisberg | Ersparniskasse Rüeggisberg Genossenschaft | G | 955 | 9 969 | 209 013 |
| 1994 | Solothurn | Baloise Bank SoBa AG | AG | 50 000 | 223 000 | 6 110 481 |
| 1819 | Solothurn | Regiobank Solothurn AG | AG | 12 000 | 92 600 | 1 852 270 |
| 1819 | Speicher | Ersparniskasse Speicher | Stiftg | — | 5 196 | 72 043 |
| 1841 | Thalwil | Bank Thalwil Genossenschaft | G | 3 707 | 48 550 | 907 028 |
| 1826 | Thun | AEK BANK 1826 Genossenschaft | G | — | 198 135 | 2 626 869 |
| 1821 | Trogen | Sparkasse Trogen Genossenschaft | G | — | 2 209 | 18 635 |
| 1814 | Vevey | Caisse d'Épargne Riviera, société coopérative | G | 1 769 | 17 333 | 363 933 |
| 1878 | Vuisternens- devant-Romont | Caisse d'Épargne de Vuisternens-devant-Romont | Gem-I | — | 3 445 | 57 861 |
| 1825 | Wahlern | Bank aek Genossenschaft | G | 3 330 | 21 652 | 494 266 |
| 1929 | Wynigen | Spar- und Leihkasse Wynigen AG | AG | 900 | 10 350 | 195 387 |

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-Gruppe sowie 350 Raiffeisenbanken. Raiffeisen Group and 350 Raiffeisen banks. | G | 536 028 | 8 063 771 | 139 519 964 |

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 | 303 063 |
| 1813 | Basel | Dreyfus Söhne & Cie. Aktiengesellschaft, Banquiers | AG | 30 000 | 362 350 | 2 333 162 |
| 1968 | Basel | Scobag Privatbank AG | AG | 3 000 | 11 500 | 400 652 |
| 1991 | Basel | Trafina Privatbank AG | AG | 5 000 | 14 855 | 84 503 |
| 1903 | Bellinzona | Società Bancaria Ticinese | AG | 8 000 | 7 100 | 136 310 |
| 1992 | Bern | Privatbank Von Graffenried AG | AG | 10 000 | 9 673 | 152 708 |
| 1997 | Bern | Valiant Privatbank AG | AG | 20 000 | 104 300 | 1 323 304 |
| 1987 | Freienbach | ARVEST Privatbank AG | AG | 3 000 | 17 500 | 41 820 |
| 1985 | Freienbach | BZ Bank Aktiengesellschaft | AG | 10 000 | 17 500 | 263 158 |
| 1989 | Genève | Banque Baring Brothers Sturdza SA | AG | 20 000 | 13 749 | 411 679 |
| 2004 | Genève | Banque Bénédic Hentsch & Cie SA | AG | 30 000 | 7 | 181 052 |
| 1999 | Genève | Banque Cramer & Cie SA | AG | 20 000 | 2 850 | 186 464 |
| 1987 | Genève | Banque de Patrimoines Privés Genève BPG SA | AG | 22 000 | 16 740 | 79 421 |
| 1976 | Genève | BANQUE MORVAL | AG | 20 000 | 55 171 | 328 888 |
| 2009 | Genève | Banque Pâris Bertrand Sturdza SA | AG | 20 000 | — | 24 080 |
| 1923 | Genève | Banque Privée Edmond de Rothschild SA | AG | 45 000 | 519 385 | 6 197 568 |
| 1995 | Genève | Banque Syz & Co SA | AG | 31 000 | 62 440 | 1 308 363 |
| 1988 | Genève | BGG, Banque Genevoise de Gestion | AG | 10 000 | 19 979 | 67 456 |
| 1921 | Genève | EFG Bank European Financial Group SA | AG | 250 000 | 206 750 | 677 539 |
| 1997 | Genève | Hyposwiss Private Bank Genève SA | AG | 12 500 | 2 500 | 345 100 |
| 1960 | Genève | UNION BANCAIRE PRIVEE, UBP | AG | 300 000 | 1 003 636 | 19 891 940 |
| 2001 | Gland | Swissquote Bank SA | AG | 25 000 | 9 436 | 1 884 669 |
| 1993 | Küsnacht ZH | Bank am Bellevue | AG | 25 000 | 23 300 | 479 121 |
| 1991 | Lancy | CBH – Compagnie Bancaire Helvétique SA | AG | 26 000 | 3 966 | 904 394 |
| 1994 | Lugano | BANCA ARNER SA | AG | 7 500 | 66 550 | 437 025 |
| 1963 | Lugano | Banca Commerciale Lugano | AG | 40 000 | 67 970 | 265 111 |
| 1958 | Lugano | Banca del Ceresio SA | AG | 2 000 | 86 120 | 486 525 |

| 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 | 102 200 | 666 041 |
| 1815 | Neuchâtel | Banque Bonhôte & Cie SA | AG | 5 250 | 21 500 | 229 744 |
| 1991 | Yverdon-les-Bains | Banque Piguet & Cie SA | AG | 20 000 | 84 340 | 958 710 |
| 1979 | Zug | MediBank AG | AG | 8 000 | 26 000 | 87 340 |
| 1923 | Zürich | Adler & Co. Privatbank AG | AG | 5 000 | 28 445 | 396 276 |
| 1988 | Zürich | AKB Privatbank Zürich AG | AG | 50 000 | 6 990 | 425 710 |
| 2002 | Zürich | Bank Frey & Co. AG | AG | 12 500 | 5 450 | 244 927 |
| 1890 | Zürich | Bank Julius Bär & Co. AG | AG | 575 000 | 2 609 307 | 41 256 769 |
| 2008 | Zürich | Bank von Roll AG | AG | 18 000 | 18 000 | 60 207 |
| 1936 | Zürich | Bank Vontobel AG | AG | 149 000 | 303 592 | 8 980 209 |
| 1955 | Zürich | Clariden Leu AG | AG | 50 000 | 629 154 | 25 288 631 |
| 1969 | Zürich | EFG Bank AG | AG | 162 410 | 243 679 | 14 794 039 |
| 1889 | Zürich | Hyposwiss Privatbank AG | AG | 26 000 | 82 500 | 1 822 591 |
| 1932 | Zürich | Maerki Baumann & Co. AG | AG | 3 000 | 27 450 | 684 758 |
| 2001 | Zürich | NPB Neue Privat Bank AG | AG | 23 000 | 654 | 173 625 |
| 2001 | Zürich | NZB Neue Zürcher Bank AG | AG | 19 892 | 5 879 | 136 818 |
| 2009 | Zürich | PHZ Privat- und Handelsbank Zürich AG | AG | 10 000 | 9 500 | 29 696 |
| 1989 | Zürich | Privatbank Bellerive AG | AG | 10 160 | 13 506 | 117 645 |
| 1949 | Zürich | Privatbank IHAG Zürich AG | AG | 50 000 | 86 718 | 1 501 134 |
| 2000 | Zürich | Private Client Bank | AG | 20 000 | 4 500 | 92 628 |
| 2002 | Zürich | Private Client Partners AG | AG | 20 000 | 4 371 | 39 457 |
| 1988 | Zürich | Valartis Bank AG | AG | 20 000 | 112 020 | 1 242 294 |

