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General overview

Page

	Commentary
11	Banks in Switzerland – key developments in 2011
17	Explanatory notes on the banking statistics
	Tables
	Banks
A2	Balance sheet total
A12	Assets
A54	Liabilities
A68	Breakdown by domestic and foreign categories
A104	Geographical breakdown
A116	Derivative financial instruments
A117	Fiduciary business
A126	Securities holdings in bank custody accounts
A132	Contingent liabilities and other off-balance sheet transactions
A136	Income statement
A164	Capital and liquidity
A174	Offices
A181	Number of staff
A186	Average rates of interest for selected balance sheet items
A190	Distribution of selected balance sheet items, by rate of interest
A213	Institutions with a special field of business
	Information on reporting institutions
B1	List of banking institutions covered by the Swiss banking statistics
B23	Changes in institutions included in the banking statistics
B26	Company name changes
B27	Swiss banks with branches abroad
	Additional information
B29	Publications
B33	Keyword index

Contents in detail

Commentary

Page

	Banks in Switzerland – key developments in 2011
11	1. Balance sheet business
12	2. Derivative financial instruments and off-balance-sheet transactions
13	3. Income statement
15	4. Capital and liquidity
15	5. Offices
15	6. Number of staff
15	7. Average rate of interest and distribution by rate of interest
	Explanatory notes on the banking statistics
17	1. Definitions
19	2. Legal basis
19	3. Financial reporting regulations
20	4. Bank categories
24	5. Institutions with a special field of business
26	6. Number of banks subject to reporting requirements; additions and removals
26	7. Surveys
29	8. Comments on the historical comparability of the statistics
35	9. Banks in Switzerland on the SNB website
35	10. Websites

Tables

Page	Table
9	Conventions used in this yearbook and notes

Banks

Balance sheet total

A2	1	Balance sheet total
A4	2	Breakdown of bank categories by balance sheet total
A10	3	Number of institutions, by legal status

Assets

A12	4	Assets
A20	5	Share of balance sheet total for each asset category
A21	6	Liquid assets
A24	7	Money market instruments held
A28	8	Consumer credit lending (utilised)
A30	9	Lending to domestic public law institutions
A33	10	Domestic mortgage claims, annual increases and decreases
A36	11a	Domestic mortgage claims (first, second and third mortgages)
A39	13	Geographic breakdown of savings (by domicile) and of mortgage claims (by location of property)
A40	14	Claims against and deposits by domestic customers
A42	15	Securities
A48	16	Participating interests
A52	17	Assets, by legal status of institution

Liabilities

A54	18	Liabilities
A62	19	Share of balance sheet total for each category of liability
A39	13	Geographic breakdown of savings (by domicile) and of mortgage claims (by location of property)
A40	14	Claims against and deposits by domestic customers
A63	22	Loans by central mortgage bond institutions
A64	23	Liabilities, by legal status of institution

Breakdown by domestic and foreign categories

A68	24	Assets and liabilities, domestic and foreign, by CHF or foreign currency
A94	25	Assets and liabilities, by currency
A96	26	Assets and liabilities, domestic and foreign
A97	27	Assets and liabilities, domestic and foreign, by currency
A98	28	Precious metal accounts included in the balance sheet
A100	28a	Non-monetary claims and liabilities arising from lending and repo transactions recorded in the balance sheet
A101	29	Interbank claims and liabilities
A103	31	Assets and liabilities for the bank office reporting entity

Geographical breakdown

A104	32	Geographical breakdown of assets and liabilities shown in the balance sheet
------	----	---

Derivative financial instruments

A116	34	Outstanding derivative financial instruments
------	----	--

Page	Table
	Fiduciary business
A117	36 Fiduciary business, domestic and foreign, by currency
A118	37 Fiduciary business, by bank category
A120	38 Fiduciary business, by country
	Holdings of securities in bank custody accounts
A126	38a Holdings of securities in bank custody accounts, by domicile of custody account holder, business sector and investment currency
A128	38b Holdings of securities in bank custody accounts, by domicile of custody account holder, category of security and investment currency
A130	38c Holdings of securities in bank custody accounts, by domicile of custody account holder, category of security and business sector
	Contingent liabilities and other off-balance sheet transactions
A132	39 Contingent liabilities and other off-balance sheet transactions
	Income statement
A136	40 Income statement
A152	41 Income statement, by legal status of institution
A156	42 Distribution of profit
A160	43 Staff expenses
	Capital and liquidity
A164	44a Capital adequacy reporting
A168	45 Liquidity statement
	Offices
A174	48 Offices in Switzerland and in foreign countries
A178	49 Breakdown of offices, by location and bank category
A180	50 Location of registered offices and branches
	Number of staff
A181	51 Number of staff
A182	52 Number of staff, by location and by gender
	Average rates of interest for selected balance sheet items
A186	53 Average rate of interest, individual asset items
A188	54 Average rate of interest, individual liability items
	Distribution of selected balance sheet items, by rate of interest
A190	56 Domestic mortgage claims, in CHF, by rate of interest
Website	561 Claims against domestic banks, in CHF, by rate of interest
Website	562 Claims against domestic customers, in CHF, by rate of interest
A193	57 Liabilities towards domestic customers in the form of savings and deposits, in CHF, by rate of interest
Website	571 Liabilities towards domestic banks, in CHF, by rate of interest
A202	59 Medium-term bank-issued notes, by rate of interest
A208	61 Bonds, in CHF, by rate of interest
A210	62 Mortgage bond issues, by rate of interest

Page	Table
	Institutions with a special field of business
A214	63 Assets
A216	64 Liabilities
A218	65 Income statement
A222	66 Number of staff

Information on reporting institutions

List of banking institutions covered by the Swiss banking statistics

B2	0.00	Institutions with a special field of business
B3	1.00	Cantonal banks
B4	2.00	Big banks
	3.00	Regional banks and savings banks
B5	3.10	RBA Holding banks
B7	3.20	Other regional banks and savings banks
B9	4.00	Raiffeisen banks
	5.00	Other banks
B10	5.11	Commercial banks
B11	5.12	Banks that specialise in stock exchange, securities and asset management business
B13	5.13	Institutions in the fields of consumer credit lending, hire purchase and other consumer finance
B14	5.14	Other banking institutions
B15	5.20	Foreign-controlled banks
B20	7.00	Branches of foreign banks
	8.00	Private bankers
B22	8.10	Private bankers who actively seek deposits from the public
B22	8.20	Private bankers who do not actively seek deposits from the public
B23		Changes in institutions included in the banking statistics
B26		Company name changes
B27		Swiss banks with branches abroad

Additional information

Page	Table
B29	Publications
B33	Keyword index

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 24 May 2012.

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, *Statistics*, *Statistical 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 2011

This publication contains data on the individual financial statements of banks (parent companies) as required by law. With the big banks in particular, these statements may differ from the group financial statements.¹

1. Balance sheet business

In the year under review, the aggregate balance sheet total for all banks in Switzerland rose by 2.9% to CHF 2,792.9 billion. Most bank categories recorded a rise in balance sheet totals. About half of the increase was attributable to the cantonal banks and Raiffeisen banks. Small decreases in balance sheet totals were recorded by the big banks (–1.0%) and by the foreign-controlled banks category (–2.2%). These two bank categories also made a significant contribution to the decline in foreign assets (–1.9% to CHF 1,423.6 billion). By contrast, domestic assets increased (+8.4% to CHF 1,369.4 billion). On the liabilities side, both domestic and foreign balance sheet items rose (+1.2% to CHF 1,304.8 billion and +4.4% to CHF 1,488.1 billion respectively).

Domestic mortgage claims were up by CHF 39.7 billion to CHF 797.8 billion (+5.2%). They have thus risen by nearly CHF 300 billion in the past ten years. The increase during the year under review was mainly accounted for by the cantonal banks (+CHF 15.6 billion to CHF 275.7 billion), the Raiffeisen banks (+CHF 8.9 billion to CHF 128.5 billion) and the big banks (+CHF 6.6 billion to CHF 240.6 billion). Fixed-interest mortgage claims again rose markedly (+11.8% to CHF 680.1 billion); by contrast, variable-rate mortgages declined (–21.4% to CHF 116.6 billion). In the domestic market, other loans granted to private households and non-financial corporations – shown in claims against customers – rose slightly, as in the previous year. Overall, claims against domestic customers and customers abroad remained almost unchanged at CHF 514.9 billion (–0.5%).

Claims against banks hardly changed (–0.2% to CHF 600.8 billion). Claims against domestic banks decreased by 14.2% to CHF 72.1 billion, and claims against banks abroad rose by 2.1% to CHF 528.6 billion. The SNB's measures to increase the liquidity on the money market led to a steep rise of CHF 152.8 billion in liquid assets, to CHF 259.0 billion. In particular, sight deposits with the SNB rose significantly (+CHF 136.1 billion to CHF 174.1 billion). Sight balances with foreign central banks also increased year-on-year (+CHF 13.5 billion to CHF 70.5 billion). However, claims arising from money market instruments fell by CHF 65.1 billion to CHF 78.2 billion. Banks had lower holdings of instruments issued by domestic borrowers (down CHF 43.7 billion to CHF 6.8 billion) and foreign borrowers (down CHF 21.4 billion to CHF 71.4 billion). The decline in holdings of domestic money market instruments was attributable to SNB Bills, the outstanding volume of which was reduced substantially by the SNB during the year.

Balance sheet total

Assets

¹ 'Individual financial statements as required by law' (parent company) 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'.

Trading portfolios in securities and precious metals declined by 13.3% to CHF 179.5 billion and financial investments fell by 16.3% to CHF 122.5 billion; these decreases related both to Switzerland and abroad. Participating interests were up by 5.3% to CHF 64.3 billion.

Liabilities

The trend in customer funds observable in the preceding years continued in 2011. Savings and sight deposits rose, time deposits and medium-term bank-issued notes declined. Interest-related shifts contributed to this development. Overall, there was a marked rise in customer deposits. The higher bank lending was also reflected in the increase in customer deposits. Expressed in figures, liabilities towards customers in the form of savings and deposits grew by CHF 31.8 billion to CHF 488.5 billion (+7.0%); other liabilities towards customers at sight rose by CHF 68.9 billion to CHF 640.1 billion (+12.1%). By contrast, other liabilities towards customers in the form of time deposits declined by CHF 24.8 billion to CHF 336.6 billion (–6.9%). Liabilities arising from medium-term bank-issued notes fell by CHF 1.9 billion to CHF 34.2 billion (–5.2%).

Liabilities towards banks declined by 4.1% to CHF 480.4 billion. Both liabilities towards domestic banks (down 7.9% to CHF 84.8 billion) and liabilities towards banks abroad (down 3.2% to CHF 395.6 billion) decreased. Bonds and loans by central mortgage bond institutions declined by 1.5% to CHF 354.8 billion. This was attributable to the fact that the big banks issued fewer bonds abroad. Liabilities arising from money market instruments were up CHF 24.3 billion to CHF 115.7 billion (+26.6%). This increase was largely owing to the issuing of money market instruments abroad (up CHF 23.8 billion or 26.7% to CHF 113.0 billion).

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

Derivative financial instruments

The contract volume of derivative financial instruments rose by 7.5% to CHF 53.1 trillion. With a share of 96.6%, the big banks are the major players in the derivative financial instrument business.

In terms of contract volume, interest rate derivatives are the most important category of derivative financial instruments. In 2011, their contract volume increased by 9.8% to CHF 38.9 trillion. The corresponding positive and negative replacement values rose significantly (+48.8% and +50.2% respectively). The contract volume for the second-largest category, foreign exchange derivatives, was almost unchanged at CHF 10.3 trillion. Their positive and negative replacement values decreased (–14.8% and –16.0% respectively). Credit derivatives, the third-largest category, saw increases in contract volume (+16.8% to CHF 3.0 trillion) as well as in positive and negative replacement values (+18.9% and +26.0% respectively). The contract volume for derivatives on equity/index-related products declined by 22.9% to CHF 591.8 billion; positive and negative replacement values also decreased (–3.6% and –3.7% respectively).

Fiduciary funds have more than halved since 2008. Whereas fiduciary funds managed by banks came to CHF 382.4 billion in 2008, in the year under review they stood at CHF 177.4 billion. They declined by 12.1% year-on-year. Fiduciary funds invested in US dollars and euros fell by just under 10%. There was a bigger decrease of about 35% in fiduciary funds invested in Swiss francs; their share thus diminished from 6.1% to 4.5%. The share of fiduciary funds invested in euros rose from 28.9% to 29.8%; that of fiduciary funds invested in US dollars went up from 47.2% to 48.8%.

The decline was recorded for both domestically sourced fiduciary funds (-13.8%) and those originating from abroad (-11.7%). There was a pronounced reduction in fiduciary funds from offshore financial centres (-18.4%) and the advanced economies (-11.5%); deposits from the emerging economies fell less steeply (-4.4%).

Customer holdings of securities in bank custody accounts declined once again; they were down 4.9% to CHF 4,239.9 billion. Lower share prices in Europe and the fall in the value of the euro contributed to this decrease.

All categories of securities were affected. Equity investments were down by 5.3% to CHF 1,458.7 billion, units in collective investment schemes decreased by 4.4% to CHF 1,271.6 billion and bond investments declined by 1.5% to CHF 1,207.1 billion. Investments in money market instruments, shown in the other securities category, receded by 32.7% to CHF 82.4 billion. This decrease is attributable to SNB Bills, the outstanding volume of which was reduced significantly by the SNB. At 34.4%, shares remained the most important category of securities.

The most important investment currency was still the Swiss franc (share: 48.4%), followed by the US dollar (22.5%) and the euro (20.0%). In the year under review, investments in euros recorded the biggest percentage decrease (-11.8% to CHF 849.9 billion); holdings in Swiss francs also declined significantly (-5.3% to CHF 2,053.2 billion). By contrast, investments in US dollars only fell slightly (-0.8% to CHF 952.6 billion).

Resident custody account holders held 47.5% of securities, while non-resident custody account holders held 52.5%. The holdings of resident custody account holders decreased by 2.4% to CHF 2,015.7 billion, and those of their non-resident counterparts were also down (-6.9% to CHF 2,224.2 billion). Commercial customers experienced the biggest drop in their holdings (-17.4% to CHF 340.1 billion), while those of private customers also decreased (-8.8% to CHF 1,076.4 billion). Institutional customers registered the smallest decline (-1.4% to CHF 2,823.4 billion).

Securities held in custody accounts

3. Income statement

Of the 312 (previous year: 320) banks covered, 260 (267) recorded an annual profit and 52 (53) an annual loss. The total annual profit for all the banks fell by CHF 0.3 billion to CHF 13.5 billion, while the total annual loss, which was affected to a major degree by the big banks in the previous year, decreased from CHF 3.1 billion to CHF 0.5 billion. Losses were made, in particular, by institutions in the following categories: stock exchange banks, other banks, foreign-controlled banks and branches of foreign banks.

Annual profit and annual loss

Gross profit

Profit from ordinary banking operations (gross profit) was down by CHF 0.2 billion to CHF 18.7 billion (-1.1%). While net interest income rose, net income from commission business and services again declined, as in previous years. Net trading income decreased significantly. However, the decline in staff expenses made a positive contribution to gross profit.

Net interest income

Net interest income rose by CHF 1.1 billion to CHF 20.8 billion (+5.4%). The increase in net interest income is attributable to the decline in interest expenses, by CHF 1.6 billion to CHF 25.9 billion (-6.0%). Although interest and discount income increased slightly (+CHF 0.5 billion or +1.2% to CHF 39.2 billion), interest and dividend income from trading portfolios and financial investments decreased (-CHF 1.0 billion or -12.2% to CHF 7.5 billion). Net interest income rose by more than average at the big banks (up 11.4%), stock exchange banks (up 10.9%) and private bankers (up 15.0%).

Net income from commission business and services

Net income from commission business and services has been declining since 2008; in the year under review, it diminished by 5.1% to CHF 23.6 billion. As in previous years, a marked decrease in commission income from securities trading and investment business (down 8.2% to CHF 23.1 billion) was recorded, and this contributed significantly to the decline in net income from commission business and services. Commission income from lending business also decreased (by 3.3% to CHF 1.8 billion), whereas commission income from other services increased slightly (by 4.3% to CHF 3.3 billion). As in previous years, commission expenses declined again (-13.3% to CHF 4.6 billion).

Net trading income

Net trading income fell by CHF 3.1 billion to CHF 8.7 billion (-26.4%). This was largely attributable to the big banks. Their net trading income was CHF 5.3 billion, down CHF 3.0 billion (-35.9%) on the previous year.

Other ordinary net income

In the year under review, other ordinary net income was CHF 6.0 billion. This consisted principally of income from participating interests (CHF 2.1 billion), net income from the sale of financial investments (CHF 1.1 billion) and miscellaneous ordinary net income (CHF 2.6 billion).

Staff expenses and general overheads

Staff expenses were down by 7.2% to CHF 27.1 billion. The big banks, in particular, reduced their staff expenses significantly (by 14.1% to CHF 13.4 billion). However, the majority of banking categories saw their staff expenses increase. Wages and salaries decreased in line with staff expenses (down 7.2% to CHF 22.1 billion). This drop in wages and salaries was considerably greater abroad (down 18.7% to CHF 4.9 billion) than in Switzerland (down 3.3% to CHF 17.2 billion).

General overheads declined slightly, by 0.4% to CHF 13.3 billion.

Alongside the drop in staff expenses, there was a 5.1% reduction in administrative expenses to CHF 40.4 billion.

Depreciation, value adjustments and provisions

Depreciation of tangible assets amounted to CHF 3.5 billion (previous year: CHF 9.4 billion). The value adjustments, provisions and losses item stood at CHF 2.1 billion (previous year: CHF 1.8 billion).

4. Capital and liquidity

Both required capital and eligible capital increased in 2011. While required capital rose by 6.3% to CHF 78.6 billion, eligible capital went up by 2.6% to CHF 163.9 billion. Consequently, excess capital was down slightly, declining by 0.6% to CHF 85.3 billion.

Capital

In the fourth quarter of 2011, the required liquid funds amounted to CHF 257.9 billion (Q4 2010: CHF 232.8 billion); the available liquid funds came to CHF 559.2 billion (CHF 434.0 billion), thereby increasing the excess cover from CHF 201.2 billion to CHF 301.3 billion. The liquidity ratio rose from 186.5% to 216.8%. This rise was attributable to the liquid assets which had gone up significantly as a result of the SNB's measures to increase liquidity on the money market.

Liquidity

5. Offices

In 2011, the number of banks in Switzerland (excluding institutions with a special field of business) declined from 320 to 312. Six banks were taken over by other banks, two were wound up and four lost their status as a bank. In addition, two banks merged. These changes involved stock exchange banks, foreign-controlled banks, branches of foreign banks, and regional and savings banks. On the other hand, five new banks were established. The new banks were mainly in the other banks and branches of foreign banks categories.

6. Number of staff

In terms of full-time equivalents, staff numbers rose slightly, increasing by 532 or 0.4% to 132,542. This rise can be ascribed both to employees in Switzerland and to those abroad. The number of people employed abroad rose by 429 or 1.8% to 24,442, and the increase was again almost entirely attributable to the big banks (+573). In Switzerland, the number of people employed by the big banks decreased slightly (-173). However, most other bank categories increased their staff numbers in Switzerland. Overall, the number of employees in Switzerland went up by 103 or 0.1% to 108,100.

The number of employed men rose by 131 (+0.2%), while the number of women in employment was up by 401 (+0.8%). The proportion of female employees was 38.0%.

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

Continuing low interest rates are reflected in the average interest on asset and liability items denominated in Swiss francs: the rate of interest for most items fell significantly again in 2011.

At the end of the year under review, the average interest rate for domestic mortgage claims in Swiss francs, weighted by the holdings,² was 2.39%. The rate of interest decreased by 19 basis points year-on-year, with all bank categories recording a decrease. The average interest rate for claims against domestic customers in Swiss francs declined by 3 basis points to 2.66%. This decrease is attributable to the cantonal banks, where the rate of interest fell by 26 basis points, and the regional and savings banks, where it fell by 18 basis points. The other bank categories recorded increases ranging between 3 and 11 basis points.

For liability items in Swiss francs, the average rate of interest on domestic liabilities in the form of savings and deposits was down by 7 basis points to 0.61%. Decreases were recorded for nearly all bank categories; they ranged between 3 and 29 basis points. The average rate of interest on sundry liabilities towards domestic customers declined by 6 basis points to 0.36%. All bank categories apart from the Raiffeisen banks recorded decreases. The rate of interest on liabilities arising out of medium-term bank-issued notes fell significantly, declining by 27 basis points to 1.85%; all bank categories contributed to this decrease. The average rate of interest on bonds, warrant issues and convertible bonds decreased by 13 basis points to 2.35%.

The rate of interest on claims against domestic banks in Swiss francs and on liabilities towards domestic banks, weighted by holdings, increased. While the rate of interest on claims against domestic banks rose by 15 basis points to 0.57%, the rate for liabilities towards domestic banks gained 7 basis points to 0.64%.

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 funds by accepting deposits from the public or refinance 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 SNB 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

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.¹⁰

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.

¹⁰ In the case of Credit Suisse, different accounting standards are used for its year-end statistics (Swiss GAAP) from those used in its monthly balance sheet statistics (US GAAP). As a result, the data for the big banks category in *Banks in Switzerland* may differ from those in the *Monthly Bulletin of Banking Statistics*.

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.¹¹ 14 banks withdrew from the RBA Holding with effect from 1 January 2006. Most of them combined to form the Esprit interest group. In 2010, 41 banks belonged to the RBA Holding.

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.¹² In 2010, a total of 22 banks still belonged to Clientis Group.

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)**

¹¹ See also section 5, *Institutions with a special field of business*, for information about Entris Banking Ltd (until 2007, RBA Central Bank).

¹² See also section 5, *Institutions with a special field of business*, for information about Clientis Ltd.

**Commercial banks
(category 5.11)**

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

Geographic scope of activities: Mainly domestic.

Legal status: Private joint-stock companies.

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.¹³ Under the Banking Act, foreigners may be either individuals or legal entities.

Business focus: –

Geographic scope of activities: –

Legal status: –

Trade association: –

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

**Finance companies
(category 6.00)**

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

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

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

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

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

Additional information may be found in the Ordinance on Foreign Banks in Switzerland (Foreign Bank Ordinance).¹⁴

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

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

Geographic scope of activities: International and domestic.

Legal status: Sole proprietorships, limited and general partnerships.

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

Special features: Private bankers who do not actively seek deposits are not required to publish either annual or interim financial statements.

**Private bankers
(category 8.00)**

¹³ Art. 3bis para. 3 Banking Act.

¹⁴ 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.¹⁵ 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),¹⁶ 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).¹⁷

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.¹⁸ 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.

¹⁵ Cf. art. 99 para. 2 of the Federal Constitution of the Swiss Confederation (SR 101).

¹⁶ SR 951.11, version dated 3 October 2003 (in force since 1 May 2004).

¹⁷ SR 951.131

¹⁸ 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 Ltd¹⁹ effects securities transactions and performs a collective custody function with respect to both domestic and international securities. SIX x-clear Ltd²⁰ provides clearing services for stock exchanges as a central counterparty.

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

¹⁹ Until August 2008, SIS SegalInterSettle AG.

²⁰ Until August 2008, SIS x-clear AG.

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

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

Bank category	Total at 31.12.2010	Additions	Removals	Total at 31.12.2011
1.00 Cantonal banks	24	–	–	24
2.00 Big banks	2	–	–	2
3.00 Regional banks and savings banks	69	1	4	66
4.00 Raiffeisen banks	1	–	–	1
5.12 Stock exchange banks	47	1	2	46
5.14 Other banking institutions	10	2	–	12
5.20 Foreign-controlled banks	122	–	6	116
7.00 Branches of foreign banks	32	2	2	32
8.00 Private bankers	13	–	–	13
Total	320	6	14	312

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*.²¹

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.

²¹ 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 (312 banks).

If a bank's foreign assets and liabilities exceed CHF 1 billion (82 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, 39–43, 48–62 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 (313 banks).

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

Institutions required to report data: A full sample survey including the SNB²² is conducted once a year (313 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: All banks and securities traders, apart from the branches of foreign institutions. This publication reports only the data relating to bank categories 1.00 to 5.00 (268 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: 294 banks are required to report.²⁴

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

²⁴ As of 2009, Ciiensis is submitting a consolidated liquidity statement together with its member banks.

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.

The banking statistics reveal significant changes from 2009 to 2010 in various balance sheet and income statement items. The fact that a bank merged with a subsidiary made a major contribution to these additions and reductions, affecting the following items, in some cases substantially: Total *claims against customers* (in particular, unsecured claims against domestic customers in Swiss francs), *other liabilities towards customers* (particularly short-term domestic and foreign positions in foreign currencies), *participating interests* (domestic and foreign), *depreciation of tangible assets* and *total eligible capital*.

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.

Changes to accounting procedures, legal requirements or other revisions

Restructuring measures within a bank

Change at Credit Suisse

Capital adequacy reporting under Basel II

Netting of cash collateral at UBS

Adjustment in off-balance-sheet business

The Federal Act on Collective Capital Investment Schemes (CISA)²⁵ 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 (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'.

Changes in the
liquidity requirements

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.

Revisions to data
collection procedures
for the survey on
securities holdings

In 2005, data collection procedures for the survey on securities holdings were revised to take account of changes in the requirements and general conditions that have taken place since this survey was first introduced. The principle of beneficial ownership is now applied when allocating securities managed by fiduciary agents to individual custody account holder categories. This is the reason for the rise in the holdings of insurance companies and pension funds. In addition, and as a result of this change, two custody account holder categories – financial institutions and asset management institutions – have been grouped into one single category. Data is now collected on shares or units in collective investment schemes with an open-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

²⁵ SR 951.31

before 2004 with that from 2005 onwards. Additional comments on the revision may be found in tables 38a to 38c. More detailed information on securities holdings in bank custody accounts is included in the *Monthly Statistical Bulletin*, published by the SNB.

The changes introduced in the new consumer credit legislation²⁶ 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.²⁷

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').²⁹

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.³⁰

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

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-GAAP²⁸

Netting of other assets and other liabilities at UBS

Full-time equivalents used to calculate staff numbers

New accounting procedure for interest business at UBS

²⁶ SR 221.214.1, Federal Act on Consumer Credit.

²⁷ Cf. Swiss Federal Statistical Office, *Statistisches Jahrbuch/Annuaire statistique 2006*, chapter 12.

²⁸ 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.*

²⁹ The precise details were governed by art. 12f of the old Banking Ordinance (version of 15 June 2004).

³⁰ Cf. Swiss National Bank, *Die Banken in der Schweiz/Les banques suisses 2001*, p. 47 (only available in a German/French edition).

Adjustment of balance sheet data to exclude lending and repo transactions³¹

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

New accounting procedure for repo transactions³¹

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 SFBC³² 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-SFBC³³ 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.

Reclassification of EFG Bank Ltd

In **2010**, the SNB reclassified EFG Bank Ltd, moving it from stock exchange banks (category 5.12) to foreign-controlled banks (category 5.20). This removed one of the five largest stock exchange banks from bank category 5.12.

³¹ 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*.

³² As of 2009, Swiss Financial Market Supervisory Authority (FINMA).

³³ As of 2009, FINMA-RS 08/2.

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). Reasons for the dissolution were the increasing overlap between the business areas of individual institutions and those of the stock exchange banks category, as well as the heterogeneity of the banks classified as commercial banks. The aggregate of the other banks category has not been affected by this reclassification.

**Dissolution
of category 5.11
(commercial banks)**

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

**Takeover of
Banca del Gottardo**

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

UBS Card Center Ltd

In **2002**, Bank Sarasin & Cie Ltd 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 Ltd**

Until **2002**, Bank Julius Bär & Co Ltd 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 Ltd**

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)**

Reclassification
of Bank Leu and Banca
della Svizzera Italiana

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

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

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

Reclassification
of the RBA central bank

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

**Revision of the list
of countries**

Reclassification
of Estonia

As of **2011**, Estonia is listed under the developed countries of Europe instead of under the developing countries, as it was previously.