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 | 337500 | 340510 | 13486539 |
| 1984 | Basel | Freie Gemeinschaftsbank | G | 7839 | 2662 | 200445 |
| 1934 | Basel | WIR Bank Genossenschaft | G | 17680 | 228379 | 3719499 |
| 2006 | Horgen | Bank-now AG | AG | 30000 | 205007 | 2945138 |
| 1952 | Lugano | Cornèr Banca SA | AG | 12000 | 432000 | 3774719 |
| 1989 | Olten | Alternative Bank Schweiz AG | AG | 44086 | 5207 | 925256 |
| 2006 | Zürich | InCore Bank AG | AG | 10000 | 40460 | 178467 |
| 1958 | Zürich | Migros Bank AG | AG | 700000 | 531000 | 32676604 |
| 2006 | Zürich | VZ Depotbank AG | AG | 30000 | 1273 | 838016 |

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 | 133 550 | 3 446 955 |
| 1841 | Basel | Bank Sarasin & Cie AG | AG | 22 015 | 626 792 | 10 412 805 |
| 2001 | Basel | LGT Bank (Schweiz) AG | AG | 60 000 | 124 824 | 4 183 869 |
| 1995 | Freienbach | AP ANLAGE & PRIVATBANK AG | AG | 10 000 | 10 380 | 92 687 |
| 1988 | Genève | Banco Santander (Suisse) SA | AG | 75 000 | 16 000 | 2 097 322 |
| 1986 | Genève | BankMed (Suisse) SA | AG | 30 000 | 2 975 | 371 933 |
| 1934 | Genève | Banque Audi (Suisse) SA | AG | 25 000 | 31 200 | 948 886 |
| 1995 | Genève | BANQUE BAUER (SUISSE) SA | AG | 60 000 | 635 | 448 319 |
| 1963 | Genève | Banque de Commerce et de Placements SA | AG | 75 000 | 53 746 | 2 522 056 |
| 1965 | Genève | Banque Franck, Galland & Cie SA | AG | 30 000 | 12 168 | 464 923 |
| 1985 | Genève | BANQUE HERITAGE | AG | 8 000 | 12 714 | 571 978 |
| 1958 | Genève | Banque J. Safra (Suisse) SA | AG | 300 000 | 8 728 | 3 336 990 |
| 1957 | Genève | Banque Pasche SA | AG | 42 000 | 107 159 | 875 016 |
| 2003 | Genève | BANQUE PRIVEE BCP (SUISSE) SA | AG | 70 000 | 27 102 | 1 336 698 |
| 1999 | Genève | BANQUE PROFIL DE GESTION SA | AG | 14 431 | 54 738 | 205 491 |
| 1965 | Genève | Banque Safdié SA | AG | 32 000 | 32 474 | 1 150 678 |
| 1982 | Genève | Banque Thaler SA | AG | 20 000 | 9 200 | 199 289 |
| 2008 | Genève | Bank of China (Suisse) SA | AG | 50 000 | — | 252 882 |
| 1986 | Genève | Barclays Bank (Suisse) SA | AG | 100 000 | 5 261 | 3 201 591 |
| 1979 | Genève | BLOM BANK (Switzerland) SA | AG | 20 000 | 39 000 | 642 413 |
| 1872 | Genève | BNP Paribas (Suisse) SA | AG | 320 271 | 1 154 189 | 45 423 860 |
| 1990 | Genève | C.I.M. Banque | AG | 30 000 | 6 552 | 245 214 |
| 1957 | Genève | Crédit Agricole (Suisse) SA | AG | 579 371 | 490 205 | 30 927 684 |
| 2000 | Genève | Crédit Agricole Financements (Suisse) SA | AG | 160 000 | 9 517 | 4 232 513 |
| 1987 | Genève | Credit Europe Bank (Suisse) SA | AG | 35 000 | 3 666 | 818 574 |
| 1996 | Genève | DEGROOF BANQUE PRIVEE SA | AG | 32 049 | 490 | 197 779 |
| 1980 | Genève | Deutsche Bank (Suisse) SA | AG | 100 000 | 379 600 | 9 389 910 |
| 1980 | Genève | FAISAL PRIVATE BANK (Switzerland) SA | AG | 20 000 | 4 100 | 107 118 |

| 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 | 3 953 246 |
| 1994 | Genève | HINDUJA BANQUE (SUISSE) SA | AG | 27 500 | 1 125 | 749 694 |
| 1988 | Genève | HSBC Private Bank (Suisse) SA | AG | 708 480 | 1 607 066 | 73 314 354 |
| 2001 | Genève | IDB (Swiss) Bank Ltd | AG | 33 000 | 9 182 | 649 772 |
| 1962 | Genève | ING Bank (Suisse) SA | AG | 100 000 | 120 200 | 2 583 899 |
| 1980 | Genève | J.P. Morgan (Suisse) SA | AG | 59 904 | 93 331 | 5 767 892 |
| 1970 | Genève | KBL (SWITZERLAND) LTD | AG | 53 745 | 63 747 | 445 981 |
| 1964 | Genève | Merrill Lynch Bank (Suisse) SA | AG | 15 000 | 290 000 | 2 104 499 |
| 2002 | Genève | Mitsubishi UFJ Wealth Management Bank (Switzerland), Ltd. | AG | 65 000 | 167 | 127 065 |
| 2006 | Genève | NBAD Private Bank (Suisse) SA | AG | 100 000 | — | 457 998 |
| 1999 | Genève | NBK Private Bank (Switzerland) Ltd | AG | 15 000 | 3 528 | 468 490 |
| 2009 | Genève | QNB Banque Privée (Suisse) SA | AG | 150 000 | — | 148 247 |
| 1995 | Genève | ROSBANK (SWITZERLAND) SA | AG | 80 000 | 376 | 227 350 |
| 1982 | Genève | Royal Bank of Canada (Suisse) | AG | 40 100 | 17 095 | 720 277 |
| 1987 | Genève | SG Private Banking (Suisse) SA | AG | 51 609 | 184 749 | 5 472 062 |
| 1990 | Genève | Standard Chartered Bank (Switzerland) SA | AG | 50 000 | 7 507 | 589 006 |
| 1933 | Lausanne | Banque de Dépôts et de Gestion SA | AG | 10 000 | 81 998 | 873 610 |
| 1999 | Le Grand-Saconnex | Petercam Private Bank (Switzerland) SA | AG | 12 000 | 8 379 | 73 041 |
| 2000 | Lugano | Banca Aletti & C. (Suisse) SA | AG | 15 000 | 661 | 166 873 |
| 2004 | Lugano | BANCA CREDINVEST SA | AG | 30 000 | — | 78 433 |
| 1961 | Lugano | BANCA DEL SEMPIONE SA | AG | 20 000 | 62 000 | 576 121 |
| 2000 | Lugano | Banca Euromobiliare (Suisse) SA | AG | 15 000 | 15 128 | 319 887 |
| 1978 | Lugano | BANCA GESFID | AG | 10 000 | 7 900 | 467 433 |
| 2001 | Lugano | Banca Intermobiliare di Investimenti e Gestioni (Suisse) SA | AG | 35 000 | 340 | 182 597 |
| 1995 | Lugano | Banca Popolare di Sondrio (Suisse) SA | AG | 50 000 | 107 652 | 2 872 631 |
| 1991 | Lugano | BANCA ZARATTINI & CO. SA | AG | 20 000 | 3 148 | 119 425 |

¹ Gemäss Bundesgesetz über die Banken und Sparkassen, Art. 3^{bis} und 3^{ter}.
Pursuant to art. 3^{bis} and art. 3^{ter}, Federal Law on Banks and Savings Banks.