Reclassification
of Slovakia

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

Reclassification
of Malta and Cyprus

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

Separate listings for
Serbia and Montenegro

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

Reclassification
of Slovenia

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

Adoption of BIS
country definitions

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

Separate listing
for Timor-Leste

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

Claims against and
liabilities towards
Serbia and Montenegro

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

Changes to the list
of countries in 2001

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

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

9. Banks in Switzerland on the SNB website

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

**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 under the consumer credit institutions category (5.13) (not since 1999), finance companies category (6.00) (not since 1995) or commercial banks category (5.11) (not since 2008). In the time series on the SNB website, these bank categories are no longer consistently listed, although they are included in the totals. 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									
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
	1	2	3	4	5	6	7	8	9	10
1.00–8.00 Alle Banken	2 251 874	2 237 043	2 490 768	2 846 455	3 194 197	3 457 897	3 079 613	2 668 223	2 714 526	2 792 935
1.00 Kantonalbanken	312 804	310 664	314 331	326 997	343 080	356 580	389 316	403 548	421 548	449 385
2.00 Grossbanken	1 444 462	1 408 660	1 643 506	1 910 445	2 198 373	2 341 136	1 885 316	1 444 799	1 482 146	1 466 696
3.00 Regionalbanken und Sparkassen	78 820	80 619	81 492	83 878	85 942	85 311	89 922	92 276	96 070	101 117
4.00 Raiffeisenbanken	92 684	102 140	106 098	108 187	113 998	123 076	131 575	139 520	147 239	155 889
5.00 Übrige Banken	290 447	301 519	313 610	382 315	410 586	487 838	519 090	524 978	496 813	508 637
5.11 Handelsbanken	40 623	41 994	42 948	44 593	45 936	47 214	.	.	.	.
5.12 Börsenbanken	80 858	82 853	85 514	106 069	121 919	144 645	131 395	138 424	122 968	137 250
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	3 238	3 139	3 502	3 426	3 617	7 177	56 051	58 745	61 137	65 715
5.20 Ausländisch beherrschte Banken	165 728	173 533	181 645	228 227	239 114	288 802	331 644	327 809	312 708	305 672
6.00 Finanzgesellschaften	.	.	.	.	.	.	.	.	.	.
7.00 Filialen ausländischer Banken	16 436	16 013	14 925	17 427	23 657	34 444	23 717	23 891	24 912	56 813
8.00 Privatbankiers	16 222	17 427	16 807	17 207	18 561	29 513	40 677	39 211	45 798	54 398
1.00–5.00 Total	2 219 217	2 203 602	2 459 036	2 811 821	3 151 979	3 393 940	3 015 219	2 605 121	2 643 816	2 681 724

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	1.1	-0.7	11.3	14.3	12.2	8.3	-10.9	-13.4	1.7	2.9
1.00 Cantonal banks	2.6	-0.7	1.2	4.0	4.9	3.9	9.2	3.7	4.5	6.6
2.00 Big banks	2.0	-2.5	16.7	16.2	15.1	6.5	-19.5	-23.4	2.6	-1.0
3.00 Regional banks and savings banks	1.5	2.3	1.1	2.9	2.5	-0.7	5.4	2.6	4.1	5.3
4.00 Raiffeisen banks	12.5	10.2	3.9	2.0	5.4	8.0	6.9	6.0	5.5	5.9
5.00 Other banks	-7.0	3.8	4.0	21.9	7.4	18.8	6.4	1.1	-5.4	2.4
5.11 Commercial banks	-23.5	3.4	2.3	3.8	3.0	2.8	.	.	.	.
5.12 Stock exchange banks	17.7	2.5	3.2	24.0	14.9	18.6	-9.2	5.3	-11.2	11.6
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	-5.9	-3.1	11.6	-2.2	5.6	98.4	681.0	4.8	4.1	7.5
5.20 Foreign-controlled banks	-11.4	4.7	4.7	25.6	4.8	20.8	14.8	-1.2	-4.6	-2.2
6.00 Finance companies	.	.	.	.	.	.	.	.	.	.
7.00 Branches of foreign banks	-3.4	-2.6	-6.8	16.8	35.7	45.6	-31.1	0.7	4.3	128.1
8.00 Private bankers	-6.6	7.4	-3.6	2.4	7.9	59.0	37.8	-3.6	16.8	18.8
Total for 1.00–5.00	1.2	-0.7	11.6	14.3	12.1	7.7	-11.2	-13.6	1.5	1.4

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									
	1985	1990	1995	2000	2005	2007	2008	2009	2010	2011
	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	18.5	19.8	19.8	14.3	11.5	10.3	12.6	15.1	15.5	16.1
2.00 Grossbanken Big banks	50.7	48.4	55.2	63.1	67.1	67.7	61.2	54.1	54.6	52.5
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	8.3	8.7	5.5	3.6	2.9	2.5	2.9	3.5	3.5	3.6
4.00 Raiffeisenbanken Raiffeisen banks	2.7	3.1	3.8	3.6	3.8	3.6	4.3	5.2	5.4	5.6
5.00 Übrige Banken Other banks	14.7	15.5	14.1	13.7	13.4	14.1	16.9	19.7	18.3	18.2
5.11 Handelsbanken Commercial banks	3.1	4.9	4.1	2.6	1.6	1.4	.	.	.	.
5.12 Börsenbanken Stock exchange banks	1.2	1.6	2.3	3.3	3.7	4.2	4.3	5.2	4.5	4.9
5.13 Kleinkreditbanken Consumer credit banks	0.5	0.6	0.4	.	.	.	.	.	.	.
5.14 Andere Banken Other banking institutions	0.1	0.1	0.1	0.2	0.1	0.2	1.8	2.2	2.3	2.4
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	9.9	8.4	7.3	7.6	8.0	8.4	10.8	12.3	11.5	10.9
6.00 Finanzgesellschaften Finance companies	2.5	2.3	.	.	.	.	.	.	.	.
7.00 Filialen ausländischer Banken Branches of foreign banks	2.1	1.7	1.2	0.9	0.6	1.0	0.8	0.9	0.9	2.0
8.00 Privatbankiers Private bankers	0.5	0.5	0.5	0.9	0.6	0.9	1.3	1.5	1.7	1.9
1.00–5.00 Total	94.9	95.5	98.3	98.2	98.8	98.2	97.9	97.6	97.4	96.0

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

2007	.	.	.	.	.	.	.	.	.	330
2008	.	.	.	.	.	.	.	.	.	327
2009	.	.	.	.	.	.	.	.	.	325
2010	.	.	.	.	.	.	.	.	.	320
2011	.	.	.	.	.	.	.	.	.	312

1.00 Kantonalbanken / Cantonal banks

2007	—	—	—	—	7	5	11	—	1	24
2008	—	—	—	—	7	3	13	—	1	24
2009	—	—	—	—	7	3	13	—	1	24
2010	—	—	—	—	7	2	14	—	1	24
2011	—	—	—	—	7	2	14	—	1	24

2.00 Grossbanken / Big banks

2007	—	—	—	—	—	—	—	—	2	2
2008	—	—	—	—	—	—	—	—	2	2
2009	—	—	—	—	—	—	—	—	2	2
2010	—	—	—	—	—	—	—	—	2	2
2011	—	—	—	—	—	—	—	—	2	2

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2010	4	8	22	17	15	1	2	—	—	69
2011	4	8	21	16	14	1	2	—	—	66

4.00 Raiffeisenbanken / Raiffeisen banks

2007	—	—	—	—	—	—	—	—	1	1
2008	—	—	—	—	—	—	—	—	1	1
2009	—	—	—	—	—	—	—	—	1	1
2010	—	—	—	—	—	—	—	—	1	1
2011	—	—	—	—	—	—	—	—	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

2007	.	.	.	.	.	.	.	.	.	3 457 897
2008	.	.	.	.	.	.	.	.	.	3 079 613
2009	.	.	.	.	.	.	.	.	.	2 668 223
2010	.	.	.	.	.	.	.	.	.	2 714 526
2011	.	.	.	.	.	.	.	.	.	2 792 935

1.00 Kantonalbanken / Cantonal banks

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
2010	—	—	—	—	21 221	15 907	260 579	—	123 840	421 548
2011	—	—	—	—	22 242	16 935	279 484	—	130 724	449 385

2.00 Grossbanken / Big banks

2007	—	—	—	—	—	—	—	—	2 341 136	2 341 136
2008	—	—	—	—	—	—	—	—	1 885 316	1 885 316
2009	—	—	—	—	—	—	—	—	1 444 799	1 444 799
2010	—	—	—	—	—	—	—	—	1 482 146	1 482 146
2011	—	—	—	—	—	—	—	—	1 466 696	1 466 696

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2010	191	1 575	8 028	12 448	25 700	6 377	41 751	—	—	96 070
2011	193	1 653	7 859	12 123	26 656	6 684	45 949	—	—	101 117

4.00 Raiffeisenbanken / Raiffeisen banks

2007	—	—	—	—	—	—	—	—	123 076	123 076
2008	—	—	—	—	—	—	—	—	131 575	131 575
2009	—	—	—	—	—	—	—	—	139 520	139 520
2010	—	—	—	—	—	—	—	—	147 239	147 239
2011	—	—	—	—	—	—	—	—	155 889	155 889

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)

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
2010	29	34	33	26	40	5	11	1	—	179
2011	23	35	34	21	42	6	11	2	—	174

5.11 Handelsbanken / Commercial banks

2007	—	1	1	2	1	—	2	—	—	7
2008	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2010	9	7	15	4	7	2	3	—	—	47
2011	9	7	13	3	9	1	3	1	—	46

5.14 Andere Banken / Other banking institutions

2007	—	2	1	1	2	—	—	—	—	6
2008	—	2	—	2	3	—	2	—	—	9
2009	—	2	—	2	3	—	2	—	—	9
2010	1	2	—	1	4	—	2	—	—	10
2011	—	3	1	2	4	—	2	—	—	12

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2010	19	25	18	21	29	3	6	1	—	122
2011	14	25	20	16	29	5	6	1	—	116

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)

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	6 676	11 993	19 439	99 580	47 081	265 201	73 314	—	524 978
2010	1 879	6 052	11 762	18 890	98 347	34 957	261 328	63 598	—	496 813
2011	1 436	6 013	12 523	14 296	95 263	39 711	221 459	117 936	—	508 637

5.11 Handelsbanken / Commercial banks

2007	—	136	370	1 491	3 657	—	41 561	—	—	47 214
2008	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2010	500	1 202	5 205	3 011	12 339	14 998	85 712	—	—	122 968
2011	493	1 236	4 612	1 897	15 625	7 443	54 314	51 630	—	137 250

5.14 Andere Banken / Other banking institutions

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
2010	92	390	—	777	11 881	—	47 997	—	—	61 137
2011	—	613	255	1 493	12 684	—	50 670	—	—	65 715

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	4 738	7 451	13 784	77 725	31 904	117 806	73 314	—	327 809
2010	1 287	4 460	6 557	15 102	74 126	19 959	127 619	63 598	—	312 708
2011	943	4 164	7 656	10 906	66 953	32 268	116 475	66 306	—	305 672

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

2007	13	2	6	1	6	2	—	—	—	30
2008	13	2	5	4	6	1	—	—	—	31
2009	12	4	7	3	6	1	—	—	—	33
2010	13	3	6	2	7	1	—	—	—	32
2011	12	3	4	5	6	1	1	—	—	32

8.00 Privatbankiers / Private bankers

2007	.	.	.	.	.	.	.	.	.	14
2008	.	.	.	.	.	.	.	.	.	14
2009	.	.	.	.	.	.	.	.	.	14
2010	.	.	.	.	.	.	.	.	.	13
2011	.	.	.	.	.	.	.	.	.	13

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

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
2010	33	42	55	43	62	8	27	1	4	275
2011	27	43	55	37	63	9	27	2	4	267

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

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	174	604	2 360	2 057	11 556	7 140	—	—	—	23 891
2010	296	552	2 602	1 400	13 102	6 960	—	—	—	24 912
2011	326	551	1 630	3 630	12 883	6 253	31 540	—	—	56 813

8.00 Privatbankiers / Private bankers

2007	.	.	.	.	.	.	.	.	.	29 513
2008	.	.	.	.	.	.	.	.	.	40 677
2009	.	.	.	.	.	.	.	.	.	39 211
2010	.	.	.	.	.	.	.	.	.	45 798
2011	.	.	.	.	.	.	.	.	.	54 398

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

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	8 451	19 441	31 345	145 752	78 519	546 964	73 314	1 699 397	2 605 121
2010	2 070	7 628	19 790	31 338	145 268	57 240	563 659	63 598	1 753 226	2 643 816
2011	1 630	7 665	20 383	26 419	144 161	63 330	546 892	117 936	1 753 308	2 681 724

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	3	222	25	46	312
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	.	3	40	22	1	66
4.00 Raiffeisenbanken Raiffeisen banks	.	.	.	1	.	1
5.00 Übrige Banken Other banks	.	.	172	2	.	174
5.11 Handelsbanken Commercial banks	.	.	.	.	.	.
5.12 Börsenbanken Stock exchange banks	.	.	46	.	.	46
5.14 Andere Banken Other banking institutions	.	.	10	2	.	12
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	.	.	116	.	.	116
7.00 Filialen ausländischer Banken Branches of foreign banks	.	.	.	.	32	32
8.00 Privatbankiers Private bankers	.	.	.	.	13	13
1.00–5.00 Total	16	3	222	25	1	267

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

2007	330	28901	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	548 246	260 874	733 808
2010	320	106 143	143 252	104 405	497 426	517 300	270 811	767 088
2011	312	258 962	78 167	110 603	490 165	514 886	260 333	809 368

1.00 Kantonalbanken / Cantonal banks

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
2010	24	5 547	6 297	8 603	24 563	47 046	13 208	260 478
2011	24	18 271	894	10 749	23 576	50 101	13 171	276 147

2.00 Grossbanken / Big banks

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
2010	2	71 246	77 260	40 459	366 887	316 377	143 172	236 270
2011	2	130 015	46 103	43 167	354 133	316 186	134 157	243 890

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2010	69	1 924	27	958	2 612	6 326	2 990	77 674
2011	66	3 160	7	1 024	2 527	6 816	3 205	80 623

4.00 Raiffeisenbanken / Raiffeisen banks

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
2010	1	1 463	101	1 886	4 733	7 666	3 543	119 595
2011	1	4 698	1	332	3 336	7 678	3 271	128 527

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

1.00–8.00 Alle Banken / All banks

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	9 450	127 418	100	.	2 668 223
206 989	146 359	61 074	23 319	8 772	132 299	100	.	2 714 526
179 501	122 495	64 309	23 663	9 250	131 464	100	.	2 792 935

1.00 Kantonalbanken / Cantonal banks

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
14 840	31 113	1 583	3 244	1 319	16 913	—	.	421 548
15 104	28 438	1 703	3 230	1 389	19 783	—	.	449 885

2.00 Grossbanken / Big banks

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
169 087	40 841	55 237	8 877	4 170	95 435	—	.	1 482 146
144 336	23 828	58 493	9 291	4 576	92 678	—	.	1 466 696

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

92	4 047	121	894	195	128	—	.	85 311
108	4 665	130	926	200	247	—	.	89 922
45	4 871	177	1 029	175	194	—	.	92 276
67	4 817	168	1 080	158	260	—	.	96 070
67	5 079	180	1 097	168	368	—	.	101 117

4.00 Raiffeisenbanken / Raiffeisen banks

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
1 299	5 703	557	2 219	232	1 783	—	.	147 239
1 548	4 775	519	2 275	259	1 940	—	.	155 889

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)

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	45 817	109 190	123 670	94 206	67 293
2010	179	19 948	47 433	41 418	86 430	125 784	97 940	71 794
2011	174	53 049	23 471	43 852	90 787	121 175	98 256	78 977

5.11 Handelsbanken / Commercial banks

2007	7	1 079	2	827	2 216	4 454	1 723	34 154
2008	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2010	47	8 007	13 422	13 420	23 308	22 070	19 919	7 071
2011	46	24 317	4 987	16 161	21 810	24 136	22 654	8 440

5.14 Andere Banken / Other banking institutions

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
2010	10	2 632	15	1 352	1 532	8 922	2 589	41 666
2011	12	2 909	16	1 552	2 933	9 550	3 077	44 322

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	31 035	78 730	91 502	69 612	20 962
2010	122	9 309	33 996	26 646	61 590	94 792	75 433	23 056
2011	116	25 822	18 468	26 138	66 044	87 489	72 525	26 214

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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	.	524 978
18 516	58 259	3 334	7 219	2 604	13 974	100	.	496 813
16 061	54 701	3 211	7 113	2 602	13 539	100	.	508 637

5.11 Handelsbanken / Commercial banks

683	2 535	583	367	169	146	—	.	47 214
.
.
.

5.12 Börsenbanken / Stock exchange banks

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
10 247	15 244	614	3 008	652	5 904	—	.	122 968
10 825	16 789	485	3 147	663	5 489	—	.	137 250

5.14 Andere Banken / Other banking institutions

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
378	3 531	104	528	205	273	—	.	61 137
324	2 930	147	516	203	313	—	.	65 715

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	.	327 809
7 891	39 484	2 616	3 684	1 746	7 798	100	.	312 708
4 912	34 982	2 579	3 450	1 736	7 736	100	.	305 672

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
2010	32	3 555	1 106	4 398	4 123	8 001	4 226	940
2011	32	37 481	103	2 869	6 808	7 695	3 388	844

8.00 Privatbankiers / Private bankers

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
2010	13	2 459	11 028	6 684	8 078	6 101	5 732	338
2011	13	12 287	7 588	8 611	8 996	5 235	4 885	361

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

7 745	392	0	34	265	803	—	.	34 444
2 594	377	0	39	238	1 593	—	.	23 717
1 603	368	0	55	126	364	—	.	23 891
1 771	542	0	61	115	300	—	.	24 912
422	140	0	61	68	321	—	.	56 813

8.00 Privatbankiers / Private bankers

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
1 408	5 083	194	618	174	3 633	—	.	45 798
1 963	5 535	202	595	188	2 836	—	.	54 398

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

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	96785	475216	535587	253447	732544
2010	275	100128	131119	93324	485225	503198	260854	765811
2011	267	209194	70476	99123	474360	501956	252060	808164

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

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

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	.	2 605 121
203 811	140 733	60 880	22 640	8 482	128 366	100	.	2 643 816
177 116	116 820	64 106	23 007	8 994	128 307	100	.	2 681 724

¹ Ab 1981: Aufnahme der Edelmetallkonten in der Bilanz.

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

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

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

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

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

² Ab 1996 unter den Passiven.

As of 1996, stated as a liability.

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

Anteil in Prozent / Percentage share of total

Jahres- ende	Bilanz- summe	Flüssige Mittel	Forde- rungen aus Geld- markt- papieren	Forde- rungen gegen- über Banken ¹	Forde- rungen gegen- über Kunden ¹	Hypothek- karforde- rungen	Handels- bestände in Wert- schriften 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

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
2010	100.0	3.9	5.3	22.2	19.1	28.3	7.6	5.3	2.2	0.9	5.2
2011	100.0	9.3	2.8	21.5	18.4	29.0	6.4	4.3	2.3	0.8	5.0

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

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
2010	100.0	3.5	3.9	6.5	10.8	58.0	2.7	4.7	3.8	1.7	4.5
2011	100.0	13.0	0.7	4.5	9.7	56.2	2.1	3.8	4.4	1.6	4.1

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

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

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

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

² Rechnungsabgrenzungen, Sonstige Aktiven, Nicht einbezahltes Gesellschaftskapital.

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

6 Flüssige Mittel Liquid assets

In Millionen Franken / In CHF millions

Jahres- ende End of year	Total	davon / of which				
		in Schweizer Franken In CHF		Giroguthaben bei der Nationalbank Sight deposits with the SNB	Postkontoguthaben Credit balances on Swiss postal accounts	Guthaben bei Girozentralen Credit balances with clearing houses
1	2	3	4			

1.00–8.00 Alle Banken / All banks

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	—
2010	106 143	6 446	37 992	1 166	703	—
2011	258 962	6 256	174 131	4 002	909	0

1.00 Kantonalbanken / Cantonal banks

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	—
2010	5 547	1 534	3 295	300	0	—
2011	18 271	1 651	15 250	945	—	—

2.00 Grossbanken / Big banks

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	—	—
2010	71 246	2 756	11 323	159	—	—
2011	130 015	2 357	55 226	1 914	—	0

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2007	1 413	456	563	51	283	—
2008	1 831	495	650	114	504	—
2009	2 046	479	611	163	665	—
2010	1 924	461	538	150	647	—
2011	3 160	446	1 416	226	898	—

4.00 Raiffeisenbanken / Raiffeisen banks

2007	1 203	992	—	19	—	—
2008	1 829	1 112	536	7	—	—
2009	1 338	1 140	—	3	—	—
2010	1 463	1 108	71	24	—	—
2011	4 698	1 209	3 180	12	—	—

6 Flüssige Mittel Liquid assets

In Millionen Franken / In CHF millions

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

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	—
2010	19 948	523	16 961	441	56	—
2011	53 049	535	49 877	439	10	—

5.11 Handelsbanken / Commercial banks

2007	1 079	238	682	75	—	—
2008	.	.	.	.	.	.
2009	.	.	.	.	.	.
2010	.	.	.	.	.	.
2011	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2007	1 641	73	1 179	29	0	—
2008	8 441	82	8 145	24	1	—
2009	16 768	65	16 332	39	0	—
2010	8 007	65	7 448	89	0	—
2011	24 317	71	23 575	140	4	—

5.14 Andere Banken / Other banking institutions

2007	38	1	30	7	—	—
2008	2 046	256	1 507	110	—	—
2009	1 938	1 045	630	77	—	—
2010	2 632	295	2 083	98	—	—
2011	2 909	300	2 346	108	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2007	3 525	136	1 714	59	—	—
2008	6 668	150	4 095	70	14	—
2009	9 513	162	7 780	390	0	—
2010	9 309	163	7 431	255	56	—
2011	25 822	164	23 956	191	6	—

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

	1	2	3	4	5	6
2007	1 365	3	1 335	23	1	—
2008	1 573	3	1 537	29	—	—
2009	2 189	3	2 115	67	—	—
2010	3 555	3	3 493	56	—	—
2011	37 481	3	37 432	39	—	—

8.00 Privatbankiers / Private bankers

	1	2	3	4	5	6
2007	1 943	34	1 868	5	—	—
2008	3 821	76	3 672	23	—	—
2009	3 261	83	3 048	58	—	—
2010	2 459	61	2 311	36	—	—
2011	12 287	56	11 750	427	1	—

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

	1	2	3	4	5	6
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	—
2010	100 128	6 382	32 188	1 074	703	—
2011	209 194	6 197	124 949	3 535	908	0

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

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
2010	1 488	51 673	.	.	.	90 091	143 252
2011	731	30 881	.	.	.	46 556	78 167

1.00 Kantonalbanken / Cantonal banks

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
2010	138	463	450	—	—	5 696	6 297
2011	130	212	100	—	—	551	894

2.00 Grossbanken / Big banks

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
2010	54	46 934	200	—	—	30 272	77 260
2011	112	28 073	5	—	—	17 918	46 103

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2007	10	197	197	—	—	0	207
2008	7	5	5	—	—	30	42
2009	6	4	4	—	—	—	10
2010	7	—	—	—	—	20	27
2011	7	—	—	—	—	—	7

4.00 Raiffeisenbanken / Raiffeisen banks

2007	10	—	—	—	—	—	10
2008	5	—	—	—	—	—	5
2009	4	—	—	—	—	—	4
2010	2	—	—	—	—	100	101
2011	1	—	—	—	—	—	1

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)

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
2010	1 181	3 211	102	—	—	43 041	47 433
2011	384	2 528	72	—	—	20 559	23 471

5.11 Handelsbanken / Commercial banks

2007	1	1	—	—	—	—	2
2008	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2010	1	1 880	102	—	—	11 542	13 422
2011	0	978	71	—	—	4 009	4 987

5.14 Andere Banken / Other banking institutions

2007	—	3	3	—	—	—	3
2008	1	1	1	—	—	—	2
2009	1	—	—	—	—	—	1
2010	0	15	—	—	—	—	15
2011	1	15	—	—	—	—	16

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2010	1 180	1 317	—	—	—	31 499	33 996
2011	383	1 535	1	—	—	16 550	18 468

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	

7.00 Filialen ausländischer Banken / Branches of foreign banks

2007	66	20	—	—	—	—	86
2008	53	—	—	—	—	—	53
2009	48	—	—	—	—	—	48
2010	106	—	—	—	—	1 000	1 106
2011	91	—	—	—	—	12	103

8.00 Privatbankiers / Private bankers

2007	0	394	.	.	.	213	607
2008	0	5 029	.	.	.	705	5 734
2009	0	362	.	.	.	8 157	8 520
2010	0	1 065	.	.	.	9 962	11 028
2011	5	67	.	.	.	7 515	7 588

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

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
2010	1 382	50 608	751	—	—	79 129	131 119
2011	634	30 814	176	—	—	39 029	70 476

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

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
2010	475 839	977 948	1 050 099	1 100 034	957 920	822 520	646 077	538 050	410 419
2011	483 504	1 026 295	1 103 934	1 141 455	996 821	882 443	698 449	585 657	446 609

Anzahl Kredite / Number of loans

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
2010	147 357	133 306	84 858	63 177	42 824	30 033	19 975	14 387	9 687
2011	149 566	139 857	89 270	65 624	44 557	32 219	21 579	15 659	10 541

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

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	51
2009	329 180	240 475	183 522	126 577	89 262	58 599	25 950	8 181 897	54
2010	329 431	242 755	195 694	142 044	99 105	58 296	32 836	8 079 064	57
2011	363 288	279 737	223 193	162 776	121 718	83 146	61 624	8 660 649	59

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	51
2009	6 946	4 592	3 197	2 033	1 325	810	336	580 401	54
2010	6 948	4 638	3 409	2 277	1 470	807	426	565 579	57
2011	7 664	5 343	3 887	2 610	1 807	1 149	797	592 129	59

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

2007	4 977	19 792	.	.	.
2008	5 544	18 014	.	.	.
2009	5 063	18 254	.	.	.
2010	1 817	19 634	.	.	.
2011	244	18 779	.	.	.

1.00 Kantonalbanken / Cantonal banks

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
2010	450	9 646	6 856		16 951
2011	100	11 049	6 717		17 866

2.00 Grossbanken / Big banks

2007	5	5 671	1 001		6 677
2008	2	4 831	924		5 757
2009	3 623	4 232	606		8 461
2010	200	5 352	1 544		7 096
2011	5	3 443	1 701		5 149

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2007	197	1 185	1 065		2 447
2008	5	1 152	1 216		2 373
2009	4	1 102	1 057		2 163
2010	—	1 119	922		2 042
2011	—	1 128	1 200		2 328

4.00 Raiffeisenbanken / Raiffeisen banks

2007	—	3 154	1 428		4 582
2008	—	3 089	1 799		4 889
2009	—	2 981	3 181		6 161
2010	—	2 830	2 426		5 257
2011	—	2 735	2 207		4 942

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)

2007	954	619	3 065	4 637
2008	781	460	3 558	4 799
2009	56	633	3 805	4 494
2010	102	562	3 075	3 739
2011	72	375	2 513	2 959

5.11 Handelsbanken / Commercial banks

2007	—	204	515	719
2008	.	.	.	.
2009	.	.	.	.
2010	.	.	.	.
2011	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2007	212	313	534	1 060
2008	156	24	794	973
2009	56	8	858	922
2010	102	35	772	909
2011	71	0	774	845

5.14 Andere Banken / Other banking institutions

2007	3	5	165	173
2008	1	164	586	751
2009	—	387	510	897
2010	—	83	473	556
2011	—	193	328	521

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2007	739	96	1 850	2 685
2008	624	273	2 179	3 075
2009	—	237	2 437	2 674
2010	—	444	1 830	2 274
2011	1	182	1 410	1 593

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

2007	—	69	193	262
2008	—	47	232	278
2009	—	47	100	147
2010	—	47	82	129
2011	—	47	61	108

8.00 Privatbankiers / Private bankers

2007	394	2	.	.
2008	4 218	3	.	.
2009	362	2	.	.
2010	1 065	77	.	.
2011	67	2	.	.

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

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
2010	751	19 510	14 823	35 085
2011	176	18 730	14 337	33 244

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

2007	.	.	.	665 122
2008	.	.	.	689 193
2009	.	.	.	724 764
2010	.	.	.	758 130
2011	.	.	.	797 840

1.00 Kantonalbanken / Cantonal banks

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
2010	245 803	45 453	31 137	260 119
2011	260 119	53 499	37 875	275 743

2.00 Grossbanken / Big banks

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
2010	231 266	43 851	41 093	234 024
2011	234 024	42 289	35 737	240 576

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2010	73 724	11 275	7 511	77 488
2011	76 441	12 677	8 654	80 464

4.00 Raiffeisenbanken / Raiffeisen banks

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
2010	110 678	16 326	7 409	119 595
2011	119 595	17 183	8 251	128 527

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)

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
2010	60 553	11 098	5 913	65 739
2011	65 585	14 850	9 041	71 394

5.11 Handelsbanken / Commercial banks

2007	32 021	5 215	3 126	34 110
2008	.	.	.	.
2009	.	.	.	.
2010	.	.	.	.
2011	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2007	6 353	1 519	673	7 200
2008	5 448	774	643	5 579
2009	5 579	908	501	5 986
2010	5 944	1 342	482	6 804
2011	6 807	1 760	620	7 946

5.14 Andere Banken / Other banking institutions

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
2010	40 022	4 500	2 987	41 534
2011	41 534	7 543	4 899	44 178

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2010	14 587	5 257	2 443	17 401
2011	17 245	5 547	3 522	19 270

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

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
2010	722 024	128 003	93 062	756 965
2011	755 764	140 498	99 559	796 703

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

2007	665 122	.	.	.	.	.	.
2008	689 193	.	.	.	.	.	.
2009	724 764	.	.	.	.	.	.
2010	758 130	.	.	.	.	.	.
2011	797 840	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

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
2010	260 119	240 735	215 056	14 004	12 070	5 380	4 349
2011	275 743	246 080	223 588	19 961	18 254	9 702	8 763

2.00 Grossbanken / Big banks

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
2010	234 024	215 237	162 183	14 429	10 724	4 358	3 080
2011	240 576	220 028	184 679	16 952	14 555	3 596	2 927

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2010	77 488	70 497	58 121	5 498	2 263	1 492	1 055
2011	80 464	72 493	64 068	6 470	4 858	1 500	1 161

4.00 Raiffeisenbanken / Raiffeisen banks

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
2010	119 595	112 927	85 061	5 935	2 390	733	406
2011	128 527	119 587	90 968	6 777	5 342	2 163	1 493

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)

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
2010	65 739	60 502	48 337	3 242	2 287	1 994	1 175
2011	71 394	64 590	54 105	4 013	3 192	2 792	2 112

5.11 Handelsbanken / Commercial banks

2007	34 110	33 032	20 827	977	393	102	49
2008	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2010	6 804	6 083	5 736	461	442	260	238
2011	7 946	7 147	6 499	547	508	252	225

5.14 Andere Banken / Other banking institutions

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
2010	41 534	39 088	30 896	1 863	1 123	583	320
2011	44 178	40 603	36 014	2 296	1 874	1 279	1 091

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2010	17 401	15 331	11 705	919	722	1 151	617
2011	19 270	16 839	11 593	1 170	810	1 261	796

¹ Die 1. Belehnungsgruppe umfasst grundpfandgesicherte 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 und allfällige durch Zusatzsicherheiten gedeckte Forderungen.
First mortgages comprise claims secured by real estate relating 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 as well as any claims covered by additional collateral.

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

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
2010	756 965	699 898	568 758	43 109	29 734	13 958	10 066
2011	796 703	722 778	617 408	54 173	46 202	19 753	16 456

² Die 1. Belehnungsgruppe umfasst grundpfandgesicherte 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 und allfällige durch Zusatzsicherheiten gedeckte Forderungen.

First mortgages comprise claims secured by real estate relating 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 as well as any claims covered by additional collateral.

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	102 479	35 916	3 851 877	153 136	53 737
Bern	Berne	53 007	10 620	2 664 577	86 179	29 034
Luzern	Lucerne	22 476	3 073	1 195 082	36 966	7 572
Uri	Uri	1 758	224	104 005	3 175	496
Schwyz	Schwyz	13 068	2 789	428 992	18 716	3 502
Obwalden	Obwalden	2 283	308	110 710	3 750	445
Nidwalden	Nidwalden	3 348	642	132 199	4 341	759
Glarus	Glarus	2 152	256	105 534	3 545	528
Zug	Zug	10 472	2 713	347 939	16 187	3 753
Freiburg	Fribourg	11 710	2 146	727 639	25 452	6 791
Solothurn	Solothurn	13 145	2 478	712 079	26 926	6 545
Basel-Stadt	Basel-Stadt	18 153	8 720	428 585	15 636	4 852
Basellandschaft	Baselland	16 338	3 314	759 341	31 098	8 603
Schaffhausen	Schaffhausen	3 869	784	187 142	7 612	1 761
Appenzell AR	Appenzell Ausserrhoden	3 049	884	134 703	4 853	1 567
Appenzell IR	Appenzell Innerrhoden	1 148	122	44 549	1 543	124
St. Gallen	St Gallen	25 828	3 614	1 228 976	45 804	7 641
Graubünden	Graubünden	11 690	2 162	468 712	26 448	7 773
Aargau	Aargau	35 739	5 083	1 720 986	69 893	13 577
Thurgau	Thurgau	13 424	1 960	634 465	27 620	4 899
Tessin	Ticino	15 697	5 017	695 753	37 540	12 983
Waadt	Vaud	28 681	8 697	1 387 623	63 475	25 881
Wallis	Valais	15 473	3 685	746 201	28 332	9 755
Neuenburg	Neuchâtel	5 473	1 607	350 819	12 087	3 975
Genf	Geneva	19 854	9 814	817 233	40 305	22 533
Jura	Jura	2 698	467	179 407	6 052	1 490
Fürstentum Liechtenstein	Principality of Liechtenstein	692	353	8 964	30	1
Total	Total	453 707	117 445	20 174 092	796 703	240 576

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									
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
	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	668 042	677 850	697 677	721 293	756 667	790 529	832 883	862 911	879 834	914 909
1.00 Kantonalbanken	233 311	234 356	237 991	243 028	249 402	256 252	267 686	284 930	300 428	317 622
2.00 Grossbanken	232 907	234 694	240 775	250 518	269 393	278 833	296 361	293 208	275 853	277 077
3.00 Regionalbanken und Sparkassen	67 629	68 529	70 332	72 124	73 944	73 547	76 496	79 986	83 600	87 020
4.00 Raiffeisenbanken	75 860	81 280	86 523	90 742	95 049	101 473	108 536	117 582	127 188	136 123
5.00 Übrige Banken	55 980	56 713	59 762	61 899	65 686	76 140	79 615	83 511	88 675	93 548
5.11 Handelsbanken	31 172	31 789	32 861	33 759	35 810	37 787	.	.	.	.
5.12 Börsenbanken	9 754	10 086	10 564	11 352	11 613	11 354	8 952	9 377	11 587	12 154
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	2 613	1 949	2 189	2 419	2 879	5 357	45 069	47 322	49 837	53 044
5.20 Ausländisch beherrschte Banken	12 440	12 890	14 148	14 369	15 384	21 642	25 594	26 812	27 251	28 350
7.00 Filialen ausländischer Banken	1 594	1 538	1 615	1 946	2 239	3 065	2 868	2 522	2 368	2 313
8.00 Privatbankiers	760	739	679	1 037	954	1 217	1 321	1 171	1 722	1 206
1.00–5.00 Total	665 687	675 572	695 383	718 310	753 474	786 246	828 694	859 217	875 744	911 390

Anteil in Prozent / Percentage share of total

1.00–8.00 All banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1.00 Cantonal banks	34.9	34.6	34.1	33.7	33.0	32.4	32.1	33.0	34.1	34.7
2.00 Big banks	34.9	34.6	34.5	34.7	35.6	35.3	35.6	34.0	31.4	30.3
3.00 Regional banks and savings banks	10.1	10.1	10.1	10.0	9.8	9.3	9.2	9.3	9.5	9.5
4.00 Raiffeisen banks	11.4	12.0	12.4	12.6	12.6	12.8	13.0	13.6	14.5	14.9
5.00 Other banks	8.4	8.4	8.6	8.6	8.7	9.6	9.6	9.7	10.1	10.2
5.11 Commercial banks	4.7	4.7	4.7	4.7	4.7	4.8	.	.	.	.
5.12 Stock exchange banks	1.5	1.5	1.5	1.6	1.5	1.4	1.1	1.1	1.3	1.3
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	0.4	0.3	0.3	0.3	0.4	0.7	5.4	5.5	5.7	5.8
5.20 Foreign-controlled banks	1.9	1.9	2.0	2.0	2.0	2.7	3.1	3.1	3.1	3.1
7.00 Branches of foreign banks	0.2	0.2	0.2	0.3	0.3	0.4	0.3	0.3	0.3	0.3
8.00 Private bankers	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.2	0.1
Total for 1.00–5.00	99.6	99.7	99.7	99.6	99.6	99.5	99.5	99.6	99.5	99.6

Gruppe Category	Jahresende End of year									
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
	1	2	3	4	5	6	7	8	9	10

Einlagen inländischer Kunden³ / Deposits by domestic customers³

1.00–8.00 Alle Banken	621 535	648 782	659 622	687 093	706 684	724 556	737 288	775 940	824 603	873 931
1.00 Kantonalbanken	229 497	227 900	234 060	236 732	239 071	245 801	270 642	278 698	285 182	306 959
2.00 Grossbanken	193 952	209 700	207 861	222 317	234 465	233 711	196 382	213 295	234 302	243 601
3.00 Regionalbanken und Sparkassen	63 489	66 095	67 476	69 828	71 064	70 444	74 371	76 522	79 637	83 380
4.00 Raiffeisenbanken	75 032	80 535	85 774	88 400	93 033	99 366	108 788	114 474	122 186	131 221
5.00 Übrige Banken	53 074	57 463	58 676	64 240	63 830	68 482	77 105	82 098	89 672	94 347
5.11 Handelsbanken	31 386	32 387	33 093	34 271	35 488	36 307	.	.	.	.
5.12 Börsenbanken	12 567	13 650	13 444	17 987	15 928	14 718	16 270	17 093	16 495	19 416
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	1 937	2 427	2 778	2 913	2 857	3 330	42 529	44 123	46 182	48 903
5.20 Ausländisch beherrschte Banken	7 184	8 999	9 362	9 068	9 557	14 128	18 306	20 882	26 995	26 028
7.00 Filialen ausländischer Banken	632	508	499	452	414	1 270	1 180	1 553	1 468	1 663
8.00 Privatbankiers	5 859	6 581	5 277	5 125	4 807	5 483	8 820	9 299	12 155	12 761
1.00–5.00 Total	615 044	641 693	653 846	681 516	701 463	717 804	727 288	765 087	810 980	859 507

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	36.9	35.1	35.5	34.5	33.8	33.9	36.7	35.9	34.6	35.1
2.00 Big banks	31.2	32.3	31.5	32.4	33.2	32.3	26.6	27.5	28.4	27.9
3.00 Regional banks and savings banks	10.2	10.2	10.2	10.2	10.1	9.7	10.1	9.9	9.7	9.5
4.00 Raiffeisen banks	12.1	12.4	13.0	12.9	13.2	13.7	14.8	14.8	14.8	15.0
5.00 Other banks	8.5	8.9	8.9	9.3	9.0	9.5	10.5	10.6	10.9	10.8
5.11 Commercial banks	5.0	5.0	5.0	5.0	5.0	5.0	.	.	.	.
5.12 Stock exchange banks	2.0	2.1	2.0	2.6	2.3	2.0	2.2	2.2	2.0	2.2
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	0.3	0.4	0.4	0.4	0.4	0.5	5.8	5.7	5.6	5.6
5.20 Foreign-controlled banks	1.2	1.4	1.4	1.3	1.4	1.9	2.5	2.7	3.3	3.0
7.00 Branches of foreign banks	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2
8.00 Private bankers	0.9	1.0	0.8	0.7	0.7	0.8	1.2	1.2	1.5	1.5
Total for 1.00–5.00	99.0	98.9	99.1	99.2	99.3	99.1	98.6	98.6	98.3	98.3

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

2007	.	.	.	.	.	.	.	.	.	.
2008	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

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
2010	4 956	1 302	598	6 856	2 397	615	830	306	11 014	22 018
2011	4 699	1 337	680	6 717	2 188	837	1 212	271	10 310	21 535

2.00 Grossbanken / Big banks

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
2010	1 441	31	72	1 544	570	859	106	128	1 134	4 341
2011	1 631	52	19	1 701	727	61	27	63	1 371	3 950

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2010	199	500	224	922	428	111	273	127	1 492	3 353
2011	436	491	274	1 200	429	155	297	126	1 554	3 760

4.00 Raiffeisenbanken / Raiffeisen banks

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
2010	2 345	40	41	2 426	227	—	45	—	2 411	5 109
2011	2 048	85	73	2 207	153	—	75	—	2 201	4 636

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

1.00–8.00 Alle Banken / All banks

.	.	.	.	.	.	.	.	.	.	.	.	551 003
.	.	.	.	.	.	.	.	.	.	.	.	298 703
.	.	.	.	.	.	.	.	.	.	.	.	309 895
.	.	.	.	.	.	.	.	.	.	.	.	321 493
.	.	.	.	.	.	.	.	.	.	.	.	266 825

1.00 Kantonalbanken / Cantonal banks

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
525	363	1 935	49	2 872	24 891	16 849	2 085	748	17 597	1 723	734	44 211
526	256	1 918	46	2 746	24 281	15 123	2 495	686	15 809	1 943	825	42 032

2.00 Grossbanken / Big banks

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
1 433	796	4 309	0	6 539	10 880	125 414	60 875	35 586	161 000	12 146	11 190	184 025
1 237	855	2 406	762	5 261	9 211	88 372	41 206	33 259	121 631	9 649	8 682	140 491

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
50	14	42	14	119	3 472	1 334	311	11	1 345	34	9	4 851
55	21	40	16	132	3 892	1 180	302	8	1 188	39	9	5 119

4.00 Raiffeisenbanken / Raiffeisen banks

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
28	—	30	—	58	5 167	968	580	1	969	0	—	6 136
1	9	7	—	17	4 654	593	419	88	681	43	31	5 377

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)

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
2010	2 486	443	146	3 075	3 233	247	332	322	607	7 814
2011	2 045	372	96	2 513	1 536	418	418	167	784	5 835

5.11 Handelsbanken / Commercial banks

2007	410	70	35	515	145	22	97	113	195	1 087
2008	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2010	530	165	77	772	821	77	107	106	275	2 158
2011	663	89	23	774	922	170	151	84	111	2 212

5.14 Andere Banken / Other banking institutions

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
2010	386	65	22	473	415	86	180	154	217	1 524
2011	242	60	26	328	227	100	195	51	214	1 115

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2010	1 570	213	47	1 830	1 996	84	45	62	115	4 132
2011	1 140	223	47	1 410	386	148	73	33	459	2 509

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
771	732	4 982	91	6 576	14 391	52 683	9 769	3 051	55 734	3 896	2 217	74 021
393	1 044	4 369	39	5 845	11 680	49 369	6 551	2 825	52 194	2 336	1 889	66 212

5.11 Handelsbanken / Commercial banks

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

5.12 Börsenbanken / Stock exchange banks

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
374	391	2 169	18	2 953	5 111	13 508	4 056	1 672	15 180	3 251	1 868	23 542
202	892	3 043	25	4 161	6 373	14 614	1 761	1 550	16 164	1 586	1 361	24 123

5.14 Andere Banken / Other banking institutions

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
37	0	31	6	75	1 599	2 099	68	15	2 114	180	48	3 894
44	6	27	12	89	1 204	1 847	267	12	1 859	168	44	3 232

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
359	341	2 781	67	3 548	7 681	37 076	5 645	1 364	38 440	464	301	46 585
147	145	1 299	2	1 594	4 103	32 908	4 522	1 263	34 171	582	484	38 856

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

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
2010	66	15	1	82	—	—	1	—	—	83
2011	61	—	—	61	5	—	—	—	—	67

8.00 Privatbankiers / Private bankers

2007	.	.	.	.	.	.	.	.	.	.
2008	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.

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

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
2010	11 427	2 316	1 080	14 823	6 856	1 831	1 585	883	16 658	42 636
2011	10 858	2 337	1 143	14 337	5 033	1 471	2 030	627	16 219	39 717

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
135	65	760	—	960	1 043	1 270	777	—	1 270	—	—	2 313
3	5	12	—	19	86	463	28	—	463	—	—	562

8.00 Privatbankiers / Private bankers

.	.	.	.	.	.	.	.	.	.	.	.	2 417
.	.	.	.	.	.	.	.	.	.	.	.	3 569
.	.	.	.	.	.	.	.	.	.	.	.	6 297
.	.	.	.	.	.	.	.	.	.	.	.	5 934
.	.	.	.	.	.	.	.	.	.	.	.	7 031

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

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
2 807	1 904	11 298	154	16 164	58 800	197 249	73 620	39 396	236 645	17 799	14 151	313 245
2 213	2 186	8 739	863	14 002	53 718	154 637	50 973	36 865	191 502	14 010	11 434	259 232

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

2007	.	.	.	.	9 339	.	.	.	.	35 870	45 209
2008	.	.	.	.	13 142	.	.	.	.	34 945	48 087
2009	.	.	.	.	9 433	.	.	.	.	34 278	43 710
2010	.	.	.	.	3 656	.	.	.	.	57 419	61 074
2011	.	.	.	.	4 744	.	.	.	.	59 565	64 309

1.00 Kantonalbanken / Cantonal banks

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
2010	963	353	12	147	1 474	104	5	0	0	109	1 583
2011	1 058	359	12	155	1 585	109	8	0	0	118	1 703

2.00 Grossbanken / Big banks

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
2010	32	217	89	2	340	16 443	38 138	311	5	54 897	55 237
2011	19	1 249	107	2	1 377	16 654	40 140	281	42	57 117	58 493

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2010	101	46	0	20	168	—	—	—	0	0	168
2011	106	54	0	19	180	—	—	—	0	0	180

4.00 Raiffeisenbanken / Raiffeisen banks

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
2010	327	120	—	107	553	4	—	—	—	4	557
2011	280	130	—	105	515	4	—	—	—	4	519

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	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)

2007	639	368	15	73	1 096	1 648	796	16	42	2 502	3 597
2008	2 547	429	35	70	3 081	1 688	747	100	9	2 544	5 625
2009	548	407	36	58	1 050	1 616	705	148	9	2 477	3 527
2010	536	369	42	49	996	1 404	726	201	6	2 338	3 334
2011	486	359	49	44	938	1 466	599	202	6	2 273	3 211

5.11 Handelsbanken / Commercial banks

2007	24	75	2	4	105	29	449	0	—	478	583
2008	.	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2007	200	104	4	38	345	483	186	0	12	681	1 027
2008	184	223	2	11	420	418	588	0	5	1 012	1 432
2009	196	196	2	14	408	379	609	0	3	991	1 399
2010	108	152	10	3	273	189	145	3	5	341	614
2011	108	109	1	3	222	202	52	5	5	263	485

5.14 Andere Banken / Other banking institutions

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
2010	55	9	2	2	68	32	3	—	0	36	104
2011	57	48	4	3	112	32	3	0	0	36	147

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2007	414	189	10	31	644	1 135	161	16	31	1 342	1 986
2008	2 332	198	32	58	2 619	1 237	145	100	4	1 487	4 106
2009	305	203	33	43	583	1 205	92	148	5	1 450	2 033
2010	374	207	30	44	655	1 183	579	199	1	1 961	2 616
2011	321	202	44	38	605	1 232	544	197	1	1 974	2 579

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

2007	—	—	0	0	0	—	—	—	—	—	0
2008	—	0	—	0	0	—	—	—	—	—	0
2009	—	0	—	0	0	—	—	—	—	—	0
2010	—	0	—	0	0	—	—	—	—	—	0
2011	0	—	0	0	0	—	—	—	—	—	0

8.00 Privatbankiers / Private bankers

2007	.	.	.	.	175	.	.	.	.	45	219
2008	.	.	.	.	123	.	.	.	.	48	172
2009	.	.	.	.	122	.	.	.	.	48	170
2010	.	.	.	.	124	.	.	.	.	71	194
2011	.	.	.	.	148	.	.	.	.	54	202

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

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
2010	1 959	1 105	144	324	3 532	17 955	38 870	513	11	57 348	60 880
2011	1 950	2 152	169	325	4 595	18 234	40 747	482	47	59 511	64 106

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	12 440	476	7 357	17 144	28 180	6 381	175 801
Gemeindeinstitute Municipal institutions	3	131	0	46	17	45	27	1 058
Aktiengesellschaften Joint-stock companies	222	191 359	69 999	91 202	453 493	464 412	241 167	487 459
Genossenschaften Cooperatives	25	5 264	1	514	3 703	9 315	4 482	143 783
Übrige Institute Other institutions	46	49 769	7 691	11 483	15 807	12 934	8 277	1 267
Total	312	258 962	78 167	110 603	490 165	514 886	260 333	809 368

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

Staatsinstitute Cantonal institutions	16	12 440	476	7 357	17 144	28 180	6 381	175 801
Gemeindeinstitute Municipal institutions	3	131	0	46	17	45	27	1 058
Aktiengesellschaften Joint-stock companies	222	191 359	69 999	91 202	453 493	464 412	241 167	487 459
Genossenschaften Cooperatives	25	5 264	1	514	3 703	9 315	4 482	143 783
Übrige Institute Other institutions	1	0	—	3	2	3	3	62
Total	267	209 194	70 476	99 123	474 360	501 956	252 060	808 164

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

14 398	16 827	987	1 729	891	17 205	—	293 436
—	75	2	8	2	2	—	1 385
161 022	94 367	62 577	18 659	7 803	109 134	100	2 211 586
1 696	5 549	541	2 611	299	1 966	—	175 243
2 385	5 678	203	657	256	3 157	—	111 284
179 501	122 495	64 309	23 663	9 250	131 464	100	2 792 935

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

14 398	16 827	987	1 729	891	17 205	—	293 436
—	75	2	8	2	2	—	1 385
161 022	94 367	62 577	18 659	7 803	109 134	100	2 211 586
1 696	5 549	541	2 611	299	1 966	—	175 243
—	3	0	—	0	0	—	74
177 116	116 820	64 106	23 007	8 994	128 307	100	2 681 724

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 Sight	auf Zeit Time	in Spar- und Anlage- form In the form of savings and deposits	Übrige Other			Total	Options- und Wandelanleihen Bonds, warrant issues and convertible bonds		davon / of which nachrangig Subordi- nated
						auf Sicht Sight	auf Zeit Time					
1	2	3	4	5	6	7	8	9	10	11		

1.00–8.00 Alle Banken / All banks

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
2010	320	91 386	122 587	378 361	456 694	571 197	361 385	36 118	290 522	38 955	69 477
2011	312	115 681	117 303	363 124	488 478	640 051	336 628	34 250	279 970	39 455	74 794

1.00 Kantonalbanken / Cantonal banks

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
2010	24	4	9 570	33 182	158 368	76 259	24 017	9 136	25 855	337	23 632
2011	24	8	10 505	32 425	170 485	84 585	26 418	7 475	27 107	825	26 092

2.00 Grossbanken / Big banks

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
2010	2	85 611	78 453	237 355	123 745	245 335	262 815	4 712	256 712	38 478	16 526
2011	2	110 152	74 494	202 262	131 969	274 983	235 062	4 638	243 902	37 851	14 703

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2010	69	0	411	3 562	44 883	12 328	3 119	6 102	1 695	100	14 801
2011	66	0	270	3 906	47 262	14 535	2 713	5 589	1 583	110	15 501

4.00 Raiffeisenbanken / Raiffeisen banks

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
2010	1	—	423	8 158	86 591	10 583	5 601	13 668	2 726	—	7 022
2011	1	—	252	6 380	92 549	11 419	4 589	13 616	3 696	535	9 941

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

1.00–8.00 Alle Banken / All banks

36 447	249 151	19 746	17 517	139 733	24 795	51 137	44 003	19 914	- 116	3 457 897
21 920	309 988	18 536	17 757	140 545	26 272	70 717	23 552	20 399	- 395	3 079 613
21 895	121 532	18 945	18 766	137 226	26 486	72 108	24 244	14 879	- 492	2 668 223
20 514	135 965	16 933	19 253	144 134	26 541	78 682	27 298	12 316	- 703	2 714 526
18 181	134 758	16 139	19 947	153 630	26 668	80 532	32 995	14 298	- 863	2 792 935

1.00 Kantonalbanken / Cantonal banks

2 776	10 819	5 166	13 330	16 455	6 158	7 343	2 912	41	—	356 580
2 366	19 148	4 980	13 722	16 602	5 752	7 455	3 419	33	- 57	389 316
2 085	16 200	4 909	14 571	17 394	5 672	7 948	3 792	27	- 46	403 548
2 016	21 513	4 646	14 990	18 360	5 560	8 679	4 132	24	- 35	421 548
1 939	23 165	4 353	15 591	19 235	5 568	9 068	4 577	22	—	449 385

2.00 Grossbanken / Big banks

24 448	207 826	5 190	—	69 925	4 607	27 946	25 617	11 755	—	2 341 136
11 745	250 534	3 450	—	67 659	4 693	48 575	1 816	12 576	—	1 885 316
13 708	83 909	3 652	—	62 323	4 755	49 718	1 444	6 405	—	1 444 799
12 719	88 150	2 634	—	67 379	4 783	55 834	3 042	3 721	—	1 482 146
10 636	87 545	2 250	—	74 100	4 783	56 280	8 050	4 987	—	1 466 696

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

483	542	1 574	1 107	5 064	699	2 036	2 320	9	—	85 311
490	891	1 595	1 178	5 199	662	2 304	2 222	11	—	89 922
348	650	1 602	1 170	5 241	630	2 336	2 262	13	—	92 276
330	721	1 600	1 189	5 329	637	2 458	2 219	15	—	96 070
344	921	1 560	1 166	5 764	649	2 702	2 397	17	—	101 117

4.00 Raiffeisenbanken / Raiffeisen banks

696	623	1 038	—	7 377	467	2 152	4 758	—	—	123 076
695	1 409	979	—	7 951	505	—	7 447	—	—	131 575
546	1 418	977	—	8 600	536	—	8 064	—	—	139 520
550	1 690	976	—	9 251	570	—	8 681	—	—	147 239
558	2 061	985	—	9 844	599	—	9 245	—	—	155 889

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			Total	Obligationen-, Options- und Wandelanleihen Bonds, warrant issues and convertible bonds	darvon / of which nachrangig Subordi- nated	Darlehen Pfand- brief- und Emissions- zentralen Loans by central mortgage bond and issuing institutions
						auf Sicht Sight	auf Zeit Time						auf Sicht Sight	auf Zeit Time	9	10	11
	1	2	3	4	5	6	7	8	9	10	11	

5.00 Übrige Banken / Other banks (5.11–5.20)

2007	183	9645	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
2010	179	5 766	20 906	83 362	39 278	196 632	64 020	2 499	3 535	40	7 496
2011	174	5 520	19 178	75 447	41 942	213 697	65 968	2 931	3 682	133	8 558

5.11 Handelsbanken / Commercial banks

2007	7	2	727	1 878	21 362	3 167	4 279	3 087	1 660	—	5 194
2008	.	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2010	47	5 695	7 977	6 750	2 045	59 723	17 739	11	1 452	—	81
2011	46	5 437	8 301	7 508	1 718	74 232	17 740	9	1 874	—	63

5.14 Andere Banken / Other banking institutions

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
2010	10	1	472	3 705	31 494	7 354	1 944	1 750	1 440	—	6 482
2011	12	14	816	4 162	33 988	7 771	1 736	1 913	1 318	—	7 202

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2010	122	70	12 457	72 907	5 739	129 556	44 337	738	643	40	933
2011	116	69	10 061	63 778	6 236	131 694	46 492	1 008	490	133	1 293

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
4 374	17 011	6 664	2 492	40 623	12 459	12 100	8 600	7 887	– 424	524 978
4 040	19 754	6 244	2 488	40 793	12 529	11 706	9 137	8 042	– 621	496 813
3 890	17 694	6 157	2 544	41 429	12 436	12 475	8 636	8 636	– 754	508 637

5.11 Handelsbanken / Commercial banks

281	509	1 863	265	2 942	1 389	559	979	15	—	47 214
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5.12 Börsenbanken / Stock exchange banks

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
1 104	8 925	1 228	548	9 690	1 872	4 758	2 005	1 144	– 90	122 968
960	7 962	1 248	550	9 648	1 854	4 869	1 989	1 102	– 166	137 250

5.14 Andere Banken / Other banking institutions

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
281	692	1 980	379	3 163	1 211	1 031	878	49	– 6	61 137
310	632	2 018	384	3 451	1 243	1 037	1 106	70	– 5	65 715

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2 944	9 230	3 435	1 558	26 945	9 008	6 219	5 528	6 545	– 354	327 809
2 655	10 137	3 035	1 561	27 940	9 447	5 916	6 254	6 848	– 526	312 708
2 621	9 101	2 890	1 610	28 330	9 339	6 569	5 541	7 463	– 583	305 672

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	auf Sicht Sight		auf Zeit Time	Obligationen-, Options- und Wandelanleihen Bonds, warrant issues and convertible bonds	darvon / of which nachrangig Subordi- nated	Darlehen Pfand- brief- und Emissions- zentralen Loans by central mortgage bond and issuing institutions	
			3	4	5	6	7		9				10
	1	2						8					

7.00 Filialen ausländischer Banken / Branches of foreign banks

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	—	—	—
2010	32	—	4 419	12 089	549	5 780	561	1	—	—	—
2011	32	—	3 304	42 469	432	8 365	580	1	—	—	—

8.00 Privatbankiers / Private bankers

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	—	—	—	—
2010	13	5	8 405	652	3 280	24 279	1 251	—	—	—	—
2011	13	1	9 300	236	3 838	32 468	1 298	—	—	—	—

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

472	1855	216	172	657	160	—	55	454	- 12	34 444
462	1 643	214	187	449	157	1	—	386	- 94	23 717
303	469	492	202	586	180	1	—	428	- 22	23 891
289	237	214	252	519	177	—	—	389	- 46	24 912
317	281	221	258	587	190	0	—	506	- 109	56 813

8.00 Privatbankiers / Private bankers

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
570	3 901	618	334	2 503	2 285	6	86	125	—	45 798
497	3 090	613	387	2 670	2 444	6	89	131	—	54 398

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			Total	Options- und Wandelanleihen Bonds, warrant issues and convertible bonds	Darlehen Pfand- brief- und Emissions- zentralen Loans by central mortgage bond and issuing institutions
						auf Sicht Sight	auf Zeit Time					davon / of which nachrangig Subordi- nated ^{4}	10	11
1	2	3	4	5	6	7	8	9	10	11	

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

1982	435	1 299	29 145	82 233	127 537	72 343	111 083	61 369	21 329	263	10 092
1983	431	1 398	30 270	88 246	143 355	77 411	121 274	61 842	23 118	294	11 066
1984	439	2 499	33 406	90 701	148 971	82 983	148 807	67 542	25 093	2 691	11 845
1985	441	2 877	33 456	109 734	156 017	80 911	150 549	75 748	28 783	3 580	12 729
1986	448	3 513	35 262	135 058	167 081	83 092	156 398	83 242	33 069	5 239	14 036
1987	452	4 545	35 200	143 520	184 314	90 633	157 750	88 903	36 054	5 713	15 357
1988	454	4 312	26 877	156 557	197 646	85 362	184 150	94 417	39 770	7 862	16 865
1989	455	4 541	25 821	169 852	180 590	80 148	233 300	102 480	42 914	9 387	18 834
1990	457	3 806	23 362	186 957	172 618	73 641	264 403	112 695	47 784	10 582	21 030
1991	445	4 516	23 935	183 043	182 512	72 483	279 726	117 406	50 957	11 864	23 416
1992	435	4 513	22 670	188 703	196 217	75 544	285 303	115 599	52 951	12 431	25 900
1993	419	5 177	26 927	214 266	237 629	90 088	260 542	100 262	55 728	14 284	27 611
1994	393	2 875	26 332	204 906	249 966	86 998	276 813	88 534	57 373	15 034	28 402
1995	382	17 711	30 032	213 217	278 489	92 939	255 725	81 110	64 272	18 089	28 964
1996	370	25 698	33 161	265 104	298 373	109 370	306 155	68 968	64 833	19 826	33 300
1997	360	54 980	38 345	336 972	315 432	125 685	351 869	58 552	82 089	23 847	34 252
1998	339	44 779	47 244	454 234	311 169	134 443	441 224	46 746	84 093	22 490	37 871
1999	334	72 309	36 020	572 898	311 259	156 878	506 810	36 439	100 049	25 263	39 682
2000	335	54 061	40 836	545 636	288 618	147 926	435 128	37 896	101 084	28 617	45 557
2001	327	76 480	54 377	529 127	295 356	163 442	465 070	39 341	131 146	32 152	47 399
2002	316	47 674	42 188	508 985	323 739	175 280	418 942	38 791	136 020	27 301	47 829
2003	301	56 865	69 202	566 082	355 849	243 572	360 388	32 369	113 022	25 676	47 194
2004	299	89 568	65 908	649 500	361 291	241 657	428 093	29 793	137 630	25 337	44 594
2005	295	120 526	71 749	724 766	371 952	277 092	548 371	29 225	191 954	25 106	44 952
2006	288	135 303	79 949	823 214	356 976	292 345	711 814	34 488	233 547	31 501	47 023
2007	286	176 075	110 732	779 390	333 864	312 983	851 249	41 059	287 058	32 252	47 963
2008	282	93 470	127 799	570 409	355 883	361 896	653 620	50 272	251 475	44 204	53 643
2009	278	62 771	105 594	375 880	422 331	530 416	415 704	44 449	273 135	38 466	64 376
2010	275	91 381	109 763	365 620	452 864	541 137	359 572	36 117	290 522	38 955	69 477
2011	267	115 680	104 700	320 420	484 208	599 219	334 750	34 249	279 970	39 455	74 794