5.00 Übrige Banken Other banks

5.20 Ausländisch beherrschte Banken ² / Foreign-controlled banks ²

In tausend Franken / In CHF thousands

| Gründungs- jahr Year of formation | Domizil Domicile | Firma Company name | Rechts- form Legal status | Eigene Mittel Equity | | Bilanzsumme Balance sheet total |
|--|---------------------|---|------------------------------------|-------------------------|----------------------|---------------------------------------|
| | | | | Kapital Capital | Reserven Reserves | |
| | | | | 1 | 2 | 3 |
| 1997 | Lugano | Banque de Crédit et de Dépôts SA, Bankred | AG | 35 000 | 974 | 58 704 |
| 1962 | Lugano | BIPIELLE Bank (Suisse) in liquidazione | AG | 60 882 | 59 700 | 200 313 |
| 1873 | Lugano | BSI SA | AG | 1 840 000 | 261 744 | 16 667 132 |
| 2009 | Lugano | CMB Banque Privée (Suisse) SA | AG | 25 000 | — | 56 028 |
| 2004 | Lugano | Credito privato commerciale SA | AG | 11 000 | 16 420 | 225 241 |
| 2001 | Lugano | INTESA SANPAOLO PRIVATE BANK (SUISSE) SA | AG | 20 000 | 14 307 | 164 375 |
| 1958 | Lugano | PKB PRIVATBANK SA | AG | 16 000 | 242 300 | 1 454 816 |
| 2000 | Lugano | RAS Private Bank (Suisse) SA in liquidazione | AG | 20 000 | — | 48 005 |
| 1943 | Lugano | SG Private Banking (Lugano-Svizzera) SA | AG | 20 000 | 76 500 | 961 149 |
| 1998 | Lugano | UniCredit (Suisse) Bank SA | AG | 43 000 | 4 646 | 447 217 |
| 2009 | Neuchâtel | MIG Banque SA | AG | 25 000 | 5 410 | 153 240 |
| 1999 | Pully | Banque Privée Espirito Santo SA | AG | 30 000 | 31 645 | 544 087 |
| 2001 | St. Gallen | Bankhaus Jungholz AG | AG | 14 000 | 205 | 68 379 |
| 2003 | St. Gallen | Sydbank (Schweiz) AG | AG | 39 500 | 259 | 174 591 |
| 1997 | St. Margrethen | Volksbank Bodensee AG | AG | 10 000 | 10 100 | 202 251 |
| 1848 | Uznach | Bank Linth LLB AG | AG | 11 254 | 289 527 | 4 743 878 |
| 1999 | Zollikon | SAXO BANK (SWITZERLAND) SA | AG | 26 000 | 1 284 | 333 395 |
| 1994 | Zug | Bantleon Bank AG | AG | 10 000 | 32 611 | 223 350 |
| 1955 | Zürich | ABN AMRO Bank (Switzerland) AG | AG | 67 500 | 120 088 | 3 799 559 |
| 1962 | Zürich | Arab Bank (Switzerland) Ltd. | AG | 26 700 | 384 085 | 2 726 611 |
| 1999 | Zürich | Atlantic Vermögensverwaltungsbank | AG | 10 000 | 2 256 | 49 873 |
| 1976 | Zürich | Bank Hapoalim (Schweiz) AG | AG | 65 000 | 270 530 | 3 593 691 |
| 1953 | Zürich | Bank Leumi (Schweiz) AG | AG | 33 000 | 119 187 | 1 507 312 |
| 1989 | Zürich | BANK MORGAN STANLEY AG | AG | 120 000 | 56 300 | 1 091 456 |
| 1899 | Zürich | Bank Sal. Oppenheim jr. & Cie (Schweiz) AG | AG | 6 400 | 101 838 | 1 351 481 |
| 2008 | Zürich | bank zweiplus ag | AG | 35 000 | 6 500 | 749 054 |
| 1981 | Zürich | Banque Algérienne du Commerce Extérieur SA, Zürich | AG | 40 000 | 85 900 | 523 024 |
| 1995 | Zürich | Banque Du Bois AG | AG | 10 000 | 1 846 | 92 425 |

| 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 |
| 2009 | Zürich | Banque Louis SA | AG | 30 000 | — | 53 165 |
| 1984 | Zürich | BBVA (Suiza) SA | AG | 72 500 | 397 253 | 1 652 763 |
| 1988 | Zürich | BERENBERG BANK (SCHWEIZ) AG | AG | 5 000 | 27 200 | 361 024 |
| 1974 | Zürich | BHF-BANK (Schweiz) AG | AG | 10 000 | 37 030 | 336 510 |
| 2009 | Zürich | Centrum Bank (Schweiz) AG | AG | 25 000 | 10 000 | 127 447 |
| 1982 | Zürich | Citibank (Switzerland) AG | AG | 100 000 | 47 836 | 1 391 726 |
| 1996 | Zürich | Deka(Swiss) Privatbank AG | AG | 18 000 | 26 240 | 76 150 |
| 1985 | Zürich | Dexia Privatbank (Schweiz) AG | AG | 52 000 | 81 235 | 448 530 |
| 1996 | Zürich | Dominick Company AG | AG | 21 053 | — | 56 178 |
| 1975 | Zürich | DZ PRIVATBANK (Schweiz) AG | AG | 100 000 | 90 200 | 1 718 785 |
| 1965 | Zürich | Falcon Private Bank AG | AG | 120 000 | 129 925 | 1 372 176 |
| 1984 | Zürich | Fibi Bank (Schweiz) AG | AG | 35 000 | 13 125 | 409 938 |
| 2001 | Zürich | FIDEURAM Bank (Suisse) S.A. | AG | 15 000 | 10 601 | 91 683 |
| 1958 | Zürich | FINTER BANK ZÜRICH AG | AG | 45 000 | 43 350 | 986 261 |
| 1995 | Zürich | F. van Lanschot Bankiers (Schweiz) AG | AG | 20 000 | 2 127 | 145 537 |
| 1998 | Zürich | GE Money Bank AG | AG | 30 000 | 793 855 | 6 050 806 |
| 1992 | Zürich | Goldman Sachs Bank AG | AG | 80 000 | 204 211 | 603 908 |
| 1967 | Zürich | Habib Bank AG Zürich | AG | 125 000 | 238 250 | 5 223 006 |
| 1970 | Zürich | Investec Bank (Switzerland) AG | AG | 83 000 | 3 560 | 301 139 |
| 1997 | Zürich | J&T Bank (Schweiz) AG | AG | 20 000 | 2 255 | 54 684 |
| 1970 | Zürich | Jyske Bank (Schweiz) AG | AG | 60 000 | 89 780 | 551 229 |
| 1994 | Zürich | LB (Swiss) Privatbank AG | AG | 75 000 | 43 640 | 1 611 354 |
| 1995 | Zürich | LBBW (Schweiz) AG | AG | 3 000 | 597 | 173 334 |
| 1986 | Zürich | Liechtensteinische Landesbank (Schweiz) AG | AG | 100 000 | — | 1 394 196 |
| 1996 | Zürich | M.M. Warburg Bank (Schweiz) AG | AG | 15 000 | 5 450 | 260 647 |
| 2000 | Zürich | Mercantil Bank (Schweiz) AG | AG | 45 500 | 244 | 149 797 |
| 1959 | Zürich | Merrill Lynch Capital Markets AG | AG | 112 000 | 45 440 | 3 484 227 |