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

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

.	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
21 061	119 187	17 805	18 233	134 180	24 053	72 103	24 162	14 332	- 470	2 605 121
19 655	131 828	16 100	18 667	141 112	24 078	78 677	27 212	11 802	- 656	2 643 816
17 367	131 386	15 306	19 302	150 373	24 034	80 525	32 906	13 661	- 754	2 681 724

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

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
2010	100.0	3.4	18.5	65.8	16.8	21.0	13.3	1.3	13.3	7.1	5.3
2011	100.0	4.1	17.2	66.4	17.5	22.9	12.0	1.2	12.7	6.8	5.5

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

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
2010	100.0	0.4	8.4	71.4	35.2	18.7	4.4	2.9	10.3	8.2	11.6
2011	100.0	0.3	9.1	71.7	35.5	20.1	3.6	2.6	9.9	7.4	11.5

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									
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
	1	2	3	4	5	6	7	8	9	10

Anzahl Banken / Number of institutions

1.00–8.00 Alle Banken	110	105	105	105	104	103	101	98	97	96
1.00 Kantonalbanken	24	23	23	24	24	24	24	24	24	24
2.00 Grossbanken	2	2	2	2	2	2	2	2	2	2
3.00 Regionalbanken und Sparkassen	78	74	74	72	71	70	68	65	64	61
4.00 Raiffeisenbanken	1	1	1	1	1	1	1	1	1	1
5.00 Übrige Banken	5	5	5	6	6	6	6	6	6	8
5.11 Handelsbanken	2	2	2	2	2	2	.	.	.	.
5.12 Börsenbanken	1	1	1	2	2	1	1	1	1	1
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	1	1	1	1	1	1	3	3	3	3
5.20 Ausländisch beherrschte Banken	1	1	1	1	1	2	2	2	2	4
7.00 Filialen ausländischer Banken	—	—	—	—	—	—	—	—	—	—
8.00 Privatbankiers	—	—	—	—	—	—	—	—	—	—
1.00–5.00 Total	110	105	105	105	104	103	101	98	97	96

In Millionen Franken / In CHF millions

1.00–8.00 All banks	47 363	46 488	43 966	44 922	46 996	47 954	53 624	64 364	69 466	74 782
1.00 Cantonal banks	27 086	25 793	23 415	23 293	23 974	23 472	24 207	22 734	23 632	26 092
2.00 Big banks	945	640	419	367	345	555	4 033	15 187	16 526	14 703
3.00 Regional banks and savings banks	10 335	11 137	11 473	11 721	12 151	12 123	12 945	14 015	14 801	15 501
4.00 Raiffeisen banks	4 789	4 401	3 922	4 304	4 946	5 468	5 852	5 619	7 022	9 941
5.00 Other banks	4 206	4 516	4 738	5 237	5 581	6 335	6 588	6 808	7 485	8 545
5.11 Commercial banks	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	70	50
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	300	300	320	320	340	408	5 747	5 847	6 482	7 202
5.20 Foreign-controlled banks	60	60	60	60	45	668	771	891	933	1 293
7.00 Branches of foreign banks	—	—	—	—	—	—	—	—	—	—
8.00 Private bankers	—	—	—	—	—	—	—	—	—	—
Total for 1.00–5.00	47 363	46 488	43 966	44 922	46 996	47 954	53 624	64 364	69 466	74 782

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	16	1	7 628	26 810	105 123	51 298	18 365
Gemeindeinstitute Municipal institutions	3	—	0	1	717	200	6
Aktiengesellschaften Joint-stock companies	222	115 679	96 816	286 891	275 739	534 517	310 735
Genossenschaften Cooperatives	25	—	255	6 718	102 568	13 201	5 643
Übrige Institute Other institutions	46	1	12 603	42 704	4 330	40 835	1 880
Total	312	115 681	117 303	363 124	488 478	640 051	336 628

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

Staatsinstitute Cantonal institutions	16	1	7 628	26 810	105 123	51 298	18 365
Gemeindeinstitute Municipal institutions	3	—	0	1	717	200	6
Aktiengesellschaften Joint-stock companies	222	115 679	96 816	286 891	275 739	534 517	310 735
Genossenschaften Cooperatives	25	—	255	6 718	102 568	13 201	5 643
Übrige Institute Other institutions	1	—	—	—	60	2	2
Total	267	115 680	104 700	320 420	484 208	599 219	334 750

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

5 556	17 957	175	13 689	1 272	20 013	2 577	12 824
206	—	—	109	5	7	17	38
13 480	258 303	38 745	48 700	15 463	109 242	11 019	6 028
15 007	3 711	535	12 297	627	2 124	1 693	410
1	—	—	—	814	3 371	834	647
34 250	279 970	39 455	74 794	18 181	134 758	16 139	19 947

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

5 556	17 957	175	13 689	1 272	20 013	2 577	12 824
206	—	—	109	5	7	17	38
13 480	258 303	38 745	48 700	15 463	109 242	11 019	6 028
15 007	3 711	535	12 297	627	2 124	1 693	410
—	—	—	—	0	0	0	3
34 249	279 970	39 455	74 794	17 367	131 386	15 306	19 302

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	10 323	3 852	5 983	470	17	—	293 436
Gemeindeinstitute Municipal institutions	80	11	32	37	0	—	1 385
Aktiengesellschaften Joint-stock companies	128 975	19 501	73 525	23 061	13 642	– 754	2 211 586
Genossenschaften Cooperatives	10 989	670	980	9 337	2	—	175 243
Übrige Institute Other institutions	3 263	2 634	12	89	637	– 109	111 284
Total	153 630	26 668	80 532	32 995	14 298	– 863	2 792 935

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

Staatsinstitute Cantonal institutions	10 323	3 852	5 983	470	17	—	293 436
Gemeindeinstitute Municipal institutions	80	11	32	37	0	—	1 385
Aktiengesellschaften Joint-stock companies	128 975	19 501	73 525	23 061	13 642	– 754	2 211 586
Genossenschaften Cooperatives	10 989	670	980	9 337	2	—	175 243
Übrige Institute Other institutions	6	—	6	—	—	—	74
Total	150 373	24 034	80 525	32 906	13 661	– 754	2 681 724

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

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹ Precious metals ¹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹ Precious metals ¹	Total	
	1	2	3	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	185 298	1 679	.	186 977	0	71 985	.	71 986	258 962
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	174 131	.	.	174 131	.	.	.	.	174 131
Forderungen aus Geldmarktpapieren Money market instruments held	6 640	145	.	6 785	2 669	68 714	.	71 382	78 167
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	244	—	.	244	7	30 630	.	30 637	30 881
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	8 844	16 483	9 249	34 576	5 664	64 848	5 515	76 027	110 603
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	21 264	15 907	389	37 560	27 841	421 721	3 043	452 605	490 165
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	72 972	20 385	440	93 797	5 076	155 470	210	160 756	254 553
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	44 536	17 525	202	62 263	16 332	181 554	185	198 071	260 333
davon hypothekarisch gedeckt of which, secured by mortgages	13 438	191	2	13 631	214	3 810	—	4 023	17 654
Hypothekarforderungen Mortgage claims	797 401	439	.	797 840	3 608	7 921	.	11 528	809 368
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	23 102	1 758	24 316	49 176	7 092	115 892	7 342	130 326	179 501
Finanzanlagen Financial investments	34 797	315	3 132	38 244	20 027	64 225	—	84 251	122 495
Beteiligungen Participating interests	4 738	6	.	4 744	57 642	1 924	.	59 565	64 309
Sachanlagen Tangible assets	22 701	-3	.	22 698	42	923	.	965	23 663
davon Liegenschaften of which, real estate	15 797	0	.	15 797	11	402	.	413	16 210
Rechnungsabgrenzungen Accrued income and prepaid expenses	4 040	540	.	4 580	292	4 378	.	4 670	9 250
Sonstige Aktiven Other assets	25 384	4 095	538	30 017	28 441	72 874	131	101 447	131 464
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	1 251 817	79 272	38 266	1 369 356	174 725	1 232 429	16 425	1 423 579	2 792 935

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	740	1 963	.	2 702	3 887	109 093	.	112 979	115 681
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	8 007	9 848	9 494	27 348	22 583	59 474	7 898	89 955	117 303
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	31 041	24 467	1 971	57 479	59 666	244 475	1 505	305 646	363 124
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	448 631	7 841	.	456 472	23 558	8 448	.	32 006	488 478
davon Freizügigkeitskonten (2. Säule) ² of which, vested benefit accounts (pillar 2) ²	27 911	2	.	27 915	467	—	.	467	28 382
davon gebundene Vorsorgegelder (Säule 3a) ² of which, tied pension provision (pillar 3a) ²	42 624	—	.	42 624	219	—	.	219	42 844
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	232 629	73 554	4 182	310 366	35 057	274 963	19 666	329 686	640 051
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	41 955	26 990	97	69 042	5 903	260 867	817	267 586	336 628
Kassenobligationen Medium-term bank-issued notes	34 249	0	.	34 250	.	.	.	.	34 250
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	116 466	1 468	.	117 934	15 736	221 094	.	236 830	354 764
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	41 672	1 468	.	43 140	15 736	221 094	.	236 830	279 970
davon nachrangig of which, subordinated	6 717	—	.	6 717	3 396	29 342	.	32 738	39 455
Rechnungsabgrenzungen Accrued expenses and deferred income	9 370	682	.	10 052	1 508	6 621	.	8 129	18 181
Sonstige Passiven Other liabilities	21 978	9 918	480	32 376	31 448	70 760	174	102 382	134 758
Wertberichtigungen und Rückstellungen ³ Value adjustments and provisions ³	14 286	608	.	14 894	383	862	.	1 245	16 139
Reserven für allgemeine Bankrisiken Reserves for general banking risks	19 566	26	.	19 592	89	265	.	354	19 947
Gesellschaftskapital Capital	26 668	.	.	26 668	.	.	.	.	26 668
Allgemeine gesetzliche Reserven General statutory reserve	80 532	.	.	80 532	.	.	.	.	80 532
Reserve für eigene Beteiligungstitel Reserve for treasury shares	1 330	.	.	1 330	.	.	.	.	1 330
Aufwertungsreserve Revaluation reserve	13	.	.	13	.	.	.	.	13
Andere Reserven Other reserves	31 652	.	.	31 652	.	.	.	.	31 652
Gewinnvortrag Retained earnings	12 884	0	.	12 884	585	829	.	1 414	14 298
Verlustvortrag Accumulated losses brought forward	- 797	—	.	- 797	- 67	—	.	- 67	- 863
Bilanzsumme Balance sheet total	1 131 200	157 366	16 223	1 304 789	200 335	1 257 750	30 060	1 488 145	2 792 935

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	17 846	251	.	18 097	—	174	.	174	18 271
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	15 250	.	.	15 250	.	.	.	.	15 250
Forderungen aus Geldmarktpapieren Money market instruments held	764	4	.	768	12	114	.	126	894
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	100	—	.	100	—	112	.	112	212
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	1 147	4 263	1 614	7 025	243	2 780	701	3 724	10 749
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	4 040	2 121	379	6 539	2 859	13 350	828	17 037	23 576
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	30 466	3 178	60	33 704	310	2 916	—	3 226	36 929
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	11 437	631	7	12 075	584	512	—	1 097	13 171
davon hypothekarisch gedeckt of which, secured by mortgages	5 076	29	2	5 107	33	64	—	97	5 204
Hypothekarforderungen Mortgage claims	275 719	24	.	275 743	354	51	.	405	276 147
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	7 184	196	1 134	8 514	2 584	4 006	—	6 590	15 104
Finanzanlagen Financial investments	18 187	27	181	18 395	7 650	2 393	—	10 043	28 438
Beteiligungen Participating interests	1 585	0	.	1 585	33	85	.	118	1 703
Sachanlagen Tangible assets	3 230	—	.	3 230	—	—	.	—	3 230
davon Liegenschaften of which, real estate	2 809	—	.	2 809	—	—	.	—	2 809
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 213	110	.	1 323	45	20	.	65	1 389
Sonstige Aktiven Other assets	8 163	1 580	60	9 803	7 047	2 855	79	9 980	19 783
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	380 982	12 385	3 436	396 802	21 721	29 255	1 607	52 583	449 385

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	8	0	.	8	—	—	.	—	8
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	3 014	3 665	2 546	9 226	201	1 074	5	1 280	10 505
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	7 240	5 345	205	12 790	6 087	13 548	—	19 635	32 425
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	159 636	1 364	.	161 000	8 058	1 428	.	9 486	170 485
davon Freizügigkeitskonten (2. Säule) ⁵ of which, vested benefit accounts (pillar 2) ⁵	9 430	—	.	9 430	254	—	.	254	9 684
davon gebundene Vorsorgegelder (Säule 3a) ⁵ of which, tied pension provision (pillar 3a) ⁵	13 420	—	.	13 420	41	—	.	41	13 460
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	65 426	9 514	944	75 884	3 307	4 900	494	8 701	84 585
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	21 711	2 551	—	24 262	995	1 160	—	2 156	26 418
Kassenobligationen Medium-term bank-issued notes	7 475	—	.	7 475	.	.	.	.	7 475
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	52 710	—	.	52 710	330	159	.	489	53 199
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	26 618	—	.	26 618	330	159	.	489	27 107
davon nachrangig of which, subordinated	825	—	.	825	—	—	.	—	825
Rechnungsabgrenzungen Accrued expenses and deferred income	1 833	69	.	1 902	34	3	.	37	1 939
Sonstige Passiven Other liabilities	9 860	2 025	75	11 960	8 044	3 119	42	11 204	23 165
Wertberichtigungen und Rückstellungen ⁶ Value adjustments and provisions ⁶	4 285	3	.	4 288	65	1	.	66	4 353
Reserven für allgemeine Bankrisiken Reserves for general banking risks	15 591	—	.	15 591	—	—	.	—	15 591
Gesellschaftskapital Capital	5 568	.	.	5 568	.	.	.	.	5 568
Allgemeine gesetzliche Reserven General statutory reserve	9 068	.	.	9 068	.	.	.	.	9 068
Reserve für eigene Beteiligungstitel Reserve for treasury shares	104	.	.	104	.	.	.	.	104
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	4 474	.	.	4 474	.	.	.	.	4 474
Gewinnvortrag Retained earnings	22	—	.	22	—	—	.	—	22
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	368 026	24 535	3 770	396 331	27 121	25 393	540	53 054	449 385

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

⁵ In Sparform.
In the form of savings.

⁶ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

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

2.00 Grossbanken / Big banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁷ Precious metals ⁷	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁷ Precious metals ⁷	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	59 497	335	.	59 833	0	70 182	.	70 182	130 015
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	55 226	.	.	55 226	.	.	.	.	55 226
Forderungen aus Geldmarktpapieren Money market instruments held	451	78	.	529	481	45 093	.	45 574	46 103
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	5	—	.	5	—	28 068	.	28 068	28 073
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	878	633	522	2 033	1 507	39 191	435	41 134	43 167
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	7 273	3 089	5	10 367	9 163	334 555	49	343 766	354 133
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	21 063	12 547	371	33 981	4 090	143 757	200	148 048	182 029
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	15 718	6 671	15	22 405	6 808	104 939	5	111 752	134 157
davon hypothekarisch gedeckt of which, secured by mortgages	1 926	84	—	2 010	40	2 036	—	2 076	4 086
Hypothekarforderungen Mortgage claims	240 296	280	.	240 576	724	2 590	.	3 314	243 890
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	8 947	900	20 215	30 062	2 713	104 219	7 341	114 274	144 336
Finanzanlagen Financial investments	448	0	—	448	6	23 373	—	23 380	23 828
Beteiligungen Participating interests	1 377	—	.	1 377	56 033	1 083	.	57 117	58 493
Sachanlagen Tangible assets	8 400	—	.	8 400	—	891	.	891	9 291
davon Liegenschaften of which, real estate	6 799	—	.	6 799	—	382	.	382	7 181
Rechnungsabgrenzungen Accrued income and prepaid expenses	887	100	.	987	31	3 558	.	3 589	4 576
Sonstige Aktiven Other assets	10 539	1 005	470	12 014	15 948	64 716	0	80 664	92 678
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	375 775	25 638	21 598	423 011	97 506	938 148	8 031	1 043 685	1 466 696

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	562	1 727	.	2 289	2 251	105 611	.	107 862	110 152
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	2 218	2 403	5 834	10 454	13 641	44 345	6 053	64 040	74 494
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	3 295	10 713	235	14 243	5 824	181 085	1 110	188 019	202 262
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	113 489	3 956	.	117 445	10 056	4 467	.	14 524	131 969
davon Freizügigkeitskonten (2. Säule) ⁸ of which, vested benefit accounts (pillar 2) ⁸	7 588	—	.	7 588	—	—	.	—	7 588
davon gebundene Vorsorgegelder (Säule 3a) ⁸ of which, tied pension provision (pillar 3a) ⁸	10 617	—	.	10 617	118	—	.	118	10 735
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	98 831	35 930	1 561	136 322	13 180	117 572	7 909	138 661	274 983
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	3 892	15 167	26	19 085	3 148	212 244	585	215 977	235 062
Kassenobligationen Medium-term bank-issued notes	4 638	—	.	4 638	.	.	.	.	4 638
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	22 750	1 440	.	24 190	14 495	219 920	.	234 415	258 604
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	8 047	1 440	.	9 487	14 495	219 920	.	234 415	243 902
davon nachrangig of which, subordinated	5 207	—	.	5 207	3 396	29 248	.	32 644	37 851
Rechnungsabgrenzungen Accrued expenses and deferred income	3 069	189	.	3 258	1 321	6 057	.	7 378	10 636
Sonstige Passiven Other liabilities	4 040	4 059	386	8 485	16 426	62 635	0	79 060	87 545
Wertberichtigungen und Rückstellungen ⁹ Value adjustments and provisions ⁹	904	373	.	1 278	276	696	.	973	2 250
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Capital	4 783	.	.	4 783	.	.	.	.	4 783
Allgemeine gesetzliche Reserven General statutory reserve	56 280	.	.	56 280	.	.	.	.	56 280
Reserve für eigene Beteiligungstitel Reserve for treasury shares	1 066	.	.	1 066	.	.	.	.	1 066
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	6 985	.	.	6 985	.	.	.	.	6 985
Gewinnvortrag Retained earnings	4 158	0	.	4 158	—	829	.	829	4 987
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	330 960	75 957	8 042	414 959	80 618	955 463	15 657	1 051 737	1 466 696

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

⁸ In Sparform.
In the form of savings.

⁹ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

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

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	2 985	45	.	3 030	—	130	.	130	3 160
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	1 416	.	.	1 416	.	.	.	.	1 416
Forderungen aus Geldmarktpapieren Money market instruments held	7	—	.	7	—	—	.	—	7
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	376	448	125	949	11	64	—	75	1 024
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	1 572	712	—	2 284	40	191	12	243	2 527
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	3 497	95	0	3 592	15	4	—	19	3 611
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	3 072	29	—	3 101	74	30	—	104	3 205
davon hypothekarisch gedeckt of which, secured by mortgages	1 397	14	—	1 412	3	2	—	5	1 417
Hypothekarforderungen Mortgage claims	80 451	12	.	80 464	159	—	.	159	80 623
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	50	0	1	51	13	2	—	16	67
Finanzanlagen Financial investments	3 891	4	2	3 896	1 063	120	—	1 183	5 079
Beteiligungen Participating interests	180	—	.	180	—	0	.	0	180
Sachanlagen Tangible assets	1 097	—	.	1 097	—	—	.	—	1 097
davon Liegenschaften of which, real estate	958	—	.	958	—	—	.	—	958
Rechnungsabgrenzungen Accrued income and prepaid expenses	166	1	.	167	1	1	.	2	168
Sonstige Aktiven Other assets	349	4	—	352	15	0	—	15	368
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	97 692	1 350	127	99 169	1 392	543	12	1 947	101 117

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	0	—	.	0	—	—	.	—	0
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	248	13	0	262	3	6	—	9	270
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	3376	431	—	3806	100	—	—	100	3906
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	45637	252	.	45889	1223	151	.	1374	47262
davon Freizügigkeitskonten (2. Säule) ¹¹ of which, vested benefit accounts (pillar 2) ¹¹	3260	—	.	3260	17	—	.	17	3277
davon gebundene Vorsorgegelder (Säule 3a) ¹¹ of which, tied pension provision (pillar 3a) ¹¹	4741	—	.	4741	5	—	.	5	4746
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	12578	1144	85	13808	249	439	39	727	14535
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	2492	168	—	2660	14	39	—	53	2713
Kassenobligationen Medium-term bank-issued notes	5589	—	.	5589	.	.	.	.	5589
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	17084	—	.	17084	—	—	.	—	17084
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	1583	—	.	1583	—	—	.	—	1583
davon nachrangig of which, subordinated	110	—	.	110	—	—	.	—	110
Rechnungsabgrenzungen Accrued expenses and deferred income	342	2	.	344	0	0	.	0	344
Sonstige Passiven Other liabilities	902	5	—	908	13	0	—	14	921
Wertberichtigungen und Rückstellungen ¹² Value adjustments and provisions ¹²	1560	0	.	1560	0	—	.	0	1560
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1166	—	.	1166	—	—	.	—	1166
Gesellschaftskapital Capital	649	.	.	649	.	.	.	.	649
Allgemeine gesetzliche Reserven General statutory reserve	2702	.	.	2702	.	.	.	.	2702
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	13	.	.	13	.	.	.	.	13
Andere Reserven Other reserves	2384	.	.	2384	.	.	.	.	2384
Gewinnvortrag Retained earnings	17	—	.	17	—	—	.	—	17
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	96739	2015	85	98839	1603	636	39	2277	101117

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	
Aktiven / Assets									
Flüssige Mittel Liquid assets	4 401	292	.	4 693	—	5	.	5	4 698
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	3 180	.	.	3 180	.	.	.	.	3 180
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	81	30	110	221	2	92	17	111	332
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	182	97	4	282	2 114	939	—	3 054	3 336
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	4 363	42	—	4 405	2	0	—	2	4 407
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	3 233	3	—	3 236	32	3	—	34	3 271
davon hypothekarisch gedeckt of which, secured by mortgages	2 536	1	—	2 537	13	1	—	14	2 551
Hypothekarforderungen Mortgage claims	128 527	—	.	128 527	—	—	.	—	128 527
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	520	4	920	1 443	84	21	—	105	1 548
Finanzanlagen Financial investments	4 161	7	—	4 168	147	460	—	606	4 775
Beteiligungen Participating interests	515	—	.	515	—	4	.	4	519
Sachanlagen Tangible assets	2 275	—	.	2 275	—	—	.	—	2 275
davon Liegenschaften of which, real estate	1 909	—	.	1 909	—	—	.	—	1 909
Rechnungsabgrenzungen Accrued income and prepaid expenses	247	0	.	247	2	10	.	13	259
Sonstige Aktiven Other assets	1 208	—	—	1 208	732	0	—	733	1 940
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	149 713	475	1 034	151 222	3 116	1 534	17	4 667	155 889

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	31	29	141	201	33	17	0	51	252
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	3 067	1 439	0	4 507	676	1 197	—	1 873	6 380
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	89 390	768	.	90 158	2 058	333	.	2 391	92 549
davon Freizügigkeitskonten (2. Säule) ¹⁴ of which, vested benefit accounts (pillar 2) ¹⁴	4 312	—	.	4 312	145	—	.	145	4 457
davon gebundene Vorsorgegelder (Säule 3a) ¹⁴ of which, tied pension provision (pillar 3a) ¹⁴	9 278	—	.	9 278	22	—	.	22	9 301
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	10 107	844	116	11 068	94	217	41	351	11 419
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	4 471	61	—	4 531	29	29	—	58	4 589
Kassenobligationen Medium-term bank-issued notes	13 616	—	.	13 616	.	.	.	.	13 616
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	13 637	—	.	13 637	—	—	.	—	13 637
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	3 696	—	.	3 696	—	—	.	—	3 696
davon nachrangig of which, subordinated	535	—	.	535	—	—	.	—	535
Rechnungsabgrenzungen Accrued expenses and deferred income	544	4	.	547	1	9	.	10	558
Sonstige Passiven Other liabilities	632	0	—	632	1 429	—	—	1 429	2 061
Wertberichtigungen und Rückstellungen ¹⁵ Value adjustments and provisions ¹⁵	984	—	.	984	1	—	.	1	985
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Capital	599	.	.	599	.	.	.	.	599
Allgemeine gesetzliche Reserven General statutory reserve	—	.	.	—	.	.	.	.	—
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	9 245	.	.	9 245	.	.	.	.	9 245
Gewinnvortrag Retained earnings	—	—	.	—	—	—	.	—	—
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	146 323	3 144	258	149 725	4 321	1 802	41	6 163	155 889

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	50 860	702	.	51 561	0	1 488	.	1 488	53 049
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	49 877	.	.	49 877	.	.	.	.	49 877
Forderungen aus Geldmarktpapieren Money market instruments held	1 240	54	.	1 294	1 851	20 326	.	22 177	23 471
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	72	—	.	72	7	2 449	.	2 456	2 528
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	5 322	9 065	6 181	20 569	3 330	16 524	3 428	23 283	43 852
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	7 604	6 197	1	13 802	11 468	63 364	2 154	76 986	90 787
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	12 075	2 869	9	14 953	608	7 348	9	7 966	22 919
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	10 198	7 936	179	18 313	8 433	71 337	173	79 943	98 256
davon hypothekarisch gedeckt of which, secured by mortgages	2 454	62	—	2 516	124	1 705	—	1 829	4 345
Hypothekarforderungen Mortgage claims	71 275	119	.	71 394	2 323	5 260	.	7 583	78 977
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	5 769	651	2 023	8 443	926	6 692	1	7 619	16 061
Finanzanlagen Financial investments	5 461	266	2 505	8 232	10 124	36 345	—	46 469	54 701
Beteiligungen Participating interests	932	6	.	938	1 526	747	.	2 273	3 211
Sachanlagen Tangible assets	7 047	–3	.	7 044	37	32	.	69	7 113
davon Liegenschaften of which, real estate	2 793	0	.	2 793	7	20	.	27	2 820
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 328	310	.	1 638	200	763	.	964	2 602
Sonstige Aktiven Other assets	4 263	1 108	8	5 378	3 513	4 594	53	8 160	13 539
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	183 474	29 280	10 907	223 660	44 338	234 821	5 818	284 978	508 637

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	168	235	.	403	1635	3482	.	5 117	5 520
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	2 015	2 167	969	5 151	4 306	8 298	1 423	14 028	19 178
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	13 965	6 012	1 530	21 507	9 890	43 697	353	53 940	75 447
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	38 341	874	.	39 215	1 775	953	.	2 728	41 942
davon Freizügigkeitskonten (2. Säule) ¹⁷ of which, vested benefit accounts (pillar 2) ¹⁷	3 265	1	.	3 267	51	—	.	51	3 318
davon gebundene Vorsorgegelder (Säule 3a) ¹⁷ of which, tied pension provision (pillar 3a) ¹⁷	4 523	—	.	4 523	33	—	.	33	4 556
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	33 978	19 100	1 386	54 464	14 153	134 909	10 171	159 233	213 697
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	8 813	8 731	1	17 545	1 518	46 880	24	48 423	65 968
Kassenobligationen Medium-term bank-issued notes	2 930	0	.	2 931	.	.	.	.	2 931
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	10 285	28	.	10 314	911	1 015	.	1 926	12 240
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	1 728	28	.	1 756	911	1 015	.	1 926	3 682
davon nachrangig of which, subordinated	40	—	.	40	—	93	.	93	133
Rechnungsabgrenzungen Accrued expenses and deferred income	2 853	368	.	3 221	146	522	.	669	3 890
Sonstige Passiven Other liabilities	5 530	3 235	18	8 784	4 503	4 275	132	8 910	17 694
Wertberichtigungen und Rückstellungen ¹⁸ Value adjustments and provisions ¹⁸	5 737	214	.	5 952	40	165	.	205	6 157
Reserven für allgemeine Bankrisiken Reserves for general banking risks	2 164	26	.	2 190	89	265	.	354	2 544
Gesellschaftskapital Capital	12 436	.	.	12 436	.	.	.	.	12 436
Allgemeine gesetzliche Reserven General statutory reserve	12 475	.	.	12 475	.	.	.	.	12 475
Reserve für eigene Beteiligungstitel Reserve for treasury shares	160	.	.	160	.	.	.	.	160
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	8 476	.	.	8 476	.	.	.	.	8 476
Gewinnvortrag Retained earnings	8 053	—	.	8 053	585	-2	.	583	8 636
Verlustvortrag Accumulated losses brought forward	- 754	—	.	- 754	—	—	.	—	- 754
Bilanzsumme Balance sheet total	167 626	40 992	3 904	212 522	39 552	244 460	12 104	296 115	508 637

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

¹⁷ In Sparform.
In the form of savings.