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 |
| 2000 | Zürich | Mizuho Bank (Schweiz) AG | AG | 53 132 | 90 489 | 231 890 |
| 1988 | Zürich | Nomura Bank (Schweiz) AG | AG | 120 000 | 179 481 | 374 202 |
| 1963 | Zürich | Nordkap Bank AG | AG | 50 000 | 10 650 | 480 715 |
| 2006 | Zürich | P&P Private Bank AG | AG | 20 000 | 230 | 70 917 |
| 1930 | Zürich | RBS Coutts Bank AG | AG | 110 000 | 153 115 | 14 374 760 |
| 1968 | Zürich | Rothschild Bank AG | AG | 10 330 | 298 400 | 2 279 139 |
| 1992 | Zürich | Russische Kommerzial Bank AG | AG einbezahlt | 101 000 73 550 | 6 115 | 2 906 956 |
| 1967 | Zürich | Schroder & Co Bank AG | AG | 60 000 | 52 100 | 1 589 081 |
| 1982 | Zürich | Sella Bank AG | AG | 13 600 | 28 338 | 232 461 |
| 1969 | Zürich | Skandifinanz Bank AG | AG | 8 000 | 30 716 | 1 032 006 |
| 1988 | Zürich | SLB Commercial Bank AG | AG | 100 000 | — | 190 815 |
| 1967 | Zürich | United Bank AG (Zürich) | AG | 20 000 | 550 | 66 250 |
| 1980 | Zürich | UNITED MIZRAHI BANK (Switzerland) Ltd | AG | 20 000 | 1 575 | 220 101 |
| 1959 | Zürich | VP Bank (Schweiz) AG | AG | 20 000 | 23 600 | 849 966 |

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 | | 22254 | — | 362980 |
| 2007 | Genève | Barclays Bank PLC, Londres, Succursale de Genève | | — | — | 137150 |
| 2005 | Genève | Caja de Ahorros de Galicia, La Corogne, succursale de Genève | | 10000 | — | 430614 |
| 2007 | Genève | EXANE DERIVATIVES, Paris, succursale de Genève | | — | — | 5648 |
| 2001 | Genève | ING Belgique, Bruxelles, succursale de Genève | | 65000 | — | 7140250 |
| 2009 | Genève | Keytrade Bank SA, Bruxelles, succursale de Genève | | 3000 | — | 17735 |
| 1919 | Genève | Lloyds TSB Bank plc, Londres, succursale de Genève | | — | — | 2844352 |
| 2000 | Genève | Skandinaviska Enskilda Banken SA, Luxembourg, Geneva Branch | | — | — | 111218 |
| 2000 | Opfikon | UBS LIMITED, London, Swiss Branch, Opfikon | | — | — | 2142 |
| 1997 | St. Gallen | Vorarlberger Landes- und Hypothekenbank Aktiengesellschaft, Bregenz, Zweigniederlassung St. Gallen | | 45000 | — | 518247 |
| 2004 | Thal | Bank für Tirol und Vorarlberg Aktiengesellschaft, Innsbruck, Zweigniederlassung Staad | | — | — | 680918 |
| 2008 | Wallisellen | FMCC Finance, Zweigniederlassung Wallisellen der Volvo Auto Bank Deutschland GmbH, Köln | | — | — | 1010036 |
| 2008 | Winterthur | AXA Bank Europe, Brüssel, Zweigniederlassung Winterthur | | — | — | 290973 |
| 2004 | Zürich | Aareal Bank AG, Wiesbaden, Zweigniederlassung Zürich | | — | — | 1590 |
| 1997 | Zürich | ABN AMRO Bank N.V., Amsterdam, Zweigniederlassung Zürich | | — | — | 1656642 |
| 2001 | Zürich | Barclays Capital, Zurich Branch of Barclays Bank PLC, London | | — | — | 14902 |
| 2003 | Zürich | Bayerische Hypo- und Vereinsbank Aktiengesell- schaft, München, Zweigniederlassung Zürich | | — | — | 31914 |
| 2001 | Zürich | BNP PARIBAS SECURITIES SERVICES, Paris, succursale de Zurich | | 100 | — | 858124 |
| 1963 | Zürich | Citibank, N.A., Las Vegas, Zurich Branch | | — | — | 1705829 |
| 2002 | Zürich | COMMERZBANK Aktiengesellschaft, Frankfurt am Main, Zweigniederlassung Zürich | | — | — | 19966 |
| 2000 | Zürich | Deutsche Bank Aktiengesellschaft, Frankfurt a.M., Zweigniederlassung Zürich | | — | — | 1457376 |

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 |
| 2005 | Zürich | Fortis Bank, SA/NV, Brüssel, Zweigniederlassung Zürich | | — | — | 310 506 |
| 1990 | Zürich | Habibsons Bank Limited, London, Zweigniederlassung Zürich | | — | — | 33 609 |
| 2007 | Zürich | ING Bank NV, Amsterdam, Zurich Branch | | 3 025 | — | 24 546 |
| 1999 | Zürich | Isbank GmbH, Frankfurt am Main (D), Zweigniederlassung Zürich | | — | — | 12 571 |
| 1984 | Zürich | JPMorgan Chase Bank, National Association, Columbus, Zurich Branch | | — | — | 220 437 |
| 2004 | Zürich | Mizuho International plc, London, Zweigniederlassung Zürich | | — | — | 791 |
| 1999 | Zürich | Nordea Bank S.A., Luxemburg, Zweigniederlassung Zürich | | — | — | 302 611 |
| 2006 | Zürich | RBC Dexia Investor Services Bank S.A., Esch-sur-Alzette, Zweigniederlassung Zürich | | 1 769 | — | 7 866 |
| 1926 | Zürich | Société Générale, Paris, Zweigniederlassung Zürich | | 30 000 | — | 2 881 549 |
| 2007 | Zürich | State Street Bank GmbH, München, Zweigniederlassung Zürich | | — | — | 287 095 |
| 2002 | Zürich | Svenska Handelsbanken S.A., Luxemburg, Zweigniederlassung Zürich | | — | 635 | 134 748 |
| 2009 | Zürich | The Royal Bank of Scotland plc, Edinburgh, Zweigniederlassung Zürich | | — | — | 375 664 |

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 |
|--|---------------------|-----------------------|------------------------------------|
|--|---------------------|-----------------------|------------------------------------|

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 Co. | Kom. |

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 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

3.10 Institute der RBA-Holding / RBA Holding banks

Wegglassungen / Removals

| | | | | | | |
|------|-------------|--|-------|--------|---------|-----------|
| 1865 | Bassecourt | Banque Jura Laufon SA Das Institut wurde von der Valiant Holding AG, Luzern, übernommen und unter dem Namen Banque Romande Valiant SA, Delémont, neu gegründet. The bank has been taken over by Valiant Holding AG, Lucerne, and re-established as Banque Romande Valiant SA, Delémont. | AG | . | . | . |
| 1997 | Bern | Valiant Privatbank AG neu Gruppe 5.12. Now in category 5.12. | AG | 20 000 | 104 300 | 1 323 304 |
| 1829 | Fribourg | Caisse d'épargne de la Ville de Fribourg 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 | . | . | . |
| 1838 | Küsnacht ZH | Sparkasse Küsnacht ZH Das Institut wurde von der Clientis Zürcher Regionalbank Genossenschaft, Wetzikon ZH, übernommen. The bank has been taken over by Clientis Zürcher Regionalbank Genossenschaft, Wetzikon ZH. | AG | . | . | . |
| 1891 | Siviriez | Caisse d'épargne de Siviriez Das Institut wurde von der Valiant Holding AG, Luzern, übernommen und in die Banque Romande Valiant SA, Delémont, integriert. The bank has been taken over by Valiant Holding AG, Lucerne, and integrated into Banque Romande Valiant SA, Delémont. | AG | . | . | . |
| 1863 | Steffisburg | Spar + Leihkasse Steffisburg Das Institut wurde von der Valiant Holding AG, Luzern, übernommen und unter dem Namen Spar + Leihkasse Steffisburg AG, Steffisburg, neu gegründet. The bank has been taken over by Valiant Holding AG, Lucerne, and re-established as Spar + Leihkasse Steffisburg AG, Steffisburg. | AG | . | . | . |
| 1902 | Zweisimmen | Obersimmentalische Volksbank Das Institut wurde von der Valiant Holding AG, Luzern, übernommen und in die Valiant Bank AG, Bern, integriert. The bank has been taken over by Valiant Holding AG, Lucerne, and integrated into Valiant Bank AG, Berne. | G | . | . | . |

| 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

| | | | | | | |
|------|-------------|---|----|--------|--------|-----------|
| 2009 | Delémont | Banque Romande Valiant SA Das Institut wurde nach der Übernahme der Banque Jura Laufon SA, Bassecourt, durch die Valiant Holding AG, Luzern, neu gegründet. After the takeover of Banque Jura Laufon SA, Bassecourt, by Valiant Holding AG, Lucerne, the bank was re-established. | AG | 13 800 | 95 847 | 1 957 102 |
| 2009 | Steffisburg | Spar + Leihkasse Steffisburg AG Das Institut wurde nach der Übernahme der Spar + Leihkasse Steffisburg, Steffisburg, durch die Valiant Holding AG, Luzern, neu gegründet. After the takeover of Spar + Leihkasse Steffisburg, Steffisburg, by Valiant Holding AG, Lucerne, the bank was re-established. | AG | 10 000 | 30 305 | 516 440 |

5.00 Übrige Banken / Other banks

5.12 Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute / Banks that specialise in stock exchange, securities and asset management business

Weglassungen / Removals

| | | | | | | |
|------|--------|---|----|---|---|---|
| 1914 | Genève | Banque Vontobel Genève SA Das Institut wurde von der Bank Vontobel AG, Zürich, übernommen. The bank has been taken over by Bank Vontobel AG, Zurich. | AG | . | . | . |
| 1994 | Lugano | ASTON BANK SA Konkurs eröffnet. Bankruptcy proceedings initiated. | AG | . | . | . |
| 1923 | Zürich | Bank Hugo Kahn & Co AG Das Institut wurde von der Finter Bank Zürich, Zürich, übernommen. The bank has been taken over by Finter Bank Zürich, Zurich. | AG | . | . | . |

Neuaufnahmen / New entries

| | | | | | | |
|------|--------|---|----|--------|---------|-----------|
| 1997 | Bern | Valiant Privatbank AG bisher Gruppe 3.10. Formerly category 3.10. | AG | 20 000 | 104 300 | 1 323 304 |
| 2009 | Genève | Banque Paris Bertrand Sturza SA | AG | 20 000 | — | 24 080 |
| 2008 | Zürich | Bank von Roll AG | AG | 18 000 | 18 000 | 60 207 |
| 2009 | Zürich | PHZ Privat- und Handelsbank Zürich AG | AG | 10 000 | 9 500 | 29 696 |

Änderungen von Instituten in der Bankenstatistik

Changes in institutions included in the banking statistics

In tausend Franken / In CHF thousands

| Gründungs- jahr | Domizil | Firma | Rechts- form | Eigene Mittel Equity | Reserven | | Bilanzsumme |
|----------------------|----------|--------------|-----------------|-------------------------|----------------------|---|------------------------|
| Year of formation | Domicile | Company name | Legal status | Kapital Capital | Reserven Reserves | | Balance sheet total |
| | | | | | 1 | 2 | 3 |

5.00 Übrige Banken / Other banks

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

Weglassungen / Removals

| | | | | | | |
|------|--------|---|----|---|---|---|
| 1957 | Lugano | Banca del Gottardo Das Institut wurde von der BSI SA, Lugano, übernommen. The bank has been taken over by BSI SA, Lugano. | AG | . | . | . |
| 1985 | Zürich | Commerzbank (Schweiz) AG Das Institut wurde von der Bank Vontobel AG, Zürich, übernommen. The bank has been taken over by Bank Vontobel AG, Zurich. | AG | . | . | . |
| 1983 | Zürich | Dresdner Bank (Schweiz) AG Das Institut wurde von der LGT Bank (Schweiz) AG, Basel, übernommen. The bank has been taken over by LGT Bank (Schweiz) AG, Basel. | AG | . | . | . |
| 1939 | Zürich | HSBC Guyerzeller Bank AG Das Institut wurde von der HSBC Private Bank (Suisse) SA, Genève, übernommen. The bank has been taken over by HSBC Private Bank (Suisse) SA, Geneva. | AG | . | . | . |
| 1925 | Zürich | Rüd, Blass & Cie AG Bankgeschäft Das Institut wurde von der Deutsche Bank (Suisse) SA, Genève, übernommen. The bank has been taken over by Deutsche Bank (Suisse) SA, Geneva. | AG | . | . | . |