¹⁸ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

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

5.11 Handelsbanken / Commercial banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen	Edel- metalle ¹⁹	Total	CHF	Fremd- wäh- rungen	Edel- metalle ¹⁹	Total	
		Foreign curren- cies	Precious metals ¹⁹			Foreign curren- cies	Precious metals ¹⁹		
	1	2	3	4	5	6	7	8	9

Aktiven / Assets

Flüssige Mittel Liquid assets	.	.	.	.	.	.	.	.	.
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	.	.	.	.	.	.	.	.	.
Forderungen aus Geldmarktpapieren Money market 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 Foreign curren- cies	Edel- metalle ²² Precious metals ²²	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²² Precious metals ²²	Total	
	1	2	3	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	23 789	254	.	24 043	0	274	.	274	24 317
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	23 575	.	.	23 575	.	.	.	.	23 575
Forderungen aus Geldmarktpapieren Money market instruments held	94	14	.	109	1 720	3 158	.	4 878	4 987
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	71	—	.	71	7	900	.	907	978
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	1 768	3 439	2 243	7 449	387	6 686	1 640	8 713	16 161
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	1 240	1 989	—	3 229	2 579	16 002	—	18 581	21 810
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	769	81	0	850	75	556	0	631	1 481
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	3 466	1 154	31	4 652	1 949	16 053	2	18 003	22 654
davon hypothekarisch gedeckt of which, secured by mortgages	59	4	—	64	8	37	—	45	109
Hypothekarforderungen Mortgage claims	7 918	28	.	7 946	24	470	.	494	8 440
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	3 904	603	1 669	6 175	334	4 316	0	4 650	10 825
Finanzanlagen Financial investments	2 011	84	1 818	3 913	3 010	9 866	—	12 875	16 789
Beteiligungen Participating interests	220	2	.	222	193	70	.	263	485
Sachanlagen Tangible assets	3 117	0	.	3 117	25	5	.	30	3 147
davon Liegenschaften of which, real estate	912	—	.	912	5	1	.	5	917
Rechnungsabgrenzungen Accrued income and prepaid expenses	298	72	.	370	76	216	.	293	663
Sonstige Aktiven Other assets	2 015	558	4	2 577	899	1 994	19	2 912	5 489
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	50 609	8 279	5 764	64 652	11 270	59 666	1 662	72 597	137 250

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	151	227	.	378	1635	3424	.	5059	5437
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	841	589	522	1953	3502	2251	595	6348	8301
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	1558	2217	480	4255	131	3122	—	3253	7508
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	1382	91	.	1473	138	107	.	245	1718
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	16021	6876	728	23624	7773	38229	4605	50607	74232
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	1928	5229	—	7157	201	10381	0	10583	17740
Kassenobligationen Medium-term bank-issued notes	9	—	.	9	.	.	.	.	9
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	75	28	.	104	911	922	.	1833	1937
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	13	28	.	41	911	922	.	1833	1874
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	774	26	.	800	85	75	.	160	960
Sonstige Passiven Other liabilities	3100	1629	14	4743	1103	1988	127	3218	7962
Wertberichtigungen und Rückstellungen ²⁴ Value adjustments and provisions ²⁴	1137	37	.	1174	4	70	.	74	1248
Reserven für allgemeine Bankrisiken Reserves for general banking risks	550	—	.	550	—	—	.	—	550
Gesellschaftskapital Capital	1854	.	.	1854	.	.	.	.	1854
Allgemeine gesetzliche Reserven General statutory reserve	4869	.	.	4869	.	.	.	.	4869
Reserve für eigene Beteiligungstitel Reserve for treasury shares	108	.	.	108	.	.	.	.	108
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	1881	.	.	1881	.	.	.	.	1881
Gewinnvortrag Retained earnings	1105	—	.	1105	0	-2	.	-2	1102
Verlustvortrag Accumulated losses brought forward	-166	—	.	-166	—	—	.	—	-166
Bilanzsumme Balance sheet total	37178	16950	1744	55872	15485	60565	5328	81378	137250

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	2 753	80	.	2 833	—	76	.	76	2 909
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	2 346	.	.	2 346	.	.	.	.	2 346
Forderungen aus Geldmarktpapieren Money market instruments held	0	1	.	1	—	15	.	15	16
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	15	.	15	15
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	639	507	170	1 316	8	227	—	236	1 552
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	1 223	644	—	1 866	655	412	—	1 067	2 933
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	6 164	162	—	6 326	86	62	—	148	6 473
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	2 702	18	23	2 743	21	312	—	333	3 077
davon hypothekarisch gedeckt of which, secured by mortgages	1 391	1	—	1 392	2	0	—	2	1 395
Hypothekarforderungen Mortgage claims	44 178	0	.	44 178	144	—	.	144	44 322
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	176	1	2	179	11	134	—	145	324
Finanzanlagen Financial investments	1 150	10	12	1 172	1 219	540	—	1 758	2 930
Beteiligungen Participating interests	112	—	.	112	32	3	.	36	147
Sachanlagen Tangible assets	516	—	.	516	—	—	.	—	516
davon Liegenschaften of which, real estate	315	—	.	315	—	—	.	—	315
Rechnungsabgrenzungen Accrued income and prepaid expenses	192	2	.	194	5	4	.	9	203
Sonstige Aktiven Other assets	269	32	—	300	3	9	—	13	313
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	60 074	1 456	206	61 737	2 184	1 794	—	3 979	65 715

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²⁵ Precious metals ²⁵	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²⁵ Precious metals ²⁵	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	13	1	.	14	—	—	.	—	14
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	376	160	53	589	161	48	19	228	816
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	3890	32	—	3922	115	125	—	239	4162
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	31840	665	.	32506	1252	230	.	1482	33988
davon Freizügigkeitskonten (2. Säule) ²⁶ of which, vested benefit accounts (pillar 2) ²⁶	2828	1	.	2830	49	—	.	49	2878
davon gebundene Vorsorgegelder (Säule 3a) ²⁶ of which, tied pension provision (pillar 3a) ²⁶	3977	—	.	3977	33	—	.	33	4009
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	4973	953	61	5987	218	1508	58	1784	7771
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	1656	69	—	1724	1	10	—	11	1736
Kassenobligationen Medium-term bank-issued notes	1913	0	.	1913	.	.	.	.	1913
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	8521	—	.	8521	—	—	.	—	8521
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	1318	—	.	1318	—	—	.	—	1318
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	308	0	.	308	2	0	.	2	310
Sonstige Passiven Other liabilities	566	27	—	593	22	16	—	38	632
Wertberichtigungen und Rückstellungen ²⁷ Value adjustments and provisions ²⁷	2018	0	.	2018	0	0	.	0	2018
Reserven für allgemeine Bankrisiken Reserves for general banking risks	384	—	.	384	—	—	.	—	384
Gesellschaftskapital Capital	1243	.	.	1243	.	.	.	.	1243
Allgemeine gesetzliche Reserven General statutory reserve	1037	.	.	1037	.	.	.	.	1037
Reserve für eigene Beteiligungstitel Reserve for treasury shares	33	.	.	33	.	.	.	.	33
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	1073	.	.	1073	.	.	.	.	1073
Gewinnvortrag Retained earnings	70	—	.	70	—	—	.	—	70
Verlustvortrag Accumulated losses brought forward	-5	—	.	-5	—	—	.	—	-5
Bilanzsumme Balance sheet total	59910	1907	114	61930	1771	1937	77	3785	65715

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	24 317	368	.	24 685	0	1 137	.	1 137	25 822
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	23 956	.	.	23 956	.	.	.	.	23 956
Forderungen aus Geldmarktpapieren Money market instruments held	1 146	39	.	1 185	131	17 153	.	17 284	18 468
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	1	—	.	1	—	1 534	.	1 534	1 535
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	2 916	5 120	3 769	11 804	2 935	9 611	1 788	14 334	26 138
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	5 141	3 564	1	8 706	8 234	46 950	2 154	57 338	66 044
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	5 141	2 627	9	7 777	448	6 730	9	7 187	14 964
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	4 030	6 763	125	10 918	6 463	54 972	172	61 607	72 525
davon hypothekarisch gedeckt of which, secured by mortgages	1 004	57	—	1 060	114	1 668	—	1 781	2 842
Hypothekarforderungen Mortgage claims	19 179	91	.	19 270	2 155	4 790	.	6 945	26 214
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	1 689	47	352	2 089	581	2 242	1	2 824	4 912
Finanzanlagen Financial investments	2 300	172	675	3 147	5 895	25 940	—	31 835	34 982
Beteiligungen Participating interests	601	4	.	605	1 301	673	.	1 974	2 579
Sachanlagen Tangible assets	3 414	-3	.	3 410	12	27	.	40	3 450
davon Liegenschaften of which, real estate	1 566	0	.	1 566	2	19	.	21	1 588
Rechnungsabgrenzungen Accrued income and prepaid expenses	838	236	.	1 074	119	543	.	662	1 736
Sonstige Aktiven Other assets	1 978	518	4	2 501	2 611	2 591	34	5 236	7 736
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	72 790	19 544	4 936	97 271	30 885	173 361	4 156	208 402	305 672

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen	Edel- metalle ²⁸	Total	CHF	Fremd- wäh- rungen	Edel- metalle ²⁸	Total	
		Foreign curren- cies	Precious metals ²⁸			Foreign curren- cies	Precious metals ²⁸		
1	2	3	4	5	6	7	8	9	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	4	7	.	11	0	58	.	58	69
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	797	1 418	394	2 609	643	6 000	809	7 452	10 061
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	8 517	3 762	1 050	13 329	9 644	40 451	353	50 448	63 778
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	5 118	118	.	5 236	385	615	.	1 001	6 236
davon Freizügigkeitskonten (2. Säule) ²⁹ of which, vested benefit accounts (pillar 2) ²⁹	437	—	.	437	3	—	.	3	440
davon gebundene Vorsorgegelder (Säule 3a) ²⁹ of which, tied pension provision (pillar 3a) ²⁹	546	—	.	546	0	—	.	0	547
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	12 984	11 272	597	24 853	6 161	95 172	5 508	106 841	131 694
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	5 229	3 433	1	8 664	1 316	36 489	24	37 829	46 492
Kassenobligationen Medium-term bank-issued notes	1 008	—	.	1 008	.	.	.	.	1 008
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	1 689	—	.	1 689	—	93	.	93	1 783
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	396	—	.	396	—	93	.	93	490
davon nachrangig of which, subordinated	40	—	.	40	—	93	.	93	133
Rechnungsabgrenzungen Accrued expenses and deferred income	1 772	342	.	2 113	59	448	.	507	2 621
Sonstige Passiven Other liabilities	1 864	1 579	4	3 447	3 377	2 271	5	5 654	9 101
Wertberichtigungen und Rückstellungen ³⁰ Value adjustments and provisions ³⁰	2 582	177	.	2 759	36	95	.	131	2 890
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1 230	26	.	1 256	89	265	.	354	1 610
Gesellschaftskapital Capital	9 339	.	.	9 339	.	.	.	.	9 339
Allgemeine gesetzliche Reserven General statutory reserve	6 569	.	.	6 569	.	.	.	.	6 569
Reserve für eigene Beteiligungstitel Reserve for treasury shares	19	.	.	19	.	.	.	.	19
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	5 522	.	.	5 522	.	.	.	.	5 522
Gewinnvortrag Retained earnings	6 878	—	.	6 878	585	0	.	585	7 463
Verlustvortrag Accumulated losses brought forward	— 583	—	.	— 583	—	—	.	—	— 583
Bilanzsumme Balance sheet total	70 539	22 135	2 046	94 720	22 296	181 958	6 699	210 953	305 672

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	37 474	5	.	37 478	—	3	.	3	37 481
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	37 432	.	.	37 432	.	.	.	.	37 432
Forderungen aus Geldmarktpapieren Money market instruments held	—	3	.	3	—	100	.	100	103
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	335	174	141	650	366	1 851	2	2 219	2 869
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	8	15	—	23	1 450	5 335	—	6 785	6 808
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	1 399	1 640	—	3 040	31	1 237	—	1 267	4 307
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	140	1 237	—	1 377	87	1 924	0	2 011	3 388
davon hypothekarisch gedeckt of which, secured by mortgages	36	—	—	36	—	—	—	—	36
Hypothekarforderungen Mortgage claims	774	3	.	777	47	20	.	67	844
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	25	—	—	25	398	—	—	398	422
Finanzanlagen Financial investments	61	—	—	61	68	10	—	79	140
Beteiligungen Participating interests	0	—	.	0	—	—	.	—	0
Sachanlagen Tangible assets	61	—	.	61	—	—	.	—	61
davon Liegenschaften of which, real estate	13	—	.	13	—	—	.	—	13
Rechnungsabgrenzungen Accrued income and prepaid expenses	43	12	.	54	4	9	.	14	68
Sonstige Aktiven Other assets	150	39	1	190	31	101	0	131	321
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	40 471	3 128	142	43 741	2 481	10 590	2	13 073	56 813

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	—	—	.	—	—	—	.	—	—
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	153	59	—	212	2244	830	18	3 092	3 304
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	54	490	—	544	37 089	4 835	—	41 925	42 469
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	231	143	.	374	16	42	.	57	432
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	45	—	.	45	—	—	.	—	45
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	1 382	2 530	15	3 926	395	3 935	110	4 439	8 365
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	49	200	—	250	3	326	—	330	580
Kassenobligationen Medium-term bank-issued notes	1	—	.	1	.	.	.	.	1
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	—	—	.	—	—	—	.	—	—
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	—	—	.	—	—	—	.	—	—
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	233	49	.	282	6	29	.	35	317
Sonstige Passiven Other liabilities	101	49	0	150	27	104	—	131	281
Wertberichtigungen und Rückstellungen ³³ Value adjustments and provisions ³³	204	16	.	220	0	—	.	0	221
Reserven für allgemeine Bankrisiken Reserves for general banking risks	258	—	.	258	—	—	.	—	258
Gesellschaftskapital Capital	190	.	.	190	.	.	.	.	190
Allgemeine gesetzliche Reserven General statutory reserve	0	.	.	0	.	.	.	.	0
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	—	.	.	—	.	.	.	.	—
Gewinnvortrag Retained earnings	503	—	.	503	—	3	.	3	506
Verlustvortrag Accumulated losses brought forward	- 42	—	.	- 42	- 67	—	.	- 67	- 109
Bilanzsumme Balance sheet total	3 317	3 537	15	6 869	39 714	10 104	127	49 945	56 813

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	12 234	49	.	12 284	—	4	.	4	12 287
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	11 750	.	.	11 750	.	.	.	.	11 750
Forderungen aus Geldmarktpapieren Money market instruments held	4 177	5	.	4 182	325	3 081	.	3 406	7 588
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	67	—	.	67	—	—	.	—	67
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	704	1 869	556	3 129	204	4 346	932	5 482	8 611
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	585	3 677	—	4 262	747	3 988	—	4 734	8 996
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	109	14	—	123	20	207	—	228	350
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	738	1 018	0	1 756	314	2 809	7	3 129	4 885
davon hypothekarisch gedeckt of which, secured by mortgages	14	0	—	14	1	2	—	3	16
Hypothekarforderungen Mortgage claims	359	—	.	359	1	—	.	1	361
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	607	7	23	638	373	951	—	1 325	1 963
Finanzanlagen Financial investments	2 588	12	444	3 044	969	1 523	—	2 492	5 535
Beteiligungen Participating interests	148	—	.	148	50	5	.	54	202
Sachanlagen Tangible assets	591	—	.	591	5	—	.	5	595
davon Liegenschaften of which, real estate	514	—	.	514	5	—	.	5	519
Rechnungsabgrenzungen Accrued income and prepaid expenses	157	7	.	165	7	16	.	23	188
Sonstige Aktiven Other assets	713	360	—	1 072	1 155	608	—	1 763	2 836
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	23 711	7 018	1 023	31 751	4 171	17 537	939	22 646	54 398

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	1	0	.	1	—	—	.	—	1
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	328	1 512	3	1 843	2 154	4 903	399	7 456	9 300
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	43	38	1	81	0	112	42	154	236
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	1 907	484	.	2 391	372	1 075	.	1 447	3 838
davon Freizügigkeitskonten (2. Säule) ³⁵ of which, vested benefit accounts (pillar 2) ³⁵	54	1	.	57	—	—	.	—	57
davon gebundene Vorsorgegelder (Säule 3a) ³⁵ of which, tied pension provision (pillar 3a) ³⁵	1	—	.	1	—	—	.	—	1
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	10 327	4 492	76	14 895	3 679	12 991	903	17 573	32 468
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	527	112	70	709	195	188	207	590	1 298
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	496	1	.	497	0	0	.	0	497
Sonstige Passiven Other liabilities	912	544	—	1 457	1 007	627	—	1 633	3 090
Wertberichtigungen und Rückstellungen ³⁶ Value adjustments and provisions ³⁶	612	1	.	613	—	—	.	—	613
Reserven für allgemeine Bankrisiken Reserves for general banking risks	387	—	.	387	—	—	.	—	387
Gesellschaftskapital Capital	2 444	.	.	2 444	.	.	.	.	2 444
Allgemeine gesetzliche Reserven General statutory reserve	6	.	.	6	.	.	.	.	6
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	89	.	.	89	.	.	.	.	89
Gewinnvortrag Retained earnings	131	—	.	131	—	—	.	—	131
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	18 210	7 186	149	25 544	7 407	19 895	1 551	28 853	54 398

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 Bankengruppen / Total for categories 1.00–5.00

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁷ Precious metals ³⁷	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁷ Precious metals ³⁷	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	135 590	1 625	.	137 215	0	71 979	.	71 979	209 194
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	124 949	.	.	124 949	.	.	.	.	124 949
Forderungen aus Geldmarktpapieren Money market instruments held	2 463	137	.	2 600	2 344	65 533	.	67 877	70 476
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	176	—	.	176	7	30 630	.	30 637	30 814
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	7 805	14 440	8 552	30 797	5 094	58 651	4 581	68 326	99 123
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	20 670	12 215	389	33 274	25 644	412 399	3 043	441 086	474 360
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	71 464	18 731	440	90 635	5 025	154 026	210	159 261	249 896
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	43 658	15 270	202	59 130	15 931	176 821	178	192 930	252 060
davon hypothekarisch gedeckt of which, secured by mortgages	13 389	191	2	13 582	213	3 808	—	4 021	17 603
Hypothekarforderungen Mortgage claims	796 268	435	.	796 703	3 560	7 901	.	11 460	808 164
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	22 469	1 750	24 293	48 513	6 321	114 940	7 342	128 603	177 116
Finanzanlagen Financial investments	32 148	303	2 688	35 139	18 989	62 692	—	81 681	116 820
Beteiligungen Participating interests	4 589	6	.	4 595	57 592	1 919	.	59 511	64 106
Sachanlagen Tangible assets	22 050	–3	.	22 046	37	923	.	960	23 007
davon Liegenschaften of which, real estate	15 269	0	.	15 269	7	402	.	409	15 677
Rechnungsabgrenzungen Accrued income and prepaid expenses	3 840	521	.	4 362	280	4 353	.	4 633	8 994
Sonstige Aktiven Other assets	24 521	3 697	538	28 755	27 255	72 165	131	99 552	128 307
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	1 187 635	69 126	37 102	1 293 864	168 073	1 204 302	15 485	1 387 860	2 681 724

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	738	1 963	.	2 701	3 887	109 093	.	112 979	115 680
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	7 525	8 277	9 491	25 293	18 185	53 740	7 482	79 407	104 700
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	30 944	23 939	1 970	56 853	22 577	239 528	1 462	263 567	320 420
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	446 494	7 213	.	453 707	23 170	7 331	.	30 501	484 208
davon Freizügigkeitskonten (2. Säule) ³⁸ of which, vested benefit accounts (pillar 2) ³⁸	27 856	1	.	27 858	467	—	.	467	28 324
davon gebundene Vorsorgegelder (Säule 3a) ³⁸ of which, tied pension provision (pillar 3a) ³⁸	42 579	—	.	42 579	219	—	.	219	42 798
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	220 921	66 533	4 092	291 545	30 983	258 038	18 653	307 674	599 219
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	41 379	26 677	27	68 083	5 705	260 353	609	266 667	334 750
Kassenobligationen Medium-term bank-issued notes	34 248	0	.	34 249	.	.	.	.	34 249
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	116 466	1 468	.	117 934	15 736	221 094	.	236 830	354 764
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	41 672	1 468	.	43 140	15 736	221 094	.	236 830	279 970
davon nachrangig of which, subordinated	6 717	—	.	6 717	3 396	29 342	.	32 738	39 455
Rechnungsabgrenzungen Accrued expenses and deferred income	8 641	632	.	9 273	1 502	6 592	.	8 094	17 367
Sonstige Passiven Other liabilities	20 964	9 325	480	30 769	30 414	70 029	174	100 617	131 386
Wertberichtigungen und Rückstellungen ³⁹ Value adjustments and provisions ³⁹	13 471	591	.	14 061	382	862	.	1 244	15 306
Reserven für allgemeine Bankrisiken Reserves for general banking risks	18 922	26	.	18 948	89	265	.	354	19 302
Gesellschaftskapital Capital	24 034	.	.	24 034	.	.	.	.	24 034
Allgemeine gesetzliche Reserven General statutory reserve	80 525	.	.	80 525	.	.	.	.	80 525
Reserve für eigene Beteiligungstitel Reserve for treasury shares	1 330	.	.	1 330	.	.	.	.	1 330
Aufwertungsreserve Revaluation reserve	13	.	.	13	.	.	.	.	13
Andere Reserven Other reserves	31 563	.	.	31 563	.	.	.	.	31 563
Gewinnvortrag Retained earnings	12 249	0	.	12 249	585	827	.	1 412	13 661
Verlustvortrag Accumulated losses brought forward	- 754	—	.	- 754	—	—	.	—	- 754
Bilanzsumme Balance sheet total	1 109 673	146 644	16 060	1 272 377	153 214	1 227 752	28 381	1 409 347	2 681 724

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	2009	53 503	28 438	3 081	8 180	.	.	93 202
Liquid assets	2010	46 306	41 657	3 484	14 695	.	.	106 143
	2011	185 298	38 035	24 294	11 335	.	.	258 962
Forderungen aus Geldmarktpapieren	2009	11 151	63 848	40 341	41 817	.	.	157 157
Money market instruments held	2010	50 715	28 779	25 429	38 330	.	.	143 252
	2011	9 309	19 916	15 597	33 345	.	.	78 167
Forderungen gegenüber Banken, auf Sicht	2009	17 092	28 355	31 973	19 278	—	10 291	106 990
Claims against banks, sight	2010	15 858	30 288	24 472	18 838	—	14 949	104 405
	2011	14 508	33 267	30 928	17 136	—	14 764	110 603
Forderungen gegenüber Banken, auf Zeit	2009	62 686	232 608	119 261	70 343	3 179	96	488 173
Claims against banks, time	2010	70 011	230 925	106 584	85 835	3 977	94	497 426
	2011	49 104	242 724	106 268	88 636	3 374	58	490 165
Forderungen gegenüber Kunden	2009	159 574	278 450	51 385	56 939	930	967	548 246
Claims against customers	2010	142 375	263 948	49 021	61 059	50	847	517 300
	2011	138 917	266 237	47 026	61 670	4	1 032	514 886
Hypothekarforderungen	2009	727 705	743	1 411	3 949	.	.	733 808
Mortgage claims	2010	761 494	453	1 203	3 937	.	.	767 088
	2011	801 009	895	1 372	6 093	.	.	809 368
Wertschriften ² und Edelmetalle	2009	88 414	84 279	81 723	56 014	.	26 181	336 611
Securities ² and precious metals	2010	96 095	100 703	61 896	63 258	.	31 396	353 348
	2011	85 018	79 295	52 419	50 475	.	34 790	301 997
Beteiligungen	2009	35 347	5 163	961	2 240	.	.	43 710
Participating interests	2010	49 272	6 363	745	4 694	.	.	61 074
	2011	62 379	576	640	713	.	.	64 309
Sachanlagen	2009	22 176	649	9	522	.	.	23 357
Tangible assets	2010	22 405	503	5	407	.	.	23 319
	2011	22 744	532	4	384	.	.	23 663
Übrige Positionen ³	2009	47 315	28 700	19 702	40 535	—	716	136 968
Sundry items ³	2010	59 092	– 6 036	11 120	76 251	—	743	141 171
	2011	58 257	23 118	5 076	53 694	—	670	140 814
Bilanzsumme	2009	1 224 964	751 233	349 847	299 818	4 109	38 252	2 668 223
Balance sheet total	2010	1 313 624	697 582	283 961	367 304	4 027	48 029	2 714 526
	2011	1 426 542	704 595	283 625	323 482	3 378	51 314	2 792 935

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	2009	3 382	44 712	7 162	7 525	.	.	62 780
	2010	4 981	70 957	7 900	7 547	.	.	91 386
	2011	4 626	81 423	14 431	15 201	.	.	115 681
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	2009	22 610	33 614	30 070	14 160	—	15 488	115 941
	2010	32 656	26 222	28 087	14 723	—	20 901	122 587
	2011	30 589	24 902	27 225	17 194	—	17 392	117 303
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	2009	80 206	129 611	107 470	66 482	3 570	2 319	389 656
	2010	72 090	139 875	86 817	76 029	2 230	1 319	378 361
	2011	90 707	134 064	73 746	61 132	2 082	1 393	363 124
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	2009	409 215	1 072	14 912	845	.	.	426 043
	2010	441 103	1 027	14 262	301	.	.	456 694
	2011	472 190	1 375	14 544	369	.	.	488 478
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	2009	210 758	154 615	124 684	51 017	—	15 100	556 173
	2010	234 387	164 780	101 477	51 418	—	19 135	571 197
	2011	267 686	188 984	99 455	60 079	—	23 848	640 051
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	2009	65 542	215 199	69 703	66 059	—	801	417 304
	2010	55 030	192 770	53 407	58 493	974	711	361 385
	2011	47 858	170 044	55 163	62 650	—	914	336 628
Kassenobligationen Medium-term bank-issued notes	2009	44 451	.	—	.	.	.	44 451
	2010	36 118	.	—	.	.	.	36 118
	2011	34 250	.	0	.	.	.	34 250
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	2009	117 639	87 785	109 921	22 167	.	.	337 511
	2010	129 020	101 749	101 647	27 584	.	.	360 000
	2011	132 202	97 398	97 379	27 785	.	.	354 764
Übrige Positionen ⁴ Sundry items ⁴	2009	96 251	57 210	– 5 906	32 957	—	625	181 138
	2010	103 223	28 636	– 9 533	69 709	—	631	192 665
	2011	98 628	55 150	– 15 967	50 559	—	654	189 024
Eigene Mittel Equity	2009	139 155	– 1 393	182	– 718	.	.	137 226
	2010	145 306	– 356	210	– 1 026	.	.	144 134
	2011	152 801	– 148	303	674	.	.	153 630
Bilanzsumme Balance sheet total	2009	1 189 209	722 423	458 196	260 492	3 570	34 333	2 668 223
	2010	1 253 913	725 661	384 272	304 779	3 204	42 697	2 714 526
	2011	1 331 535	753 193	366 280	295 644	2 082	44 201	2 792 935

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
1982	382 059	229 437	416 190	195 306	611 496	62.5	37.5	68.1	31.9
1983	406 174	250 454	445 758	210 870	656 628	61.9	38.1	67.9	32.1
1984	433 839	289 005	492 505	230 339	722 844	60.0	40.0	68.1	31.9
1985	469 060	308 687	539 130	238 617	777 747	60.3	39.7	69.3	30.7
1986	510 472	337 299	588 089	259 682	847 771	60.2	39.8	69.4	30.6
1987	552 548	349 700	641 831	260 418	902 248	61.2	38.8	71.1	28.9
1988	591 700	375 880	678 470	289 110	967 580	61.2	38.8	70.1	29.9
1989	654 306	382 177	727 396	309 087	1 036 483	63.1	36.9	70.2	29.8
1990	692 518	389 130	759 267	322 382	1 081 649	64.0	36.0	70.2	29.8
1991	712 825	401 960	775 653	339 132	1 114 785	63.9	36.1	69.6	30.4
1992	730 793	418 082	801 401	347 474	1 148 875	63.6	36.4	69.8	30.2
1993	760 541	458 794	840 039	379 296	1 219 335	62.4	37.6	68.9	31.1
1994	778 319	446 783	846 224	378 877	1 225 101	63.5	36.5	69.1	30.9
1995	809 693	513 740	880 442	442 985	1 323 427	61.2	38.8	66.5	33.5
1996	830 961	664 371	920 975	574 358	1 495 332	55.6	44.4	61.6	38.4
1997	880 470	901 743	980 300	801 914	1 782 213	49.4	50.6	55.0	45.0
1998	903 874	1 154 050	1 019 024	1 038 900	2 057 924	43.9	56.1	49.5	50.5
1999	962 404	1 281 445	1 087 490	1 156 359	2 243 849	42.9	57.1	48.5	51.5
2000	928 691	1 196 189	1 013 500	1 111 380	2 124 880	43.7	56.3	47.7	52.3
2001	922 407	1 305 009	1 009 123	1 218 293	2 227 416	41.4	58.6	45.3	54.7
2002	903 501	1 348 373	1 024 296	1 227 579	2 251 874	40.1	59.9	45.5	54.5
2003	921 319	1 315 724	1 061 327	1 175 716	2 237 043	41.2	58.8	47.4	52.6
2004	961 647	1 529 122	1 101 707	1 389 061	2 490 768	38.6	61.4	44.2	55.8
2005	997 008	1 849 447	1 176 674	1 669 781	2 846 455	35.0	65.0	41.3	58.7
2006	1 035 730	2 158 467	1 229 433	1 964 764	3 194 197	32.4	67.6	38.5	61.5
2007	1 137 497	2 320 400	1 311 951	2 145 946	3 457 897	32.9	67.1	37.9	62.1
2008	1 168 252	1 911 361	1 272 387	1 807 226	3 079 613	37.9	62.1	41.3	58.7
2009	1 199 834	1 468 389	1 250 971	1 417 252	2 668 223	45.0	55.0	46.9	53.1
2010	1 262 680	1 451 847	1 288 790	1 425 737	2 714 526	46.5	53.5	47.5	52.5
2011	1 369 356	1 423 579	1 304 789	1 488 145	2 792 935	49.0	51.0	46.7	53.3