Neuaufnahmen / New entries

| | | | | | | |
|------|-----------|-------------------------------|----|---------|--------|---------|
| 2009 | Genève | QNB Banque Privée (Suisse) SA | AG | 150 000 | — | 148 247 |
| 2009 | Lugano | CMB Banque Privée (Suisse) SA | AG | 25 000 | — | 56 028 |
| 2009 | Neuchâtel | MIG Banque SA | AG | 25 000 | 5 410 | 153 240 |
| 2009 | Zürich | Banque Louis SA | AG | 30 000 | — | 53 165 |
| 2009 | Zürich | Centrum Bank (Schweiz) AG | AG | 25 000 | 10 000 | 127 447 |

7.00 Filialen ausländischer Banken / Branches of foreign banks

Neuaufnahmen / New entries

| | | | | | | |
|------|--------|---|--|-------|---|---------|
| 2009 | Genève | Keytrade Bank SA, Bruxelles, succursale de Genève | | 3 000 | — | 17 735 |
| 2009 | Zürich | The Royal Bank of Scotland plc, Edinburgh, Zweigniederlassung Zürich | | — | — | 375 664 |

Firmaänderungen Company name changes

| Gruppe Category | Bisher Previously | Neu Now |
|--------------------|---|--|
| 0.00 | Pfandbriefzentrale der schweizerischen Kantonalbanken, Zürich | Pfandbriefzentrale der schweizerischen Kantonalbanken AG, Zürich |
| 1.00 | Banque cantonale du Jura, Porrentruy | Banque Cantonale du Jura SA, Porrentruy |
| 1.00 | St.Galler Kantonalbank, St. Gallen | St.Galler Kantonalbank AG, St. Gallen |
| 2.00 | Credit Suisse, Zürich | Credit Suisse AG, Zürich |
| 3.10 | Bürgerliche Ersparniskasse Bern, Bern | Bürgerliche Ersparniskasse Bern, Genossenschaft, Bern |
| 3.10 | Caisse d'Épargne du district de Courtelary, Courtelary | Caisse d'Épargne CEC SA, Courtelary |
| 3.10 | Clientis Bezirkssparkasse Uster, Uster | Clientis Bezirkssparkasse Uster Genossenschaft, Uster |
| 3.10 | GRB Glarner Regionalbank, Schwanden GL | GRB Glarner Regionalbank Genossenschaft, Schwanden GL |
| 3.10 | Leihkasse Stammheim, Oberstammheim | Leihkasse Stammheim AG, Oberstammheim |
| 3.10 | Sparkasse Oftringen, Oftringen | Clientis Sparkasse Oftringen Genossenschaft, Oftringen |
| 3.10 | Sparkasse Zürcher Oberland, Wetzikon ZH | Clientis Zürcher Regionalbank Genossenschaft, Wetzikon ZH |
| 3.10 | ZLB Zürcher Landbank, Elgg | Zürcher Landbank AG, Elgg |
| 3.20 | AEK BANK 1826, Thun | AEK BANK 1826 Genossenschaft, Thun |
| 3.20 | Baloise Bank SoBa, Solothurn | Baloise Bank SoBa AG, Solothurn |
| 3.20 | Bank Thalwil, Thalwil | Bank Thalwil Genossenschaft, Thalwil |
| 3.20 | Bezirks-Sparkasse Dielsdorf, Dielsdorf | Bezirks-Sparkasse Dielsdorf Genossenschaft, Dielsdorf |
| 3.20 | Ersparniskasse Rüeggisberg, Rüeggisberg | Ersparniskasse Rüeggisberg Genossenschaft, Rüeggisberg |
| 3.20 | Hypothekarbank Lenzburg, Lenzburg | Hypothekarbank Lenzburg AG, Lenzburg |
| 3.20 | Sparkasse Trogen, Trogen | Sparkasse Trogen Genossenschaft, Trogen |
| 3.20 | Spar- und Leihkasse Leuk und Umgebung, Leuk | Spar- und Leihkasse Leuk und Umgebung Genossenschaft, Leuk |
| 3.20 | Spar- und Leihkasse Wynigen, Wynigen | Spar- und Leihkasse Wynigen AG, Wynigen |
| 3.20 | Spar + Leihkasse Gürbetal, Mühlethurnen | SPAR + LEIHKASSE GÜRBETAL AG, Mühlethurnen |
| 4.00 | Raiffeisen Schweiz Genossenschaft, St. Gallen | Raiffeisen-Gruppe, St. Gallen |
| 5.12 | Banque Bénédict Hentsch Fairfield Partners SA, Genève | Banque Bénédict Hentsch & Cie SA, Genève |
| 5.12 | Banque SCS Alliance SA, Lancy | CBH – Compagnie Bancaire Helvétique SA, Lancy |
| 5.12 | EFG Bank, Zürich | EFG Bank AG, Zürich |
| 5.12 | HYPOSWISS Privatbank AG, Zürich | Hyposwiss Privatbank AG, Zürich |
| 5.12 | MediBank, Zug | MediBank AG, Zug |
| 5.12 | Swissquote Bank, Gland | Swissquote Bank SA, Gland |

Firmaänderungen

Company name changes

| Gruppe Category | Bisher Previously | Neu Now |
|--------------------|---|---|
| 5.14 | Alternative Bank ABS, Olten | Alternative Bank Schweiz AG, Olten |
| 5.14 | Migros Bank, Zürich | Migros Bank AG, Zürich |
| 5.20 | ABN Amro Bank (Schweiz), Zürich | ABN AMRO Bank (Switzerland) AG, Zürich |
| 5.20 | AIG Privat Bank AG, Zürich | Falcon Private Bank AG, Zürich |
| 5.20 | Banca del Sempione, Lugano | BANCA DEL SEMPIONE SA, Lugano |
| 5.20 | Bankhaus Jungholz, St. Gallen | Bankhaus Jungholz AG, St. Gallen |
| 5.20 | BANQUE AMAS (SUISSE) SA, Genève | HINDUJA BANQUE (SUISSE) SA, Genève |
| 5.20 | Banque de Dépôts et de Gestion, Lausanne | Banque de Dépôts et de Gestion SA, Lausanne |
| 5.20 | Banque Jacob Safra (Suisse) SA, Genève | Banque J. Safra (Suisse) SA, Genève |
| 5.20 | Bearbull Degroof Banque Privée SA, Genève | DEGROOF BANQUE PRIVEE SA, Genève |
| 5.20 | BIPIELLE Bank (Suisse), Lugano | BIPIELLE Bank (Suisse) in liquidazione, Lugano |
| 5.20 | Citibank (Switzerland), Zürich | Citibank (Switzerland) AG, Zürich |
| 5.20 | Finter Bank Zürich, Zürich | FINTER BANK ZÜRICH AG, Zürich |
| 5.20 | Jyske Bank (Schweiz), Zürich | Jyske Bank (Schweiz) AG, Zürich |
| 5.20 | RAS Private Bank (Suisse) SA, Lugano | RAS Private Bank (Suisse) SA in liquidazione, Lugano |
| 5.20 | SANPAOLO BANK (SUISSE) SA, Lugano | INTESA SANPAOLO PRIVATE BANK (SUISSE) SA, Lugano |
| 5.20 | SLB Commercial Bank, Zürich | SLB Commercial Bank AG, Zürich |
| 5.20 | SOCIETE BANCAIRE PRIVEE SA, Genève | BANQUE PROFIL DE GESTION SA, Genève |
| 7.00 | Dresdner Bank Aktiengesellschaft, Frankfurt am Main, Zweigniederlassung Zürich | COMMERZBANK Aktiengesellschaft, Frankfurt am Main, Zweigniederlassung Zürich, Zürich |
| 8.20 | Rahn & Bodmer, Zürich | Rahn & Bodmer Co., Zürich |

Schweizer Banken mit Filialen im Ausland ¹

Swiss banks with branches abroad ¹

| Dornizil Domicile | Firma Company name | Filialen in Branches in |
|----------------------|--|--|
| Basel und Zürich | UBS AG | Beijing, Cayman, 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 | 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 Popolare di Sondrio (Suisse) SA | Monaco |
| Zürich | Bank Hapoalim (Schweiz) AG | Luxembourg, Singapore |
| Zürich | Bank Julius Bär & Co. AG | Guernsey, Singapore |
| Zürich | Clariden Leu AG | Nassau, Singapore |
| Zürich | Credit Suisse AG | 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 AG | Cayman, Dubai, Guernsey, Hong Kong, Singapore |
| Zürich | Falcon Private Bank AG | 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.

Aufsichtsbehörde und Verbände Supervisory authorities and associations

Eidgenössische Finanzmarktaufsicht FINMA
Einsteinstrasse 2
CH-3003 Bern
E-mail: info@finma.ch
Telefon +41 31 327 91 00, Telefax +41 31 327 91 01

Swiss Financial Market Supervisory Authority (FINMA)
Einsteinstrasse 2
CH-3003 Berne
E-mail: info@finma.ch
Telephone +41 31 327 91 00, Fax +41 31 327 91 01

Schweizerische Bankiervereinigung
Aeschenplatz 7
Postfach 4182
CH-4002 Basel
E-mail: office@sba.ch
Telefon +41 61 295 93 93, Telefax +41 61 272 53 82

Swiss Bankers Association
Aeschenplatz 7
P.O. Box 4182
CH-4002 Basel
E-mail: office@sba.ch
Telephone +41 61 295 93 93, Fax +41 61 272 53 82

Verband Schweizerischer Kantonalbanken
Wallstrasse 8
Postfach
CH-4002 Basel
E-mail: vskb@vskb.ch
Telefon +41 61 206 66 66, Telefax +41 61 206 66 67

Association of Swiss Cantonal Banks
Wallstrasse 8
P.O. Box
CH-4002 Basel
E-mail: vskb@vskb.ch
Telephone +41 61 206 66 66, Fax +41 61 206 66 67

RBA-Holding AG
Mattenstrasse 8
CH-3073 Gümligen
E-mail: info@holding.rba.ch
Telefon +41 31 660 44 44, Telefax +41 31 660 44 55

RBA Holding AG
Mattenstrasse 8
CH-3073 Gümligen
E-mail: info@holding.rba.ch
Telephone +41 31 660 44 44, Fax +41 31 660 44 55

Raiffeisen Schweiz Genossenschaft
Raiffeisenplatz
Postfach
CH-9001 St. Gallen
E-mail: info@raiffeisen.ch
Telefon +41 71 225 88 88, Telefax +41 71 225 88 87

Raiffeisen Switzerland Cooperative
Raiffeisenplatz
P.O. Box
CH-9001 St Gallen
E-mail: info@raiffeisen.ch
Telephone +41 71 225 88 88, Fax +41 71 225 88 87

Verband Schweizerischer Kreditbanken
und Finanzierungsinstitute (VSKF)
Toblerstrasse 97
Postfach 382
CH-8044 Zürich
E-mail: office@gigersimmen.ch
Telefon +41 44 250 43 44, Telefax +41 44 250 43 49

Association Suisse des Banques de Crédit
et Etablissements de Financement (ASBCEF)¹
Toblerstrasse 97
P.O. Box 382
CH-8044 Zurich
E-mail: office@gigersimmen.ch
Telephone +41 44 250 43 44, Fax +41 44 250 43 49

Vereinigung Schweizerischer Handels-
und Verwaltungsbanken (VHV)
Selnastrasse 30
Postfach
CH-8021 Zürich
E-mail: office@vhv-bcg.ch
Telefon +41 58 854 28 01, Telefax +41 58 854 28 33

Association of Swiss Commercial
and Investment Banks
Selnastrasse 30
P.O. Box
CH-8021 Zurich
E-mail: office@vhv-bcg.ch
Telephone +41 58 854 28 01, Fax +41 58 854 28 33

Verband der Auslandsbanken in der Schweiz
Löwenstrasse 51
Postfach 1211
CH-8021 Zürich
E-mail: info@foreignbanks.ch
Telefon +41 44 224 40 70, Telefax +41 44 221 00 29

Association of Foreign Banks in Switzerland
Löwenstrasse 51
P.O. Box 1211
CH-8021 Zurich
E-mail: info@foreignbanks.ch
Telephone +41 44 224 40 70, Fax +41 44 221 00 29

Vereinigung Schweizerischer Privatbankiers
8 rue Bovy-Lysberg
Postfach 5639
CH-1211 Genève 11
E-mail: info@swissprivatebankers.com
Telefon +41 22 807 08 04, Telefax +41 22 320 12 89

Swiss Private Bankers Association
8 rue Bovy-Lysberg
P.O. Box 5639
CH-1211 Geneva 11
E-mail: info@swissprivatebankers.com
Telephone +41 22 807 08 04, Fax +41 22 320 12 89

¹ Swiss association of credit banks and financial institutions (unofficial translation of the association's name).

Publications

The publications are available on the SNB website, www.snb.ch, *Publications*.

The *Annual Report* is published at the beginning of April in German, French, Italian and English.

Free of charge

Annual Report

The *Quarterly Bulletin* contains the Monetary policy report used for the Governing Board's quarterly monetary policy assessment and the report titled 'The economic situation from the vantage point of the delegates for regional economic relations'. It includes articles on topical central bank policy issues and abstracts of the SNB's *Economic Studies and Working Papers*. The *Quarterly Bulletin* also contains the Chronicle of monetary events as well as, in the June edition, the speeches delivered at the General Meeting of Shareholders. It is published at the end of March, June, September and December in German, French and English (the latter version available only on the SNB website). The report titled 'The economic situation from the vantage point of the delegates for regional economic relations' is also published in Italian (available on the SNB website only).