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	2007	991 652	55 595	22 616	10 378	57 255	1 137 497
Domestic	2008	1 057 067	41 719	24 421	12 261	32 785	1 168 252
	2009	1 078 120	56 916	24 563	8 695	31 540	1 199 834
	2010	1 144 910	46 029	21 196	9 864	40 682	1 262 680
	2011	1 251 817	47 650	24 628	6 994	38 266	1 369 356
Ausland	2007	188 381	1 129 214	488 789	498 450	15 567	2 320 400
Foreign	2008	173 557	843 842	422 687	463 694	7 581	1 911 361
	2009	146 843	694 317	325 284	291 123	10 822	1 468 389
	2010	168 714	651 553	262 765	357 441	11 374	1 451 847
	2011	174 725	656 945	258 996	316 487	16 425	1 423 579
Total	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	1 224 964	751 233	349 847	299 818	42 362	2 668 223
	2010	1 313 624	697 582	283 961	367 304	52 056	2 714 526
	2011	1 426 542	704 595	283 625	323 482	54 692	2 792 935
Passiven / Liabilities							
Inland	2007	1 039 455	109 003	96 494	30 383	36 616	1 311 951
Domestic	2008	1 029 713	94 843	99 500	24 302	24 029	1 272 387
	2009	1 044 048	80 164	88 631	23 222	14 905	1 250 971
	2010	1 100 953	76 514	72 642	20 657	18 023	1 288 790
	2011	1 131 200	66 358	70 928	20 080	16 223	1 304 789
Ausland	2007	162 121	1 059 351	462 031	435 993	26 450	2 145 946
Foreign	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
	2010	152 960	649 146	311 630	284 122	27 878	1 425 737
	2011	200 335	686 834	295 352	275 564	30 060	1 488 145
Total	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	1 189 209	722 423	458 196	260 492	37 902	2 668 223
	2010	1 253 913	725 661	384 272	304 779	45 901	2 714 526
	2011	1 331 535	753 193	366 280	295 644	46 283	2 792 935

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

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

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
2010	38 279	9 750	48 029	15 455	27 242	42 697
2011	37 886	13 427	51 314	14 494	29 707	44 201

1.00 Kantonalbanken / Cantonal banks

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
2010	3 338	787	4 126	3 067	547	3 615
2011	3 057	779	3 836	3 571	540	4 111

2.00 Grossbanken / Big banks

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
2010	23 100	4 986	28 085	9 235	15 963	25 198
2011	21 598	8 031	29 629	8 042	15 657	23 699

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2007	149	—	149	128	18	146
2008	123	—	123	105	17	121
2009	133	—	133	101	29	130
2010	126	—	126	86	37	123
2011	127	—	127	85	39	125

4.00 Raiffeisenbanken / Raiffeisen banks

2007	132	—	132	64	14	79
2008	159	—	159	97	15	112
2009	317	—	317	141	30	171
2010	931	17	948	313	43	356
2011	1 034	17	1 051	258	41	299

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)

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
2010	9 349	3 675	13 024	2 535	9 274	11 809
2011	10 905	3 660	14 565	2 374	11 751	14 125

5.11 Handelsbanken / Commercial banks

2007	99	—	99	59	39	98
2008	.	.	.	.	.	.
2009	.	.	.	.	.	.
2010	.	.	.	.	.	.
2011	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2010	4 341	2 113	6 454	1 147	4 132	5 278
2011	5 764	1 662	7 426	1 264	5 328	6 592

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2010	4 808	1 562	6 370	1 266	5 066	6 332
2011	4 934	1 998	6 933	996	6 346	7 342

7.00 Filialen ausländischer Banken / Branches of foreign banks

2007	59	—	59	4	55	59
2008	55	—	55	3	50	53
2009	68	3	72	4	67	70
2010	101	—	101	11	90	101
2011	142	2	143	15	127	142

8.00 Privatbankiers / Private bankers

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
2010	1 335	285	1 620	207	1 289	1 496
2011	1 023	939	1 962	149	1 551	1 700

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

2007	24 310	981	25 291	23 983	1 189	25 172
2008	11 274	2 372	13 646	11 701	—	11 701
2009	1 505	2 604	4 109	3 333	237	3 570
2010	2 403	1 624	4 027	2 569	636	3 204
2011	380	2 998	3 378	1 729	353	2 082

2.00 Grossbanken / Big banks

2007	21 900	1	21 901	21 900	1	21 901
2008	8 799	—	8 799	8 799	—	8 799
2009	—	—	—	—	—	—
2010	—	—	—	—	—	—
2011	—	—	—	—	—	—

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	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	72 958	96 699
	2010	8 179	13 785	21 964	7 679	59 813	67 492	89 456
	2011	8 844	16 483	25 327	5 664	64 848	70 511	95 839
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	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
	2010	37 501	12 313	49 814	32 511	411 031	443 542	493 356
	2011	21 264	15 907	37 170	27 841	421 121	449 562	486 733
Forderungen gegenüber Banken, Total Claims against banks, total	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	518 090	581 597
	2010	45 680	26 098	71 778	40 190	470 845	511 034	582 812
	2011	30 107	32 390	62 497	33 505	486 569	520 074	582 571

Verpflichtungen / Liabilities

Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	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
	2010	12 976	7 702	20 677	19 680	61 329	81 009	101 687
	2011	8 007	9 848	17 855	22 583	59 474	82 056	99 911
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	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
	2010	39 048	19 860	58 907	33 043	282 862	315 904	374 811
	2011	31 041	24 467	55 508	59 666	244 475	304 141	359 649
Verpflichtungen gegenüber Banken, Total Liabilities towards banks, total	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
	2010	52 024	27 561	79 585	52 722	344 191	396 913	476 498
	2011	39 047	34 315	73 362	82 249	303 949	386 198	459 560

Überschuss Aktiven bzw. Passiven / Net position

Überschuss Aktiven (+) bzw. Passiven (-)	2007	- 42 179	- 21 615	- 63 794	4 634	157 710	162 345	98 551
Total Bankengelder	2008	- 26 758	- 15 731	- 42 488	- 1 137	142 278	141 142	98 653
Net position (surplus claims (+), surplus liabilities (-))	2009	- 18 810	- 6 419	- 25 230	- 4 227	126 832	122 605	97 375
	2010	- 6 344	- 1 463	- 7 807	- 12 533	126 654	114 121	106 314
	2011	- 8 940	- 1 925	- 10 865	- 48 744	182 620	133 876	123 011

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
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	1 931 169	1 195 505	85 115	735 664	555 490	1 170 983	122 472	760 186	583 542
2010	1 943 010	1 251 155	69 906	691 855	484 270	1 230 077	116 451	712 933	501 159
2011	2 061 774	1 367 608	76 282	694 166	461 467	1 279 380	132 160	782 394	498 190

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

82 Banken / 82 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	1 363 469	500 444	70 385	357 336	258 006
Fortgeschrittene Volkswirtschaften	Developed countries	1 077 029	447 935	57 622	211 066	207 517
Europa	Europe	580 906	296 778	27 751	76 060	114 700
Andorra	Andorra	177	.	—	42	—
Belgien	Belgium	3 735	2 135	200	605	441
Dänemark	Denmark	8 006	5 800	.	.	1 438
Deutschland	Germany	60 851	20 276	3 926	8 866	20 938
Estland	Estonia	48	.	—	47	—
Färöer	Faeroe Islands	.	—	—	.	.
Finnland	Finland	6 032	4 498	.	111	1 272
Frankreich	France	56 167	20 410	12 462	5 556	15 064
Griechenland	Greece	1 148	118	—	.	.
Grönland	Greenland	.	—	—	.	—
Irland	Ireland	7 939	2 953	.	.	3 025
Island	Iceland	292	141	.	2	.
Italien	Italy	7 718	1 925	.	1 795	2 889
Luxemburg	Luxembourg	28 943	8 274	612	.	8 661
Malta	Malta	870	238	—	.	.
Niederlande	Netherlands	35 989	4 351	2 217	16 484	.
Norwegen	Norway	2 733	456	264	.	1 902
Österreich	Austria	7 270	3 643	.	.	2 245
Portugal	Portugal	917	60	—	709	.
San Marino	San Marino	4	2	—	2	—
Schweden	Sweden	4 490	478	.	.	2 477
Slowakei	Slovakia	331	.	—	29	.
Slowenien	Slovenia	88	.	—	55	17
Spanien	Spain	7 327	1 246	.	.	.
Vatikanstadt	Vatican	.	—	—	.	—
Vereinigtes Königreich	United Kingdom	337 490	219 325	6 822	24 112	38 942
Zypern	Cyprus	2 342	11	—	2 266	.
Übrige	Other	496 124	151 157	29 871	135 006	92 817
Australien	Australia	27 420	4 689	.	8 565	.
Japan	Japan	60 740	22 206	16 402	.	.
Kanada	Canada	8 780	1 335	1 726	.	3 028
Neuseeland	New Zealand	927	121	—	.	.
Vereinigte Staaten	United States	398 256	122 807	10 882	121 693	.
Offshore-Finanzzentren	Offshore centres	178 149	30 465	10 775	91 056	29 589
Aruba	Aruba	169	—	—	168	.
Bahamas	Bahamas	13 012	2 599	—	7 808	1 935
Bahrain	Bahrain	1 313	486	—	749	.
Barbados	Barbados	229	.	—	109	.

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	Banken Banks	davon / of which				davon / of which	
		Verpflichtungen ⁵	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben Assets	Verpflichtungen Liabilities
		Liabilities ⁵	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers		
1	2	3	4	5	6		
Alle Länder	All countries	1 403 789	365 990	24 128	552 474	1 035 654	1 036 081
Fortgeschrittene Volkswirtschaften	Developed countries	846 636	277 130	20 116	221 352	855 810	681 549
Europa	Europe	512 073	219 276	18 904	122 039	391 851	361 384
Andorra	Andorra	395	84	6	298	142	278
Belgien	Belgium	5 253	2 200	305	2 463	1 064	2 405
Dänemark	Denmark	862	333	66	265	2 739	427
Deutschland	Germany	53 034	25 000	7 402	11 815	33 604	33 931
Estland	Estonia	133	17	5	112	10	75
Färöer	Faeroe Islands	1	.	0	0	.	1
Finnland	Finland	737	393	53	151	3 728	446
Frankreich	France	31 786	14 688	4 624	9 640	11 680	14 624
Griechenland	Greece	4 310	100	547	3 655	712	2 627
Grönland	Greenland	0	.	.	.	.	0
Irland	Ireland	8 692	3 126	86	4 970	6 788	6 268
Island	Iceland	115	.	5	31	181	71
Italien	Italy	16 573	4 707	2 370	9 103	5 789	10 489
Luxemburg	Luxembourg	40 173	27 322	71	8 199	14 938	23 797
Malta	Malta	1 270	167	24	1 073	394	602
Niederlande	Netherlands	15 631	3 195	368	9 091	24 161	10 762
Norwegen	Norway	1 641	345	40	1 044	670	1 256
Österreich	Austria	4 028	1 443	740	1 627	3 914	2 604
Portugal	Portugal	1 380	164	167	1 042	472	846
San Marino	San Marino	81	29	3	49	0	50
Schweden	Sweden	3 432	658	230	2 418	2 027	2 748
Slowakei	Slovakia	123	.	21	95	15	58
Slowenien	Slovenia	193	.	47	88	9	116
Spanien	Spain	7 935	1 934	712	4 826	5 012	4 768
Vatikanstadt	Vatican	70	.	0	44	.	34
Vereinigtes Königreich	United Kingdom	309 496	132 894	957	43 965	272 681	240 585
Zypern	Cyprus	4 727	334	54	5 974	1 122	1 512
Übrige	Other	334 563	57 855	1 212	99 314	463 959	320 165
Australien	Australia	21 917	8 576	173	4 729	24 276	20 895
Japan	Japan	30 836	19 195	135	8 233	57 450	28 629
Kanada	Canada	6 168	1 148	312	3 352	6 196	4 154
Neuseeland	New Zealand	1 856	63	49	1 687	642	683
Vereinigte Staaten	United States	273 785	28 872	542	81 313	375 395	265 805
Offshore-Finanzzentren	Offshore centres	399 624	54 788	973	218 220	113 003	269 066
Aruba	Aruba	60	.	1	58	88	34
Bahamas	Bahamas	50 115	15 501	44	17 497	10 016	37 059
Bahrain	Bahrain	1 425	799	7	575	439	622
Barbados	Barbados	236	31	1	184	74	66

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

82 Banken / 82 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben ⁷	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ⁸	Wertschriften ⁹
		Assets ⁷	Claims against banks	Money market instruments	Loans ⁸	Securities ⁹
		1	2	3	4	5
Offshore-Finanzzentren (Fortsetzung)	Offshore centres (continued)					
Bermuda	Bermuda	3 546	2	—	.	470
Gibraltar	Gibraltar	1 384	869	—	.	.
Guernsey	Guernsey	8 235	231	.	.	4 272
Hongkong	Hong Kong SAR	37 223	14 652	3 214	9 898	5 901
Insel Man	Isle of Man	575	.	—	.	.
Jersey	Jersey	11 854	397	.	2 247	.
Kaimaninseln	Cayman Islands	22 929	1 116	—	.	8 158
Libanon	Lebanon	1 555	94	—	.	.
Macau	Macau SAR	96	.	—	80	—
Mauritius	Mauritius	1 011	16	—	.	.
Niederländische Antillen	Netherlands Antilles	641	.	—	.	.
Panama	Panama	8 911	301	.	8 176	23
Samoa	Samoa	504	—	—	.	—
Singapur	Singapore	25 635	9 504	4 497	7 112	2 069
Vanuatu	Vanuatu	1	—	—	1	—
Westindien (GB)	West Indies UK	39 327	9	.	36 940	1 114
Aufstrebende Volkswirtschaften	Developing countries	108 290	22 044	1 988	55 214	20 901
Europa	Europe	12 469	3 958	211	6 246	1 651
Albanien	Albania	27	.	—	21	.
Belarus	Belarus	204	190	—	9	.
Bosnien und Herzegowina	Bosnia and Herzegovina	3	.	—	2	.
Bulgarien	Bulgaria	222	25	—	193	.
Kroatien	Croatia	423	30	—	369	22
Lettland	Lithuania	59	4	—	43	.
Litauen	Latvia	51	2	—	.	.
Mazedonien	Macedonia	13	.	—	4	—
Moldova	Moldova	0	—	—	0	—
Montenegro	Montenegro	27	—	—	11	.
Polen	Poland	762	238	.	246	.
Rumänien	Romania	175	45	.	73	.
Russische Föderation	Russia	4 611	1 221	.	2 529	.
Serbien	Serbia	81	.	—	54	.
Tschechische Republik	Czech Republic	380	125	—	180	.
Türkei	Turkey	4 822	1 993	97	2 146	.
Ukraine	Ukraine	288	64	—	.	.
Ungarn	Hungary	320	9	—	169	123
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	Banken Banks	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-Finanzzentren (Fortsetzung)	Offshore centres (continued)						
Bermuda	Bermuda	7 423	69	59	7 127	2 789	6 210
Gibraltar	Gibraltar	3 597	2 210	9	1 308	1 040	2 432
Guernsey	Guernsey	52 533	13 657	37	8 471	5 600	33 659
Hongkong	Hong Kong SAR	32 682	6 281	88	22 965	23 593	20 695
Insel Man	Isle of Man	1 490	183	4	1 293	211	863
Jersey	Jersey	74 958	821	70	7 236	9 864	72 419
Kaimaninseln	Cayman Islands	29 305	3 414	4	22 094	19 283	23 284
Libanon	Lebanon	4 824	1 964	10	2 819	367	1 982
Macau	Macau SAR	643	.	0	169	62	583
Mauritius	Mauritius	1 221	30	29	1 157	698	784
Niederländische Antillen	Netherlands Antilles	1 359	100	8	1 240	283	838
Panama	Panama	29 453	59	212	28 969	3 766	11 210
Samoa	Samoa	1 693	—	7	1 684	448	1 273
Singapur	Singapore	26 242	9 044	242	13 904	15 869	16 348
Vanuatu	Vanuatu	69	.	.	68	.	61
Westindien (GB)	West Indies UK	80 296	165	140	79 403	18 516	38 645
Aufstrebende Volkswirtschaften	Developing countries	157 528	34 072	3 039	112 901	66 841	85 465
Europa	Europe	25 491	7 442	887	16 917	6 069	12 910
Albanien	Albania	23	13	4	5	11	9
Belarus	Belarus	440	373	3	64	146	299
Bosnien und Herzegowina	Bosnia and Herzegovina	72	.	19	25	3	55
Bulgarien	Bulgaria	299	80	33	181	89	155
Kroatien	Croatia	750	220	89	441	50	363
Lettland	Lithuania	603	.	8	112	16	537
Litauen	Latvia	113	.	5	84	14	46
Mazedonien	Macedonia	98	57	13	28	10	71
Moldova	Moldova	82	.	3	19	0	63
Montenegro	Montenegro	21	1	3	17	20	10
Polen	Poland	669	259	58	311	236	473
Rumänien	Romania	326	41	32	253	101	187
Russische Föderation	Russia	13 747	3 206	205	10 237	2 935	7 193
Serbien	Serbia	497	194	89	208	50	230
Tschechische Republik	Czech Republic	911	51	139	713	152	598
Türkei	Turkey	3 470	225	70	3 157	1 922	1 706
Ukraine	Ukraine	2 836	2 039	18	775	170	584
Ungarn	Hungary	532	101	96	289	143	330
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

82 Banken / 82 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	20 973	4 667	242	11 844	3 260
Argentinien	Argentina	1 145	68	—	1 006	62
Belize	Belize	1 068	—	—	1 045	—
Bolivien	Bolivia	186	.	—	184	—
Brasilien	Brazil	8 393	3 692	.	.	2 237
Chile	Chile	1 195	229	—	756	.
Costa Rica	Costa Rica	185	.	—	179	.
Dominica	Dominica	22	—	—	22	—
Dominikanische Republik	Dominican Republic	111	—	—	105	.
Ecuador	Ecuador	233	.	—	229	—
El Salvador	El Salvador	75	.	—	33	.
Falklandinseln	Falkland Islands	.	—	—	.	—
Grenada	Grenada	5	—	—	5	—
Guatemala	Guatemala	56	.	—	54	—
Guyana	Guyana	0	—	—	0	—
Haiti	Haiti	0	.	—	0	—
Honduras	Honduras	53	—	—	28	25
Jamaika	Jamaica	20	—	—	19	.
Kolumbien	Colombia	366	.	—	265	29
Kuba	Cuba	1	—	—	1	—
Mexiko	Mexico	5 327	562	.	.	.
Nicaragua	Nicaragua	.	—	—	.	—
Paraguay	Paraguay	136	.	—	135	—
Peru	Peru	403	30	—	357	13
St. Lucia	St. Lucia	49	—	—	48	—
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	223	.	—	219	.
Suriname	Suriname	.	—	—	.	—
Trinidad und Tobago	Trinidad and Tobago	18	—	—	18	.
Turks- und Caicosinseln	Turks and Caicos	226	—	—	153	.
Uruguay	Uruguay	378	.	—	368	.
Venezuela	Venezuela	1 030	0	—	.	.
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—	—	—	—
Afrika und Mittlerer Osten	Africa and Middle East	26 828	3 478	295	19 351	1 722
Ägypten	Egypt	721	42	—	.	.
Algerien	Algeria	97	68	—	29	—
Angola	Angola	15	.	—	9	—
Äquatorialguinea	Equatorial Guinea	0	—	—	0	—
Äthiopien	Ethiopia	2	—	—	2	—

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	Banken Banks	davon / of which					
		Verpflichtungen ¹⁵	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben	Verpflich- tungen
		Liabilities ¹⁵	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Assets	Liabilities
1	2	3	4	5	6		
Lateinamerika und Karibik	Latin America and Caribbean	30 362	4 125	632	23 927	13 469	14 648
Argentinien	Argentina	5 619	33	117	5 455	445	2 440
Belize	Belize	3 208	—	7	3 191	312	1 130
Bolivien	Bolivia	191	.	12	169	36	106
Brasilien	Brazil	5 078	363	143	3 693	7 054	3 280
Chile	Chile	713	159	28	440	774	463
Costa Rica	Costa Rica	399	.	22	317	88	175
Dominica	Dominica	82	—	0	81	2	33
Dominikanische Republik	Dominican Republic	396	.	16	176	56	207
Ecuador	Ecuador	210	2	13	195	51	44
El Salvador	El Salvador	36	.	2	31	8	13
Falklandinseln	Falkland Islands	—	—	—	—	—	—
Grenada	Grenada	34	—	1	33	0	2
Guatemala	Guatemala	70	.	9	59	31	38
Guyana	Guyana	2	—	.	2	0	1
Haiti	Haiti	10	.	0	6	0	6
Honduras	Honduras	363	.	1	41	6	29
Jamaika	Jamaica	23	.	2	19	3	7
Kolumbien	Colombia	730	251	35	417	181	386
Kuba	Cuba	401	.	4	6	—	2
Mexiko	Mexico	4 183	103	107	3 371	3 402	2 320
Nicaragua	Nicaragua	6	—	1	4	.	2
Paraguay	Paraguay	172	6	18	147	8	65
Peru	Peru	2 014	1 445	24	535	195	1 479
St. Lucia	St. Lucia	62	—	0	62	6	13
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	964	.	4	958	101	381
Suriname	Suriname	1	—	0	1	68	1
Trinidad und Tobago	Trinidad and Tobago	360	.	5	34	17	33
Turks- und Caicosinseln	Turks and Caicos	486	.	12	437	67	115
Uruguay	Uruguay	1 720	277	15	1 413	121	552
Venezuela	Venezuela	2 827	151	35	2 631	437	1 323
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—	—	—	—	—
Afrika und Mittlerer Osten	Africa and Middle East	56 565	15 497	1 026	38 564	10 844	30 006
Ägypten	Egypt	2 920	466	38	2 405	317	1 897
Algerien	Algeria	618	100	27	490	52	270
Angola	Angola	2 135	2 016	2	116	2	1 005
Äquatorialguinea	Equatorial Guinea	19	—	.	19	0	5
Äthiopien	Ethiopia	33	.	5	25	0	12

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

82 Banken / 82 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	5	.	—	4	—
Botsuana	Botswana	28	—	—	28	—
Burkina Faso	Burkina Faso	4	—	—	3	—
Burundi	Burundi	2	—	—	2	—
Côte d'Ivoire	Côte d'Ivoire	309	.	—	26	56
Dschibuti	Djibouti	0	—	—	0	—
Eritrea	Eritrea	1	—	—	1	—
Gabun	Gabon	52	—	—	51	.
Gambia	Gambia	3	.	—	3	—
Ghana	Ghana	67	.	—	55	.
Guinea	Guinea	7	—	—	7	—
Guinea-Bissau	Guinea-Bissau	.	—	—	.	—
Irak	Iraq	13	.	—	11	.
Iran	Iran	226	164	—	61	—
Israel	Israel	2 655	369	.	1 913	.
Jemen	Yemen	57	.	.	56	—
Jordanien	Jordan	378	137	—	236	.
Kamerun	Cameroon	7	.	.	3	.
Kap Verde	Cape Verde	7	—	—	7	—
Katar	Qatar	2 242	483	—	1 602	118
Kenia	Kenya	253	14	.	.	.
Komoren	Comoros Islands	1	—	—	.	—
Kongo (Brazzaville)	Congo (Brazzaville)	6	—	—	6	.
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	206	.	—	20	—
Kuwait	Kuwait	1 393	34	—	1 337	.
Lesotho	Lesotho	.	—	—	.	—
Liberia	Liberia	3 049	—	—	.	.
Libyen	Libya	43	—	—	43	—
Madagaskar	Madagascar	4	.	—	3	—
Malawi	Malawi	.	—	—	.	—
Mali	Mali	3	—	—	3	—
Marokko	Morocco	350	120	.	.	.
Mauretanien	Mauritania	347	.	—	0	.
Mosambik	Mozambique	4	.	—	3	.
Namibia	Namibia	4	—	—	3	—
Niger	Niger	3	—	—	3	—
Nigeria	Nigeria	296	183	—	91	.
Oman	Oman	532	52	—	475	—

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	Banken Banks	davon / of which					
		Verpflichtungen ²⁰	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben Assets	Verpflich- tungen Liabilities
		Liabilities ²⁰	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers		
1	2	3	4	5	6		
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)						
Benin	Benin	44	.	1	42	0	
Botsuana	Botswana	22	.	2	16	27	
Burkina Faso	Burkina Faso	20	.	2	17	0	
Burundi	Burundi	17	—	.	16	0	
Côte d'Ivoire	Côte d'Ivoire	875	470	4	160	268	
Dschibuti	Djibouti	33	—	0	33	0	
Eritrea	Eritrea	8	.	1	4	.	
Gabun	Gabon	33	.	0	29	47	
Gambia	Gambia	23	.	0	15	2	
Ghana	Ghana	92	.	6	73	54	
Guinea	Guinea	642	.	1	25	1	
Guinea-Bissau	Guinea-Bissau	8	—	.	8	—	
Irak	Iraq	61	.	2	59	11	
Iran	Iran	420	173	8	239	178	
Israel	Israel	6 132	185	229	5 664	818	
Jemen	Yemen	139	12	.	125	4	
Jordanien	Jordan	2 432	1 545	5	878	90	
Kamerun	Cameroon	64	.	4	60	1	
Kap Verde	Cape Verde	25	.	1	23	0	
Katar	Qatar	2 035	851	8	1 165	885	
Kenia	Kenya	818	.	33	767	44	
Komoren	Comoros Islands	6	—	.	6	.	
Kongo (Brazzaville)	Congo (Brazzaville)	67	.	2	66	2	
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	647	.	3	312	189	
Kuwait	Kuwait	3 182	1 624	13	1 515	424	
Lesotho	Lesotho	1	.	.	1	.	
Liberia	Liberia	4 119	.	9	4 019	2 459	
Libyen	Libya	684	.	10	439	15	
Madagaskar	Madagascar	103	.	4	94	0	
Malawi	Malawi	20	.	1	19	0	
Mali	Mali	17	.	1	16	.	
Marokko	Morocco	955	51	47	838	143	
Mauretanien	Mauritania	21	.	1	17	341	
Mosambik	Mozambique	86	.	2	35	2	
Namibia	Namibia	31	.	10	19	1	
Niger	Niger	12	.	1	11	3	
Nigeria	Nigeria	665	206	9	450	235	
Oman	Oman	1 241	114	3	1 119	85	

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

82 Banken / 82 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	6	.	—	.	—
Ruanda	Rwanda	1	—	—	1	—
Sambia	Zambia	15	.	—	13	.
São Tomé und Príncipe	Sao Tome and Principe	.	—	—	.	—
Saudi-Arabien	Saudi Arabia	3 084	269	—	2 418	.
Senegal	Senegal	21	—	—	15	.
Seychellen	Seychelles	737	.	—	727	—
Sierra Leone	Sierra Leone	0	—	—	0	—
Simbabwe	Zimbabwe	13	.	—	13	—
Somalia	Somalia	.	—	—	.	—
St. Helena	St. Helena	.	—	—	—	—
Südafrika	South Africa	795	275	—	.	.
Sudan	Sudan	197	.	—	153	—
Swasiland	Swaziland	0	—	—	0	—
Syrien	Syria	97	.	—	94	—
Tansania	Tanzania	30	—	—	30	—
Togo	Togo	7	.	—	6	—
Tschad	Chad	.	—	—	.	—
Tunesien	Tunisia	37	17	—	17	.
Uganda	Uganda	8	—	—	8	—
Vereinigte Arabische Emirate	United Arab Emirates	8 385	769	.	5 589	.
Zentralafrikanische Republik	Central African Republic	.	—	—	.	—
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	.	—	—	.	—
Asien und Pazifik	Asia and Pacific	48 020	9 940	1 240	17 773	14 268
Afghanistan	Afghanistan	.	—	—	.	—
Armenien	Armenia	100	.	—	89	—
Aserbaidschan	Azerbaijan	536	98	—	434	.
Bangladesch	Bangladesh	70	57	—	12	—
Bhutan	Bhutan	.	—	—	.	—
Britisches Übersee- Territorium	British Overseas Territories	51	—	—	49	—
Brunei Darussalam	Brunei	81	—	—	.	—
China	China	11 474	3 086	.	.	.
Chinesisches Taipei	Chinese Taipei	6 289	1 601	.	.	.
Fidschi	Fiji	2	.	—	2	—
Französisch-Polynesien	French Polynesia	49	—	—	.	—
Georgien	Georgia	152	.	—	128	—
Indien	India	6 389	2 041	799	.	.

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	Banken Banks	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 towards 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	302	.	.	77	—	—	
Ruanda	Rwanda	29	—	1	28	1	25	
Sambia	Zambia	43	.	1	41	5	21	
São Tomé und Príncipe	Sao Tome and Principe	5	—	—	5	.	4	
Saudi-Arabien	Saudi Arabia	9 186	4 151	33	4 913	1 260	6 691	
Senegal	Senegal	150	.	5	143	16	47	
Seychellen	Seychelles	2 515	.	3	2 502	422	1 123	
Sierra Leone	Sierra Leone	29	—	0	29	.	2	
Simbabwe	Zimbabwe	96	.	5	90	5	38	
Somalia	Somalia	1	.	.	.	.	1
St. Helena	St. Helena	—	—	—	—	—	—	
Südafrika	South Africa	1 914	377	206	1 254	592	1 184	
Sudan	Sudan	79	21	1	58	.	2	
Swasiland	Swaziland	52	.	1	10	0	47	
Syrien	Syria	338	37	4	295	11	81	
Tansania	Tanzania	183	.	3	168	7	74	
Togo	Togo	48	.	3	44	3	6	
Tschad	Chad	5	.	1	4	.	2	
Tunesien	Tunisia	541	213	23	305	27	380	
Uganda	Uganda	154	.	2	36	5	126	
Vereinigte Arabische Emirate	United Arab Emirates	9 361	1 144	234	7 103	1 789	3 460	
Zentralafrikanische Republik	Central African Republic	4	—	1	2	.	1	
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	.	—	.	.	—	—	
Asien und Pazifik	Asia and Pacific	45 111	7 007	494	33 493	36 460	27 902	
Afghanistan	Afghanistan	24	.	.	9	0	20	
Armenien	Armenia	160	.	2	130	11	46	
Aserbaidzhan	Azerbaijan	253	76	3	171	174	91	
Bangladesch	Bangladesh	152	86	2	64	12	17	
Bhutan	Bhutan	5	.	1	0	0	4	
Britisches Übersee- Territorium	British Overseas Territories	180	—	.	176	.	—	
Brunei Darussalam	Brunei	354	.	.	353	62	240	
China	China	5 121	860	92	3 467	9 617	3 570	
Chinesisches Taipei	Chinese Taipei	9 629	173	18	9 041	4 557	6 411	
Fidschi	Fiji	10	.	1	9	0	5	
Französisch-Polynesien	French Polynesia	24	.	3	20	0	11	
Georgien	Georgia	231	156	1	73	125	56	
Indien	India	2 025	66	55	979	4 999	1 545	

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

82 Banken / 82 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	davon / of which			
		Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ²⁸	Wertschriften ²⁹
	Guthaben²⁷				
	Assets²⁷	Claims against banks	Money market instruments	Loans ²⁸	Securities ²⁹
		1	2	3	4
					5
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)				
Indonesien	Indonesia	4 908	293	.	.
Kambodscha	Cambodia	1	—	—	1
Kasachstan	Kazakhstan	214	37	.	121
Kirgisien	Kyrgyz Republic	3	—	—	3
Kiribati	Kiribati	—	—	—	—
Laos	Laos	7	—	—	7
Malaysia	Malaysia	3 123	951	.	.
Malediven	Maldives	14	—	—	14
Marshallinseln	Marshall Islands	2 824	—	—	2 813
Mongolei	Mongolia	28	.	—	10
Myanmar	Myanmar	.	—	—	.
Nauru	Nauru	.	—	—	.
Nepal	Nepal	6	—	—	5
Neukaledonien	New Caledonia	12	—	—	12
Nordkorea	North Korea	.	—	—	—
Pakistan	Pakistan	409	29	.	.
Palau	Palau	—	—	—	—
Papua-Neuginea	Papua New Guinea	2	.	—	.
Philippinen	Philippines	1 498	268	.	.
Salomonen	Solomon Islands	.	.	—	.
Sri Lanka	Sri Lanka	86	3	—	82
Südkorea	South Korea	7 762	1 200	.	214
Tadschikistan	Tajikistan	0	—	—	0
Thailand	Thailand	1 664	129	.	785
Timor-Leste	Timor Leste	—	—	—	—
Tonga	Tonga	.	—	—	—
Turkmenistan	Turkmenistan	.	—	—	.
Tuvalu	Tuvalu	—	—	—	—
US Pazifische Inseln	US Pacific Islands	—	—	—	—
Usbekistan	Uzbekistan	21	.	—	4
Vietnam	Vietnam	241	.	—	111
Wallis und Futuna	Wallis and Futuna	.	—	—	.
Residual Asien und Pazifik	Residual Asia and Pacific	—	—	—	—
Nicht aufgliederbar	Unallocated	.	.	.	.

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

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

Länder Countries	Banken Banks	davon / of which					davon / of which	
		Verpflichtungen ³⁰	davon / of which			Grossbanken Big banks		
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden			
		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	6 158	132	21	5 985	3 228	3 743	
Kambodscha	Cambodia	48	.	3	6	.	43	
Kasachstan	Kazakhstan	1 334	120	6	1 208	88	796	
Kirgisien	Kyrgyz Republic	65	.	1	11	0	58	
Kiribati	Kiribati	.	—	.	.	—	.	
Laos	Laos	13	.	3	3	6	11	
Malaysia	Malaysia	3 895	851	32	2 904	1 672	1 777	
Malediven	Maldives	26	—	0	26	7	4	
Marshallinseln	Marshall Islands	3 315	.	5	3 308	2 461	1 804	
Mongolei	Mongolia	25	.	0	21	27	20	
Myanmar	Myanmar	12	.	.	10	.	7	
Nauru	Nauru	.	—	—	.	.	18	
Nepal	Nepal	75	.	4	21	1	62	
Neukaledonien	New Caledonia	18	.	2	16	0	5	
Nordkorea	North Korea	.	.	.	.	.	.
Pakistan	Pakistan	1 764	532	9	1 219	37	512	
Palau	Palau	.	—	—	.	—	.	
Papua-Neuginea	Papua New Guinea	42	.	0	16	2	16	
Philippinen	Philippines	2 768	853	36	1 218	1 076	1 835	
Salomonen	Solomon Islands	0	—	.	0	—	.	
Sri Lanka	Sri Lanka	97	6	9	82	78	44	
Südkorea	South Korea	2 566	790	12	537	6 749	2 345	
Tadschikistan	Tajikistan	36	.	.	5	0	33	
Thailand	Thailand	2 656	215	160	2 224	1 230	1 239	
Timor-Leste	Timor Leste	.	—	.	.	—	.	
Tonga	Tonga	0	.	.	.	.	0
Turkmenistan	Turkmenistan	187	.	.	9	.	185	
Tuvalu	Tuvalu	—	—	—	—	—	—	
US Pazifische Inseln	US Pacific Islands	.	—	—	.	—	—	
Usbekistan	Uzbekistan	1 239	1 134	0	104	20	1 199	
Vietnam	Vietnam	581	526	9	45	219	131	
Wallis und Futuna	Wallis and Futuna	0	—	.	.	—	—	
Residual Asien und Pazifik	Residual Asia and Pacific	—	—	—	—	—	—	
Nicht aufgliederbar	Unallocated	.	.	.	.	.	.

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	294 810	284 129	38 895 769	279 734	266 956	38 169 978
davon / of which						
Terminkontrakte inklusive FRAs						
Futures contracts including FRAs	1 855	2 037	3 358 302	1 826	1 936	3 329 669
Swaps	245 290	232 978	31 221 042	230 605	216 271	30 600 286
Optionen (OTC)						
Options (OTC)	47 579	49 035	2 418 368	47 250	48 700	2 391 247
Devisen						
Foreign exchange	157 437	166 713	10 275 942	142 317	152 128	9 345 667
davon / of which						
Terminkontrakte						
Futures contracts	53 957	53 148	3 938 810	46 462	46 556	3 440 342
Swaps	85 027	95 615	4 699 618	79 567	89 609	4 426 526
Optionen (OTC)						
Options (OTC)	18 448	17 931	1 610 278	16 283	15 946	1 451 703
Edelmetalle						
Precious metals	6 180	5 818	174 960	4 688	4 419	117 554
davon / of which						
Terminkontrakte						
Futures contracts	3 579	2 876	68 393	2 918	2 266	49 876
Optionen (OTC)						
Options (OTC)	2 322	2 596	95 691	1 699	2 017	63 234
Beteiligungstitel / Indizes						
Equity / index-related products	24 357	29 651	591 791	20 832	23 259	530 743
davon / of which						
Terminkontrakte						
Futures contracts	3 924	3 584	102 750	3 837	3 498	100 493
Optionen (OTC)						
Options (OTC)	14 047	17 724	265 751	11 449	12 329	231 718
Kreditderivate						
Credit derivatives	75 439	69 889	3 018 954	75 201	69 648	3 004 756
davon / of which						
Credit Default Swaps	74 540	68 817	2 984 726	74 359	68 641	2 974 861
Total Return Swaps	597	641	14 431	542	631	10 151
First to Default Swaps	281	350	4 270	281	350	4 270
Übrige						
Other	1 861	2 420	125 723	1 804	2 084	123 800
davon / of which						
Terminkontrakte						
Futures contracts	313	240	9 443	313	239	9 361
Optionen (OTC)						
Options (OTC)	239	715	6 860	217	409	6 205
Total	560 083	558 620	53 083 140	524 576	518 494	51 292 498

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	2007	1 836	998	427	101	121	3 483
Domestic	2008	1 447	664	647	131	—	2 888
	2009	2 476	911	481	247	6	4 122
	2010	2 339	779	497	165	—	3 781
	2011	2 315	729	492	138	17	3 692
Ausland	2007	32 092	225 907	158 369	63 064	30	479 463
Foreign	2008	24 705	166 121	143 709	44 900	106	379 541
	2009	16 801	110 412	83 979	34 151	115	245 458
	2010	10 003	94 541	57 762	35 741	2	198 048
	2011	5 686	85 798	52 343	29 890	30	173 748
Total	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	19 277	111 323	84 460	34 398	122	249 580
	2010	12 341	95 320	58 260	35 906	2	201 829
	2011	8 001	86 527	52 835	30 029	48	177 439

Treuhandverpflichtungen / Fiduciary liabilities

Inland	2007	21 208	21 528	29 768	8 919	6	81 428
Domestic	2008	17 470	15 930	27 587	6 263	9	67 259
	2009	14 328	11 095	16 588	4 840	4	46 855
	2010	8 428	9 180	11 103	7 184	0	35 896
	2011	5 920	8 598	11 022	5 378	22	30 941
Ausland	2007	12 720	205 378	129 027	54 246	145	401 517
Foreign	2008	8 682	150 855	116 769	38 767	97	315 170
	2009	4 949	100 228	67 872	29 558	118	202 725
	2010	3 913	86 139	47 156	28 722	2	165 932
	2011	2 081	77 929	41 813	24 650	26	146 498
Total	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	19 277	111 323	84 460	34 398	122	249 580
	2010	12 341	95 320	58 260	35 906	2	201 829
	2011	8 001	86 527	52 835	30 029	48	177 439

37 Treuhandgeschäfte – Bankengruppen Fiduciary business, by bank category

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
	1	2	3	4	5	6	7	8	9	10

1.00–8.00 Alle Banken / All banks

1.00–8.00 Alle Banken	339 377	309 989	314 604	376 478	434 020	482 945	382 429	249 580	201 829	177 439
1.00 Kantonalbanken	8 313	6 962	7 651	7 480	8 205	9 936	7 120	3 672	3 299	3 433
2.00 Grossbanken	52 220	50 237	50 442	58 679	76 309	81 070	57 533	27 849	21 019	17 637
3.00 Regionalbanken und Sparkassen	408	350	334	444	496	669	621	289	161	134
4.00 Raiffeisenbanken	170	153	147	163	230	337	220	27	14	59
5.00 Übrige Banken	239 314	216 754	217 450	265 508	294 087	336 983	274 103	175 049	142 897	128 635
5.11 Handelsbanken	6 366	5 700	4 537	3 045	3 205	3 595	.	.	.	.
5.12 Börsenbanken	55 401	48 474	50 343	61 113	75 852	75 055	61 020	40 869	33 905	30 976
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken ¹	46	44	44	53	55	60	1 626	2 042	1 785	1 845
5.20 Ausländisch beherrschte Banken	177 501	162 536	162 526	201 298	214 975	258 273	211 458	132 137	107 207	95 813
7.00 Filialen ausländischer Banken	8 139	9 200	11 068	7 165	8 911	7 789	8 054	8 468	6 179	3 940
8.00 Privatbankiers	30 814	26 333	27 512	37 038	45 782	46 162	34 777	34 226	28 259	23 602
1.00–5.00 Total	300 424	274 456	276 024	332 275	379 327	428 994	339 598	206 886	167 390	149 897

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	- 16.6	- 8.7	1.5	19.7	15.3	11.3	- 20.8	- 34.7	- 19.1	- 12.1
1.00 Cantonal banks	- 17.0	- 16.2	9.9	- 2.2	9.7	21.1	- 28.3	- 48.4	- 10.1	4.1
2.00 Big banks	- 17.0	- 3.8	0.4	16.3	30.0	6.2	- 29.0	- 51.6	- 24.5	- 16.1
3.00 Regional banks and savings banks	- 24.3	- 14.4	- 4.4	32.9	11.6	34.9	- 7.1	- 53.4	- 44.5	- 16.5
4.00 Raiffeisen banks	- 26.1	- 10.0	- 4.1	11.5	40.9	46.2	- 34.6	- 87.8	- 48.5	323.3
5.00 Other banks	- 14.6	- 9.4	0.3	22.1	10.8	14.6	- 18.7	- 36.1	- 18.4	- 10.0
5.11 Commercial banks	- 60.3	- 10.5	- 20.4	- 32.9	5.3	12.2	.	.	.	.
5.12 Stock exchange banks	10.5	- 12.5	3.9	21.4	24.1	- 1.1	- 18.7	- 33.0	- 17.0	- 8.6
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions ¹	- 11.0	- 3.8	- 0.7	22.0	4.0	7.8	2 624.0	25.7	- 12.6	3.4
5.20 Foreign-controlled banks	- 17.1	- 8.4	0.0	23.9	6.8	20.1	- 18.1	- 37.5	- 18.9	- 10.6
7.00 Branches of foreign banks	- 16.4	13.0	20.3	- 35.3	24.4	- 12.6	3.4	5.1	- 27.0	- 36.2
8.00 Private bankers	- 29.0	- 14.5	4.5	34.6	23.6	0.8	- 24.7	- 1.6	- 17.4	- 16.5
Total for 1.00–5.00	- 15.1	- 8.6	0.6	20.4	14.2	13.1	- 20.8	- 39.1	- 19.1	- 10.5

¹ Auf Grund einer Korrektur von über 1 Mrd. Schweizer Franken nahmen die Treuhandgelder einer Bank der Bankengruppe Andere Banken von 2008 auf 2009 deutlich zu.
Due to an adjustment amounting to over CHF 1 billion, the fiduciary funds of one bank in the Other banking institutions category rose significantly between 2008 and 2009.

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

82 Banken / 82 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks	Verpflichtungen Liabilities
		Guthaben Assets	
		1	2
Alle Länder	All countries	152 507	126 980
Fortgeschrittene Volkswirtschaften	Developed countries	118 001	28 287
Europa	Europe	115 679	23 507
Andorra	Andorra	—	62
Belgien	Belgium	2 273	586
Dänemark	Denmark	713	29
Deutschland	Germany	3 985	2 663
Estland	Estonia	—	14
Färöer	Faeroe Islands	—	—
Finnland	Finland	.	30
Frankreich	France	11 885	2 553
Griechenland	Greece	61	1 158
Grönland	Greenland	—	—
Irland	Ireland	3 264	654
Island	Iceland	.	4
Italien	Italy	.	1 136
Luxemburg	Luxembourg	31 622	2 222
Malta	Malta	3 919	347
Niederlande	Netherlands	36 330	1 562
Norwegen	Norway	1 045	64
Österreich	Austria	.	560
Portugal	Portugal	.	485
San Marino	San Marino	—	20
Schweden	Sweden	82	189
Slowakei	Slovakia	—	31
Slowenien	Slovenia	—	18
Spanien	Spain	34	1 220
Vatikanstadt	Vatican	—	.
Vereinigtes Königreich	United Kingdom	19 745	6 084
Zypern	Cyprus	95	1 812
Übrige	Other	2 322	4 780
Australien	Australia	.	444
Japan	Japan	.	347
Kanada	Canada	242	922
Neuseeland	New Zealand	—	477
Vereinigte Staaten	United States	698	2 590
Offshore-Finanzzentren	Offshore centres	31 445	55 676
Aruba	Aruba	—	96
Bahamas	Bahamas	.	5 027
Bahrain	Bahrain	82	311
Barbados	Barbados	.	116

Länder Countries	Banken Banks	Guthaben	Verpflichtungen
		Assets	Liabilities
		1	2
Offshore-Finanzzentren (Fortsetzung)	Offshore centres (continued)		
Bermuda	Bermuda	—	1 115
Gibraltar	Gibraltar	.	963
Guernsey	Guernsey	7 366	1 304
Hongkong	Hong Kong SAR	195	1 298
Insel Man	Isle of Man	4 139	688
Jersey	Jersey	13 839	1 765
Kaimaninseln	Cayman Islands	.	4 238
Libanon	Lebanon	1 779	2 000
Macau	Macau SAR	—	.
Mauritius	Mauritius	—	161
Niederländische Antillen	Netherlands Antilles	.	519
Panama	Panama	26	12 471
Samoa	Samoa	—	119
Singapur	Singapore	1 234	1 777
Vanuatu	Vanuatu	—	32
Westindien (GB)	West Indies UK	.	21 666
Aufstrebende Volkswirtschaften	Developing countries	3 061	43 016
Europa	Europe	1 076	7 001
Albanien	Albania	—	.
Belarus	Belarus	—	9
Bosnien und Herzegowina	Bosnia and Herzegovina	—	7
Bulgarien	Bulgaria	.	230
Kroatien	Croatia	—	108
Lettland	Lithuania	—	13
Litauen	Latvia	—	14
Mazedonien	Macedonia	—	10
Moldova	Moldova	.	12
Montenegro	Montenegro	—	5
Polen	Poland	.	191
Rumänien	Romania	187	79
Russische Föderation	Russia	481	2 802
Serbien	Serbia	—	41
Tschechische Republik	Czech Republic	.	166
Türkei	Turkey	130	3 089
Ukraine	Ukraine	.	129
Ungarn	Hungary	.	95
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}

82 Banken / 82 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	124		7 969	
Argentinien	Argentina	28		1 394	
Belize	Belize	—		1 584	
Bolivien	Bolivia	.		24	
Brasilien	Brazil	.		459	
Chile	Chile	.		156	
Costa Rica	Costa Rica	—		208	
Dominica	Dominica	—		25	
Dominikanische Republik	Dominican Republic	—		148	
Ecuador	Ecuador	—		98	
El Salvador	El Salvador	—		7	
Falklandinseln	Falkland Islands	—		—	
Grenada	Grenada	—		.	
Guatemala	Guatemala	—		32	
Guyana	Guyana	—		.	
Haiti	Haiti	—		.	
Honduras	Honduras	—		4	
Jamaika	Jamaica	.		.	
Kolumbien	Colombia	.		219	
Kuba	Cuba	—		6	
Mexiko	Mexico	.		1 043	
Nicaragua	Nicaragua	—		.	
Paraguay	Paraguay	.		46	
Peru	Peru	.		130	
St. Lucia	St. Lucia	—		66	
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	—		408	
Suriname	Suriname	—		4	
Trinidad und Tobago	Trinidad and Tobago	—		55	
Turks- und Caicosinseln	Turks and Caicos	—		318	
Uruguay	Uruguay	.		265	
Venezuela	Venezuela	.		1 254	
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—		—	
Afrika und Mittlerer Osten	Africa and Middle East	1 792		23 288	
Ägypten	Egypt	—		847	
Algerien	Algeria	—		244	
Angola	Angola	—		108	
Äquatorialguinea	Equatorial Guinea	—		—	
Äthiopien	Ethiopia	—		3	

Länder Countries	Banken Banks	Guthaben Assets		Verpflichtungen Liabilities	
		1	2	1	2
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)				
Benin	Benin	—			20
Botsuana	Botswana	—			2
Burkina Faso	Burkina Faso	—			.
Burundi	Burundi	—			.
Côte d'Ivoire	Côte d'Ivoire	.			59
Dschibuti	Djibouti	—			.
Eritrea	Eritrea	—			.
Gabun	Gabon	—			18
Gambia	Gambia	—			.
Ghana	Ghana	—			2
Guinea	Guinea	—			9
Guinea-Bissau	Guinea-Bissau	—			.
Irak	Iraq	—			32
Iran	Iran	—			116
Israel	Israel	766			1 621
Jemen	Yemen	—			327
Jordanien	Jordan	.			692
Kamerun	Cameroon	—			19
Kap Verde	Cape Verde	—			.
Katar	Qatar	.			136
Kenia	Kenya	.			208
Komoren	Comoros Islands	—			.
Kongo (Brazzaville)	Congo (Brazzaville)	—			23
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	—			131
Kuwait	Kuwait	.			1 316
Lesotho	Lesotho	—			—
Liberia	Liberia	—			4 945
Libyen	Libya	—			81
Madagaskar	Madagascar	—			10
Malawi	Malawi	—			—
Mali	Mali	—			.
Marokko	Morocco	—			408
Mauretanien	Mauritania	—			.
Mosambik	Mozambique	—			1
Namibia	Namibia	—			22
Niger	Niger	—			—
Nigeria	Nigeria	—			268
Oman	Oman	—			178

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}

82 Banken / 82 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	—	—	—	—
Ruanda	Rwanda	—	—	—	—
Sambia	Zambia	—	—	—	20
São Tomé und Príncipe	Sao Tome and Principe	—	—	—	—
Saudi-Arabien	Saudi Arabia	—	—	—	5 957
Senegal	Senegal	—	—	—	56
Seychellen	Seychelles	—	—	—	574
Sierra Leone	Sierra Leone	—	—	—	—
Simbabwe	Zimbabwe	—	—	—	12
Somalia	Somalia	—	—	—	—
St. Helena	St. Helena	—	—	—	—
Südafrika	South Africa	—	—	—	236
Sudan	Sudan	—	—	—	21
Swasiland	Swaziland	—	—	—	—
Syrien	Syria	—	—	—	174
Tansania	Tanzania	—	—	—	38
Togo	Togo	—	—	—	—
Tschad	Chad	—	—	—	—
Tunesien	Tunisia	—	—	—	170
Uganda	Uganda	—	—	—	8
Vereinigte Arabische Emirate	United Arab Emirates	884	—	—	4 038
Zentralafrikanische Republik	Central African Republic	—	—	—	—
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	—	—	—	—
Asien und Pazifik	Asia and Pacific	69	—	—	4 758
Afghanistan	Afghanistan	—	—	—	—
Armenien	Armenia	—	—	—	20
Aserbaidshan	Azerbaijan	—	—	—	109
Bangladesch	Bangladesh	—	—	—	10
Bhutan	Bhutan	—	—	—	—
Britisches Übersee-Territorium	British Overseas Territories	—	—	—	—
Brunei Darussalam	Brunei	—	—	—	15
China	China	—	—	—	119
Chinesisches Taipei	Chinese Taipei	—	—	—	430
Fidschi	Fiji	—	—	—	—
Französisch-Polynesien	French Polynesia	—	—	—	32
Georgien	Georgia	—	—	—	108
Indien	India	—	—	—	158

Länder Countries	Banken Banks	Guthaben	Verpflichtungen
		Assets	Liabilities
		1	2
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)		
Indonesien	Indonesia	—	231
Kambodscha	Cambodia	—	.
Kasachstan	Kazakhstan	.	394
Kirgisien	Kyrgyz Republic	—	.
Kiribati	Kiribati	—	—
Laos	Laos	—	—
Malaysia	Malaysia	—	855
Maldiven	Maldives	—	.
Marshallinseln	Marshall Islands	—	1 096
Mongolei	Mongolia	—	.
Myanmar	Myanmar	—	.
Nauru	Nauru	—	.
Nepal	Nepal	—	.
Neukaledonien	New Caledonia	—	5
Nordkorea	North Korea	—	—
Pakistan	Pakistan	—	355
Palau	Palau	—	—
Papua-Neuginea	Papua New Guinea	—	.
Philippinen	Philippines	—	82
Salomonen	Solomon Islands	—	.
Sri Lanka	Sri Lanka	—	9
Südkorea	South Korea	—	20
Tadschikistan	Tajikistan	—	—
Thailand	Thailand	—	202
Timor-Leste	Timor Leste	—	—
Tonga	Tonga	—	—
Turkmenistan	Turkmenistan	—	.
Tuvalu	Tuvalu	—	—
US Pazifische Inseln	US Pacific Islands	—	—
Usbekistan	Uzbekistan	—	187
Vietnam	Vietnam	—	11
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	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	4 510	1 263	433	2 814	2 485	743	181	1 562
	2010	4 456	1 181	412	2 864	2 390	673	163	1 554
	2011	4 240	1 076	340	2 823	2 224	597	123	1 504
CHF	2007	2 423	528	273	1 621	989	138	23	828
	2008	1 889	398	200	1 291	712	88	17	607
	2009	2 108	432	205	1 472	787	86	18	684
	2010	2 169	425	206	1 537	782	83	16	683
	2011	2 053	391	181	1 481	710	74	13	623
EUR	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
	2010	963	338	88	538	662	252	57	353
	2011	850	284	62	504	579	211	38	329
USD	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
	2010	961	320	89	551	702	269	70	364
	2011	953	291	74	587	691	245	57	388
Übrige Währungen Other currencies	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
	2010	363	98	28	238	243	70	20	153
	2011	384	111	23	251	245	67	14	164

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).

Währungen Currencies	Jahres- ende End of year	Inländische Depotinhaber Resident custody account holders						
		Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Commercial customers ⁵	Institutionelle Anleger ⁶ Institutional investors ⁶			
					Total	davon / of which		
						Finanzie- rungs- und Vermögens- verwaltungs- institutionen ⁷ Financial and asset management institutions ⁷	Versicherungen und Pensionskassen Insurance companies and pension funds davon / of which Pensions- kassen Pension funds	
	9	10	11	12	13	14	15	
Alle Währungen All currencies	2007	2 271	615	334	1 321	567	685	436
	2008	1 771	456	241	1 074	458	568	360
	2009	2 025	521	252	1 252	545	657	421
	2010	2 066	508	248	1 310	573	695	441
	2011	2 016	479	217	1 320	579	703	448
CHF	2007	1 434	390	250	794	269	496	316
	2008	1 176	310	183	683	232	430	278
	2009	1 321	346	187	788	276	493	315
	2010	1 387	343	190	854	309	531	336
	2011	1 343	316	168	859	310	534	339
EUR	2007	413	124	45	244	132	98	52
	2008	302	84	31	187	104	73	36
	2009	357	101	36	220	127	81	46
	2010	301	86	31	184	103	71	36
	2011	271	73	24	175	96	68	35
USD	2007	291	68	30	194	107	66	49
	2008	211	41	21	148	86	49	33
	2009	243	49	21	173	96	63	44
	2010	258	51	20	187	104	69	51
	2011	262	46	16	199	113	77	56
Übrige Währungen Other currencies	2007	133	34	9	90	58	25	19
	2008	82	20	6	56	36	17	12
	2009	104	25	7	71	47	20	16
	2010	120	28	8	84	57	23	17
	2011	139	44	8	87	61	24	18

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	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	4 510	2 025	2 485	2 108	1 321	787	1 126	357	769
	2010	4 456	2 066	2 390	2 169	1 387	782	963	301	662
	2011	4 240	2 016	2 224	2 053	1 343	710	850	271	579
Obligationen ^{4,5}	2007	1 289	672	616	540	407	133	383	156	227
Bonds ^{4,5}	2008	1 201	653	548	526	419	107	372	142	230
	2009	1 334	696	639	546	429	117	430	161	269
	2010	1 253	678	575	524	424	100	354	137	217
	2011	1 231	679	553	523	423	99	312	127	185
Aktien ⁶	2007	1 981	759	1 222	1 254	516	738	285	102	183
Shares ⁶	2008	1 220	482	738	842	351	491	147	50	98
	2009	1 528	596	931	987	415	573	210	70	140
	2010	1 540	607	933	979	421	558	198	64	134
	2011	1 459	585	874	903	391	512	182	56	125
Anteile an Kollektivanlagen ^{5,7}	2007	1 689	712	977	519	446	73	529	121	408
Units in collective investment schemes ^{5,7}	2008	1 199	529	670	423	361	62	342	73	268
	2009	1 305	628	676	499	439	60	362	83	279
	2010	1 330	678	653	545	485	61	314	73	241
	2011	1 272	674	598	555	496	58	271	63	208
Übrige ^{5,8}	2007	443	127	316	109	65	44	163	33	130
Others ^{5,8}	2008	392	107	285	97	45	52	131	36	94
	2009	344	104	239	76	39	37	123	43	81
	2010	333	103	229	120	57	64	97	27	70
	2011	278	78	200	73	33	41	86	26	60

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.

⁵ Die Klärung von Abgrenzungsfragen führte zwischen 2008 und 2009 zu Verschiebungen zwischen den Obligationen resp. den Anteilen an Kollektivanlagen und der Wertschriftenkategorie Übrige. Between 2008 and 2009, clarification of definition issues led to reallocations between bonds and units in collective investment schemes, on the one hand, and the 'others' securities category, on the other.

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	2007	1 211	291	920	408	133	275
	2008	895	211	685	237	82	155
	2009	962	243	719	315	104	211
	2010	961	258	702	363	120	243
	2011	953	262	691	384	139	245
Obligationen ^{4, 5} Bonds ^{4, 5}	2007	259	63	195	106	46	60
	2008	223	56	167	79	36	43
	2009	262	66	196	96	40	56
	2010	259	69	190	116	47	69
	2011	272	77	195	125	52	73
Aktien ⁶ Shares ⁶	2007	232	80	152	210	61	149
	2008	133	51	82	98	30	68
	2009	174	65	109	156	47	110
	2010	188	69	119	175	54	121
	2011	188	68	119	187	70	117
Anteile an Kollektivanlagen ^{5, 7} Units in collective investment schemes ^{5, 7}	2007	578	125	453	63	20	43
	2008	397	83	315	37	12	25
	2009	403	93	310	40	13	27
	2010	422	104	318	49	16	33
	2011	400	102	299	46	13	32
Übrige ^{5, 8} Others ^{5, 8}	2007	142	23	119	29	6	24
	2008	142	21	120	22	4	18
	2009	122	19	104	22	4	18
	2010	92	16	76	24	3	20
	2011	93	15	78	27	4	22

⁶ 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.

⁷ 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).