Subscription: CHF 25* per year (outside Switzerland: CHF 30); for subscribers to the *Monthly Statistical Bulletin*: CHF 15* per year (outside Switzerland: CHF 20)

Quarterly Bulletin

The *Financial Stability Report* assesses the stability of Switzerland's banking sector. It is published in June in German, French and English.

Free of charge

Financial Stability Report

Swiss National Bank Economic Studies and *Swiss National Bank Working Papers* are two series of articles on economics. The issues are published at irregular intervals, and both series are published in English.

Free of charge

SNB Economic Studies, SNB Working Papers

The *Monthly Statistical Bulletin* contains graphs and tables of key Swiss and international economic data. In addition to the German-French publication, a German-English version is available free of charge on the SNB website.

Subscription: CHF 40* per year (outside Switzerland: CHF 80)

The *Monthly Bulletin of Banking Statistics* contains detailed banking statistics. The issues and the time series are available in German-French and German-English on the SNB website, www.snb.ch, *Publications*, *Statistical publications*. A printed version in German-French is published every quarter free of charge as a supplement to the *Monthly Statistical Bulletin*.

Monthly Statistical Bulletin, Monthly Bulletin of Banking Statistics

Banks in Switzerland is a commentated collection of statistical source material on the development and structure of the Swiss banking sector. It is compiled mainly from SNB year-end statistics. *Banks in Switzerland* is published mid-year in German, French and English.

Price: CHF 20*

Banks in Switzerland

* All prices include 2.4% VAT.

Swiss Financial Accounts

The report titled *Swiss Financial Accounts* reflects the volume and structure of financial assets and liabilities held by the different sectors of the domestic economy, as well as those held with respect to the rest of the world, and those held by the rest of the world with respect to Switzerland. The report is published as a supplement to the *Monthly Statistical Bulletin* in autumn in German, French and English.

Free of charge

Swiss Balance of Payments, Switzerland's International Investment Position, Direct Investment

The *Swiss Balance of Payments* reviews developments in the balance of payments. It is published once a year as a supplement to the September edition of the *Monthly Statistical Bulletin*.

Switzerland's International Investment Position comments on developments in foreign assets, foreign liabilities and Switzerland's net investment position. It is published once a year as a supplement to the December issue of the *Monthly Statistical Bulletin*.

Direct Investment examines the developments in Switzerland's direct investments abroad as well as the changes in foreign direct investment in Switzerland. It is published once a year as a supplement to the December issue of the *Monthly Statistical Bulletin*. The reports are available in German, French and English.

Free of charge

Historical Time Series

The *Historical Time Series* is a set of statistical publications, with each issue focusing on a topic important or previously important to the formulation and implementation of monetary policy. Wherever possible, the time series spans the period from the establishment of the National Bank in 1907 to the present. It also includes background information on the time series and a description of calculation methods. The *Historical Time Series* is published at irregular intervals in German, French and English.

Free of charge

The Swiss National Bank 1907–2007

The Swiss National Bank 1907–2007 looks back on the history of the Swiss central bank and examines current monetary policy topics. The first part covers the first 75 years of the SNB, while the second part looks at the transition to flexible exchange rates in the 1970s. The third part (which appears in all three language versions in English) is an assessment of more recent Swiss monetary policy and a discussion of topical central bank policy issues from an academic standpoint.

The commemorative publication is available in bookshops in French, Italian and English; the German version is out of print. All four language versions are available on the SNB website, www.snb.ch, *The SNB, History, Publications*.

The Swiss National Bank in Brief

The Swiss National Bank in Brief gives an overview of the SNB's tasks, its organisation and the legal basis of its activities. It is published in German, French, Italian and English.

Free of charge

iconomix

To mark its centenary in 2007, the SNB launched *iconomix*, an educational programme introducing users to the world of economics. The modular teaching and training programme presents the basic principles and concepts of economics in a fun way. Although primarily aimed at teachers and students in upper secondary schools, it is also accessible to anyone interested in finding out more about economics. The complete *iconomix* programme is available in both French and German, while an abbreviated version is available in Italian and English.

Available free of charge at www.iconomix.ch

What is money really about? is a brochure describing the activities of the National Bank in simple, easy-to-understand terms. It is an ideal teaching aid for both older primary students and secondary school students.

The Swiss National Bank and that vital commodity: money is a brochure explaining the SNB and its tasks. It is suitable as a teaching aid for older secondary school students and for vocational training students as well as for anybody generally interested in the National Bank.

An *"A to Z" of the Swiss National Bank* is an SNB glossary of important central banking terms.

The information in these publications as well as the publications themselves are available via the SNB website, www.snb.ch, *Publications*, *Publications about the SNB*, *The world of the National Bank*.

The *National Bank and money* is a short film (available on DVD) illustrating the characteristics of money.

The *National Bank and its monetary policy* is a short film (available on DVD) describing how the SNB conducts its monetary policy on a daily basis and explaining the principles behind that monetary policy.

The *National Bank* is a brochure published by the *Jugend und Wirtschaft* association in its *Input* series, issue 5/2005. The brochure outlines the importance of the Swiss National Bank for the economy and encourages readers to develop their own ideas about the Swiss economy. The brochure is supplemented by an e-lesson (www.jugendwirtschaft.ch). The *National Bank* is available in German, French and Italian.

Unless stated otherwise, the material in this section (Further resources) is available in German, French, Italian and English.

Free of charge

Swiss National Bank, Library, Bundesplatz 1, CH-3003 Berne

Telephone +41 31 327 02 11, e-mail: library@snb.ch

Swiss National Bank, Library, Fraumünsterstrasse 8, P.O. Box, CH-8022 Zurich

Telephone +41 44 631 32 84, e-mail: library@snb.ch

Obtainable from

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**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 |
| 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 |
| 2009 | 30 542 | 272 | 286 | 176 | 235 | 305 | 704 | 705 | 486 | 312 | 93 |

| 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 |
| 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 |
| 2009 | 31 | 27 | 2 | — | — | — | 0 | — | 0 | — | 48 | 34 224 |

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.

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 |
| 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 |
| 2009 | 61 409 | 4 604 | 4 177 | 3 996 | 4 379 | 7 183 | 8 131 | 6 844 | 5 127 | 4 708 | 3 612 |

| 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 |
| 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 |
| 2009 | 2 887 | 1 516 | 1 623 | 1 402 | 1 036 | 1 055 | 1 120 | 1 218 | 2 112 | 713 | 8 152 | 137 004 |

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 |
| 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 |
| 2009 | 50 970 | 353 | 380 | 299 | 455 | 447 | 867 | 1 035 | 706 | 331 | 117 |

| 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 |
| 2005 | . | . | . | . | . | . | . | . | . | . | . | . |
| 2006 | . | . | . | . | . | . | . | . | . | . | . | . |
| 2007 | 737 | 6 | 32 | 55 | 3 | 8 | 0 | 0 | 0 | — | 0 | 89 588 |
| 2008 | 689 | 141 | 156 | 1 | 3 | — | — | — | — | — | 3 | 70 343 |
| 2009 | 644 | 95 | 102 | — | 3 | — | — | — | — | — | 0 | 56 803 |

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.