⁸ 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	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	4 510	1 263	433	2 814	2 485	743	181	1 562
	2010	4 456	1 181	412	2 864	2 390	673	163	1 554
	2011	4 240	1 076	340	2 823	2 224	597	123	1 504
Obligationen ^{8,9} Bonds ^{8,9}	2007	1 289	326	121	842	616	219	55	343
	2008	1 201	307	119	775	548	193	49	306
	2009	1 334	334	127	873	639	209	61	369
	2010	1 253	285	112	857	575	178	52	346
	2011	1 231	261	98	873	553	162	40	350
Aktien ¹⁰ Shares ¹⁰	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
	2010	1 540	353	181	1 006	933	153	50	730
	2011	1 459	329	155	974	874	130	37	706
Anteile an Kollektivanlagen ^{9,11} Units in collective investment schemes ^{9,11}	2007	1 689	735	138	816	977	521	89	368
	2008	1 199	482	85	632	670	330	50	290
	2009	1 305	485	87	733	676	315	49	312
	2010	1 330	457	80	794	653	285	45	322
	2011	1 272	411	65	795	598	254	34	309
Übrige ^{9,12} Other ^{9,12}	2007	443	172	45	226	316	117	30	169
	2008	392	114	27	251	285	81	18	187
	2009	344	101	27	215	239	71	16	153
	2010	333	86	40	207	229	57	17	155
	2011	278	76	22	181	200	51	12	138

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		Versicherungen und Pensionskassen Insurance companies and pension funds	davon / of which Pensions- kassen Pension funds
					Total	davon / of which		
9	10	11	12	13	14	15		
Total	2007	2 271	615	334	1 321	567	685	436
	2008	1 771	456	241	1 074	458	568	360
	2009	2 025	521	252	1 252	545	657	421
	2010	2 066	508	248	1 310	573	695	441
	2011	2 016	479	217	1 320	579	703	448
Obligationen ^{8,9} Bonds ^{8,9}	2007	672	107	66	499	209	267	137
	2008	653	114	70	469	183	266	129
	2009	696	125	67	505	214	273	137
	2010	678	107	60	511	229	266	123
	2011	679	99	58	522	244	267	124
Aktien ¹⁰ Shares ¹⁰	2007	759	239	204	316	202	94	78
	2008	482	157	126	199	124	63	53
	2009	596	197	136	264	169	79	70
	2010	607	200	131	276	188	77	64
	2011	585	199	118	268	181	75	62
Anteile an Kollektivanlagen ^{9,11} Units in collective investment schemes ^{9,11}	2007	712	214	49	449	122	306	206
	2008	529	152	35	342	103	227	169
	2009	628	169	38	421	115	292	208
	2010	678	172	35	471	119	338	246
	2011	674	157	31	486	121	354	257
Übrige ^{9,12} Other ^{9,12}	2007	127	55	15	57	35	18	15
	2008	107	33	10	64	48	12	8
	2009	104	30	12	63	47	13	7
	2010	103	29	23	51	37	13	8
	2011	78	25	10	43	34	7	5

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 Die Klärung von Abgrenzungsfragen führte zwischen 2008 und 2009 zu Verschiebungen zwischen den Obligationen resp. den Anteilen an Kollektivanlagen und der Wertschriftenkategorie Übrige.
Between 2008 and 2009, clarification of definition issues led to reallocations between bonds and units in collective investment schemes, on the one hand, and the 'others' securities category, on the other.

¹⁰ Inklusive Partizipations- und Genussscheine. Bis zum Jahr 2006 inklusive Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur. Ab dem Jahr 2007 werden die Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur unter den Anteilen an Kollektivanlagen ausgewiesen. 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.

¹¹ Bis zum Jahr 2004 nur Anlagendzertifikate. 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).

¹² 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

2007	.	.	.	.
2008	.	.	.	.
2009	.	.	.	.
2010	.	.	.	.
2011	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2007	.	.	.	.
2008	7 894	8 904	699	85
2009	8 238	10 304	695	136
2010	9 121	17 068	691	35
2011	9 911	18 486	705	100

2.00 Grossbanken / Big banks

2007	.	.	.	.
2008	764 560	280 230	161	2 506
2009	356 944	133 566	177	2 084
2010	335 017	184 727	195	4 278
2011	364 748	173 989	153	6 151

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2007	.	.	.	.
2008	1 842	6 543	72	0
2009	1 613	6 476	119	0
2010	1 645	6 814	120	—
2011	1 669	7 025	119	—

4.00 Raiffeisenbanken ¹ / Raiffeisen banks ¹

2007	.	.	.	.
2008	333	3 857	38	—
2009	412	4 555	62	—
2010	422	5 272	60	—
2011	366	5 701	60	—

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2007	-	-	-	-
2008	40 899	17 278	148	592
2009	43 155	15 262	118	1 039
2010	43 879	16 152	154	1 159
2011	41 740	21 971	118	1 547

5.11 Handelsbanken / Commercial banks

2007	-	-	-	-
2008	-	-	-	-
2009	-	-	-	-
2010	-	-	-	-
2011	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

2007	-	-	-	-
2008	3 875	9 891	47	5
2009	3 739	8 234	20	10
2010	2 853	7 719	78	32
2011	2 835	7 638	49	26

5.14 Andere Banken / Other banking institutions

2007	-	-	-	-
2008	310	849	26	1
2009	300	761	45	—
2010	313	851	45	0
2011	322	886	46	0

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2007	-	-	-	-
2008	36 714	6 537	75	587
2009	39 117	6 267	52	1 029
2010	40 714	7 583	31	1 127
2011	38 583	13 448	23	1 521

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

2007	-	-	-	-
2008	6 235	1 747	—	151
2009	9 542	2 244	—	240
2010	10 355	1 566	—	281
2011	12 968	1 684	—	462

8.00 Privatbankiers / Private bankers

2007	-	-	-	-
2008	-	-	-	-
2009	-	-	-	-
2010	-	-	-	-
2011	-	-	-	-

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

2007	.	.	.	.
2008	815 529	316 813	1 118	3 184
2009	410 362	170 163	1 171	3 259
2010	390 084	230 034	1 220	5 473
2011	418 435	227 173	1 155	7 798

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			Übriges Dienstleistungsgeschäft Other services
	1	2	3	4	Total	Wertschriften und Anlage-geschäft Securities trading and investment business	Kreditgeschäft Lending business		8

1.00–8.00 Alle Banken / All banks

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	46 610 341	9 019 675	36 187 549	19 442 466	31 140 494	26 045 330	1 854 721	3 240 443
2010	38 770 645	8 573 813	27 567 980	19 776 479	30 210 592	25 153 493	1 895 603	3 161 496
2011	39 244 052	7 525 539	25 925 055	20 844 536	28 233 190	23 102 495	1 832 194	3 298 501

1.00 Kantonalbanken / Cantonal banks

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
2010	7 831 019	649 900	3 404 884	5 076 035	2 120 137	1 551 782	208 307	360 048
2011	7 835 142	607 532	3 233 098	5 209 576	2 040 381	1 459 104	204 196	377 081

2.00 Grossbanken / Big banks

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
2010	18 983 489	6 001 724	19 021 863	5 963 350	14 210 601	11 956 554	970 918	1 283 129
2011	19 068 017	5 290 258	17 713 851	6 644 424	12 946 793	10 743 147	898 169	1 305 477

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2010	2 147 404	112 893	969 289	1 291 008	252 202	164 686	8 049	79 467
2011	2 033 988	106 198	880 118	1 260 068	288 899	196 562	9 370	82 967

4.00 Raiffeisenbanken / Raiffeisen banks

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
2010	3 382 763	91 392	1 472 241	2 001 914	343 249	195 444	9 113	138 692
2011	3 422 606	83 865	1 430 698	2 075 773	337 158	178 795	12 140	146 223

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ² Net trading 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

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	25 796 678	3 471 969	5 542 555	2 356 152	28 304 023	13 244 445	41 548 468	12 705 200
5 310 599	24 899 998	11 807 358	5 000 091	3 011 617	29 212 044	13 333 077	42 545 121	18 938 801
4 605 928	23 627 263	8 686 159	5 958 981	2 057 760	27 105 353	13 279 296	40 384 649	18 732 290

1.00 Kantonalbanken / Cantonal banks

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
238 617	1 881 520	751 354	297 914	98 196	2 638 864	1 440 900	4 079 764	3 927 062
234 485	1 805 896	777 726	228 250	110 937	2 709 521	1 430 666	4 140 187	3 881 262

2.00 Grossbanken / Big banks

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	- 42 186 64
2 753 992	11 456 609	8 324 564	3 277 257	2 299 403	15 584 949	6 174 015	21 758 964	7 262 816
2 009 055	10 937 738	5 334 284	4 573 436	1 324 455	13 385 335	6 210 439	19 595 774	7 894 107

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
30 334	221 868	71 794	50 571	9 297	518 146	437 264	955 410	679 830
31 303	257 596	51 827	50 505	13 226	527 249	425 988	953 237	666 760

4.00 Raiffeisenbanken / Raiffeisen banks

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
101 683	241 566	116 070	58 256	32 427	1 031 407	433 879	1 465 286	952 520
94 115	243 043	137 390	57 210	41 285	1 070 550	450 750	1 521 300	992 116

¹ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

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

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

40 Erfolgsrechnung 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

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	4 955 617	4 814 093	2 935 490	3 223 866	1 973 112	1 796 242	8 656 094	6 266 088
2010	9 412 324	1 760 202	7 766 275	6 157 379	2 034 763	1 251 174	13 778 594	3 140 876
2011	3 496 803	2 059 218	13 176 269	3 446 594	2 165 999	1 459 685	13 509 636	512 456

1.00 Kantonalbanken / Cantonal banks

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	—
2010	453 916	223 633	3 249 511	692 190	1 074 582	261 486	2 605 633	—
2011	454 077	172 099	3 255 083	186 044	880 553	257 778	2 302 798	—

2.00 Grossbanken / Big banks

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
2010	7 494 966	208 534	- 440 683	4 220 310	608 765	- 278 198	6 123 248	2 674 189
2011	1 348 638	839 514	5 705 954	1 978 652	935 518	32 157	6 716 932	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	—
2010	108 390	71 788	499 652	66 566	72 080	104 490	389 648	—
2011	119 784	58 266	488 711	139 323	74 763	102 140	451 131	—

4.00 Raiffeisenbanken / Raiffeisen banks

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	—
2010	200 064	4 018	748 438	31 578	7 642	145 139	627 235	—
2011	239 419	23 048	729 649	15 849	4 315	145 918	595 265	—

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		Vortrag auf neue Rechnung To be carried forward	
	Zuweisung (+) Allocation to (+)	Entnahme (-) Transfer from (-)			Sonstige Verwendung (+) Other appropriation (+)	Verlust- deckung (-) Elimination of losses (-)	Gewinn (+) Retained earnings (+)	Verlust (-) Accumulated losses (-)
26	27	28	29	30	31	32	33	34

1.00–8.00 Alle Banken / All banks

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	14 879 098	- 492 248
4 318 922	8 733 575	- 34 413	3 644	1 414	51 630	- 29 547	12 316 259	- 702 832
3 248 086	7 713 050	- 65 650	3 514	714	47 522	- 59 738	14 298 179	- 863 410

1.00 Kantonalbanken / Cantonal banks

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
1 337 535	1 257 380	—	—	—	2 700	—	24 331	- 35 298
1 387 571	914 138	—	—	—	2 700	—	21 593	—

2.00 Grossbanken / Big banks

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	—
10 000	6 123 248	—	—	—	—	—	3 720 520	—
10 000	5 440 473	—	—	—	—	—	4 986 978	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	—
199 966	183 495	—	—	914	3 393	—	14 832	—
239 638	204 022	—	—	714	3 412	—	16 600	—

4.00 Raiffeisenbanken / Raiffeisen banks

25 568	675 760	—	—	—	—	—	—	—
27 288	537 130	—	—	—	—	—	—	—
28 557	616 855	—	—	—	—	—	—	—
29 945	597 290	—	—	—	—	—	—	—
31 464	563 801	—	—	—	—	—	—	—

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 ² Interest and dividend income ³	Zinsaufwand Interest expenses	Erfolg (1+2-3) Net income (1+2-3)	Total	Wertschriften und Anlage-geschäft Securities trading and investment business	Kreditgeschäft Lending business	Übriges Dienstleis-tungsgeschäft Other services
	1	2	3	4	5	6	7	8

5.00 Übrige Banken / Other banks (5.11-5.20)

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	7 964 661	1 466 832	3 799 087	5 632 406	10 718 572	9 201 354	546 754	970 464
2010	6 034 714	1 581 510	2 492 738	5 123 486	10 403 081	8 874 585	557 589	970 907
2011	6 434 934	1 330 230	2 463 866	5 301 298	9 778 186	8 172 828	549 959	1 055 399

5.11 Handelsbanken / Commercial banks

2007	1 405 263	75 539	717 179	763 623	365 659	214 248	7 820	143 591
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

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
2010	840 411	433 576	221 177	1 052 810	3 795 275	3 576 044	15 075	204 156
2011	944 095	503 022	279 288	1 167 829	3 640 320	3 401 260	15 329	223 731

5.14 Andere Banken / Other banking institutions

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
2010	1 537 313	85 314	627 741	994 886	420 439	202 624	39 846	177 969
2011	1 545 708	82 899	600 964	1 027 643	458 659	212 428	44 281	201 950

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	4 995 454	1 034 442	2 519 430	3 510 466	6 398 251	5 321 761	488 639	587 851
2010	3 656 989	1 062 620	1 643 820	3 075 789	6 187 367	5 095 918	502 668	588 781
2011	3 945 131	744 308	1 583 614	3 105 825	5 679 206	4 559 140	490 349	629 717

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ⁴ Net trading 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)

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	9 033 369	2 213 954	1 232 889	458 936	7 692 914	4 023 189	11 716 103	6 396 515
1 712 127	8 690 954	2 115 187	1 212 833	525 236	7 727 508	4 043 223	11 770 731	5 371 731
1 718 732	8 059 454	2 005 576	825 392	462 685	7 685 493	3 976 493	11 661 986	4 529 734

5.11 Handelsbanken / Commercial banks

43 649	322 010	93 913	46 503	38 389	365 785	277 268	643 053	582 997
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5.12 Börsenbanken / Stock exchange banks

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
686 610	3 108 665	956 447	469 376	209 905	2 460 742	1 237 604	3 698 346	1 888 953
664 081	2 976 239	680 951	301 888	233 452	2 486 487	1 250 680	3 737 167	1 389 740

5.14 Andere Banken / Other banking institutions

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
56 140	364 299	109 207	20 260	4 294	465 319	347 008	812 327	676 327
70 688	387 971	104 760	22 242	4 389	480 585	344 654	825 239	717 378

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	5 450 160	1 095 936	766 788	245 815	4 770 800	2 388 469	7 159 269	3 664 081
969 377	5 217 990	1 049 533	723 197	311 037	4 801 446	2 458 611	7 260 057	2 806 452
983 963	4 695 243	1 219 865	501 261	224 845	4 718 421	2 381 159	7 099 580	2 422 615

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)

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	1 611 279	3 786 033	1 327 394	805 828	901 700	4 313 303	907 404
2010	1 053 589	1 178 280	3 139 859	1 032 236	207 877	783 587	3 552 982	372 352
2011	1 246 591	902 136	2 381 007	1 058 558	197 432	691 577	2 941 056	390 500

5.11 Handelsbanken / Commercial banks

2007	40 122	187 788	355 086	6 579	67 689	74 091	219 883	—
2008	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2010	403 896	535 760	949 295	357 618	32 186	234 613	1 130 289	90 174
2011	566 149	185 790	637 801	108 423	29 656	155 091	673 281	111 803

5.14 Andere Banken / Other banking institutions

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	—
2010	64 241	102 679	509 406	45 531	45 273	117 644	397 267	5 247
2011	79 831	141 488	496 060	37 537	30 393	117 876	404 544	19 218

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	1 112 955	2 069 943	861 446	688 538	533 487	2 512 686	803 322
2010	585 453	539 840	1 681 157	629 087	130 419	431 329	2 025 427	276 931
2011	600 611	574 858	1 247 146	912 599	137 384	418 611	1 863 230	259 480

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		Vortrag auf neue Rechnung To be carried forward		
	Zuweisung (+) Allocation to (+)	Entnahme (-) Transfer from (-)			Sonstige Verwendung (+) Other appropriation (+)	Verlust- deckung (-) Elimination of losses (-)	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)

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	- 423 704
2 424 941	567 773	- 34 413	3 644	500	3 149	- 2 856	8 042 068	- 621 095
1 291 346	587 327	- 65 650	3 514	—	101	- 33 545	8 635 874	- 754 084

5.11 Handelsbanken / Commercial banks

162 016	57 163	—	—	—	100	- 88	14 726	—
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5.12 Börsenbanken / Stock exchange banks

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
869 166	242 187	- 33 413	3 644	—	1	—	1 144 279	- 89 787
485 896	83 984	- 42 135	3 514	—	1	—	1 102 286	- 166 172

5.14 Andere Banken / Other banking institutions

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
260 110	121 360	—	—	—	100	—	49 320	- 5 579
160 273	222 796	- 20 225	—	—	100	—	70 438	- 5 197

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	- 354 170
1 295 666	204 226	- 1 000	—	500	3 048	- 2 856	6 848 469	- 525 729
645 177	280 547	- 3 290	—	—	—	- 33 545	7 463 151	- 582 715

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

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
2010	250 216	15 029	103 230	162 015	592 909	287 665	133 493	171 751
2011	264 654	9 871	103 586	170 939	601 533	284 763	151 761	165 009

8.00 Privatbankiers / Private bankers

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
2010	141 041	121 365	103 734	158 672	2 288 413	2 122 776	8 135	157 502
2011	184 711	97 584	99 837	182 458	2 240 240	2 067 296	6 600	166 344

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ⁵ Net trading income ⁶	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

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	38 958	2 818	335 579	246 765	582 344	320 900
59 358	533 551	69 386	30 872	2 047	361 453	284 325	645 778	150 047
117 125	484 408	31 700	151 049	63 569	416 444	265 975	682 419	155 678

8.00 Privatbankiers / Private bankers

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
414 488	1 873 925	359 003	72 388	45 010	1 349 716	519 472	1 869 188	594 799
401 114	1 839 126	347 656	73 140	41 603	1 310 760	518 984	1 829 744	612 636

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
	18	19	20	21	22	23	24	25

7.00 Filialen ausländischer Banken / Branches of foreign banks

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	13 421	368 811	- 61 332	80 000	16 459	55 709	252 811	306 310
2010	12 950	17 570	119 527	38 259	50 120	50 655	151 346	94 335
2011	14 004	18 762	122 911	22 819	14 232	49 984	203 469	121 955

8.00 Privatbankiers / Private bankers

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
2010	88 448	56 379	449 972	76 241	13 696	184 015	328 502	—
2011	74 290	45 393	492 954	45 348	59 186	180 130	298 986	—

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		Vortrag auf neue Rechnung To be carried forward		
	Zuweisung (+) Allocation to (+)	Entnahme (-) Transfer from (-)			Sonstige Verwendung (+) Other appropriation (+)	Verlust- deckung (-) Elimination of losses (-)	Gewinn (+) Retained earnings (+)	Verlust (-) Accumulated losses (-)	
	26	27	28	29	30	31	32	33	34

7.00 Filialen ausländischer Banken / Branches of foreign banks

—	—	—	—	—	130 617	- 16 426	453 966	- 11 555
—	—	—	—	—	17 547	- 83 865	385 896	- 94 339
—	—	—	—	—	69 312	- 276 331	427 589	- 22 219
—	—	—	—	—	40 827	- 26 691	389 074	- 46 439
—	—	—	—	—	39 488	- 26 193	505 891	- 109 326

8.00 Privatbankiers / Private bankers

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	—
316 535	4 389	—	—	—	1 561	—	125 433	—
288 068	3 289	—	—	—	1 821	—	131 243	—

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

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	46 079 231	8 697 258	35 705 392	19 071 097	28 331 352	23 631 911	1 741 699	2 957 742
2010	38 379 388	8 437 419	27 361 015	19 455 793	27 329 270	22 743 052	1 753 975	2 832 243
2011	38 794 686	7 418 083	25 721 631	20 491 138	25 391 416	20 750 435	1 673 833	2 967 148

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

.	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	23 431 023	2 982 966	5 420 870	2 293 128	26 674 340	12 468 575	39 142 915	11 763 041
4 836 752	22 492 522	11 378 969	4 896 831	2 964 560	27 500 874	12 529 281	40 030 155	18 193 954
4 087 689	21 303 729	8 306 804	5 734 791	1 952 588	25 378 149	12 494 337	37 872 486	17 963 977

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

⁸ Enthält auch Zins- und Dividendenträge, sofern diese mit dem Refinanzierungsaufwand verrechnet wurden.
Also including interest and dividend income, in cases where this is offset against the cost of refinancing transactions.

40 Erfolgsrechnung 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

1982	.	.	.	.	.	1 041 936	2 477 935	922
1983	.	.	.	.	.	1 184 202	2 766 609	648
1984	.	.	.	.	.	1 250 955	3 143 291	17 807
1985	.	.	.	.	.	1 474 210	3 706 372	15 208
1986	.	.	.	.	.	1 527 634	4 103 904	11 173
1987	.	.	.	.	.	1 530 503	4 084 130	51 134
1988	.	.	.	.	.	1 475 508	4 206 629	28 395
1989	.	.	.	.	.	1 535 242	5 431 797	19 235
1990	.	.	.	.	.	1 312 700	4 047 661	124 593
1991	.	.	.	.	.	1 381 789	4 606 295	290 879
1992	.	.	.	.	.	1 402 940	4 772 203	659 889
1993	.	.	.	.	.	1 752 177	6 428 092	138 025
1994	.	.	.	.	.	1 260 485	5 298 655	554 822
1995	.	.	.	.	.	1 218 901	5 821 093	78 980
1996	3 355 210	9 734 480	3 534 463	2 979 158	5 058 516	1 185 297	3 072 841	2 803 035
1997	2 362 173	11 300 667	6 857 256	2 785 819	4 989 228	1 022 100	5 559 974	1 928 229
1998	2 444 946	8 262 618	11 463 229	5 218 955	1 842 591	1 139 976	13 817 149	117 537
1999	2 265 322	5 884 685	17 186 995	3 678 939	1 781 472	2 844 011	16 736 396	495 942
2000	3 727 432	4 514 046	21 442 699	2 561 170	2 394 548	3 288 800	18 602 326	281 807
2001	4 185 825	6 708 173	12 247 876	2 674 891	1 462 843	2 168 984	11 944 381	653 440
2002	6 151 632	7 120 308	10 587 272	1 682 184	1 434 546	1 845 404	11 587 297	2 597 792
2003	3 345 967	3 160 579	14 279 105	2 180 771	1 407 310	2 563 178	12 577 892	88 506
2004	3 012 597	1 587 076	17 865 925	2 132 362	1 617 377	3 195 164	15 281 747	96 003
2005	3 178 122	1 534 698	24 172 821	6 703 497	1 999 824	4 605 528	24 386 931	115 964
2006	3 296 778	1 493 886	24 123 879	2 527 143	2 281 213	4 766 327	19 618 381	14 899
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	321 337	7 859 046	38 738 178
2009	4 828 093	4 412 634	2 522 314	3 100 692	1 920 512	1 563 232	8 087 985	5 948 719
2010	9 310 926	1 686 253	7 196 775	6 042 880	1 970 946	1 016 504	13 298 746	3 046 541
2011	3 408 509	1 995 063	12 560 405	3 378 427	2 092 582	1 229 570	13 007 181	390 500

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

Gewinnausschüttung Distribution of profit	Reserven Reserves		Tantiemen Emoluments	Zuweisungen an Personal- an Personal- Wohlfahrts- einrichtungen Allocation to staff welfare schemes	Sonstige Verwendung Other appropriation		Vortrag auf neue Rechnung To be carried forward	
	Zuweisung (+) Allocation to (+)	Entnahme (-) Transfer from (-)			Sonstige Verwendung (+) Other appropriation (+)	Verlust- deckung (-) Elimination of losses (-)	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

1 432 128	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	- 470 029
4 002 387	8 729 186	- 34 413	3 644	1 414	9 242	- 2 856	11 801 751	- 656 393
2 960 019	7 709 761	- 65 650	3 514	714	6 213	- 33 545	13 661 045	- 754 084

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	Wertschri- ften und Anla- gegeschäft Securities trading and investment business	Kreditge- schäft Lending business	Übriges Dienstleis- tungsgeschäft Other services
1	2	3	4	5	6	7	8	

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	4 833 935	372 733	1 993 049	3 213 619	1 231 212	916 827	94 762	219 623
Gemeindeinstitute Municipal institutions	27 465	1 657	11 346	17 776	4 080	3 512	30	538
Aktiengesellschaften Joint-stock companies	30 101 772	6 932 947	22 107 408	14 927 310	23 764 027	19 637 878	1 565 298	2 560 851
Genossenschaften Cooperatives	3 830 346	110 665	1 609 501	2 331 512	392 091	192 218	13 744	186 129
Übrige Institute Other institutions	450 534	107 537	203 751	354 320	2 841 778	2 352 059	158 360	331 359
Total	39 244 052	7 525 539	25 925 055	20 844 536	28 233 190	23 102 495	1 832 194	3 298 501

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

Staatsinstitute Cantonal institutions	4 833 935	372 733	1 993 049	3 213 619	1 231 212	916 827	94 762	219 623
Gemeindeinstitute Municipal institutions	27 465	1 657	11 346	17 776	4 080	3 512	30	538
Aktiengesellschaften Joint-stock companies	30 101 772	6 932 947	22 107 408	14 927 310	23 764 027	19 637 878	1 565 298	2 560 851
Genossenschaften Cooperatives	3 830 346	110 665	1 609 501	2 331 512	392 091	192 218	13 744	186 129
Übrige Institute Other institutions	1 169	81	328	922	6	—	—	6
Total	38 794 686	7 418 083	25 721 631	20 491 138	25 391 416	20 750 435	1 673 833	2 967 148

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ² Net trading 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

137 967	1 093 245	540 824	93 275	59 964	1 727 618	840 619	2 568 237	2 372 725
344	3 737	586	333	185	7 278	6 399	13 677	8 753
3 851 243	19 912 785	7 641 742	5 570 570	1 849 337	22 462 564	11 117 157	33 579 721	14 472 686
98 134	293 958	123 641	70 613	43 102	1 180 396	529 896	1 710 292	1 109 432
518 240	2 323 539	379 366	224 190	105 172	1 727 497	785 225	2 512 722	768 693
4 605 928	23 627 263	8 686 159	5 958 981	2 057 760	27 105 353	13 279 296	40 384 649	18 732 290

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

137 967	1 093 245	540 824	93 275	59 964	1 727 618	840 619	2 568 237	2 372 725
344	3 737	586	333	185	7 278	6 399	13 677	8 753
3 851 243	19 912 785	7 641 742	5 570 570	1 849 337	22 462 564	11 117 157	33 579 721	14 472 686
98 134	293 958	123 641	70 613	43 102	1 180 396	529 896	1 710 292	1 109 432
1	5	11	1	—	293	266	559	380
4 087 689	21 303 729	8 306 804	5 734 791	1 952 588	25 378 149	12 494 337	37 872 486	17 963 977

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	270 014	95 314	2 007 397	99 494	696 516	39 812	1 370 563	—
Gemeindeinstitute Municipal institutions	666	958	7 129	300	280	417	6 732	—
Aktiengesellschaften Joint-stock companies	2 860 717	1 849 275	9 762 694	3 227 165	1 369 682	1 025 642	10 985 034	390 500
Genossenschaften Cooperatives	277 112	49 514	782 806	51 468	25 978	163 657	644 639	—
Übrige Institute Other institutions	88 294	64 155	616 244	68 167	73 542	230 157	502 668	121 955
Total	3 496 803	2 059 218	13 176 269	3 446 594	2 165 999	1 459 685	13 509 636	512 456

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

Staatsinstitute Cantonal institutions	270 014	95 314	2 007 397	99 494	696 516	39 812	1 370 563	—
Gemeindeinstitute Municipal institutions	666	958	7 129	300	280	417	6 732	—
Aktiengesellschaften Joint-stock companies	2 860 717	1 849 275	9 762 694	3 227 165	1 369 682	1 025 642	10 985 034	390 500
Genossenschaften Cooperatives	277 112	49 514	782 806	51 468	25 978	163 657	644 639	—
Übrige Institute Other institutions	—	—	380	—	125	42	213	—
Total	3 408 509	1 995 063	12 560 405	3 378 427	2 092 582	1 229 570	13 007 181	390 500

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

902 865	465 826	—	—	—	2 000	—	16 732	—
2 677	3 805	—	—	14	280	—	461	—
2 010 568	6 641 553	- 65 650	3 514	90	2 777	- 33 545	13 641 875	- 754 085
43 908	598 364	—	—	610	1 156	—	1 979	—
288 068	3 502	—	—	—	41 308	- 26 193	637 133	- 109 327
3 248 086	7 713 050	- 65 650	3 514	714	47 522	- 59 738	14 298 179	- 863 410

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

902 865	465 826	—	—	—	2 000	—	16 732	—
2 677	3 805	—	—	14	280	—	461	—
2 010 568	6 641 553	- 65 650	3 514	90	2 777	- 33 545	13 641 875	- 754 085
43 908	598 364	—	—	610	1 156	—	1 979	—
—	213	—	—	—	—	—	—	—
2 960 019	7 709 761	- 65 650	3 514	714	6 213	- 33 545	13 661 045	- 754 084

42 Gewinnausschüttung Distribution of profit

In tausend Franken / In CHF thousands

Jahr	Gewinnausschüttung von Dotations- und Gemeindeinstituten			Aktiendividende ²	Dividende auf Genossen- schaftsanteile	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

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
2010	180 959	657 591	838 550	3 131 695	42 142	306 535	4 318 922
2011	177 126	665 854	842 980	2 081 630	43 908	279 568	3 248 086

1.00 Kantonalbanken / Cantonal banks

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
2010	178 419	657 461	835 880	501 655	—	.	1 337 535
2011	174 586	665 717	840 303	547 268	—	.	1 387 571

2.00 Grossbanken / Big banks

2007	—	—	—	2 600 000	—	.	2 600 000
2008	—	—	—	10 000	—	.	10 000
2009	—	—	—	3 000 000	—	.	3 000 000
2010	—	—	—	10 000	—	.	10 000
2011	—	—	—	10 000	—	.	10 000

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2010	2 540	130	2 670	192 834	4 462	.	199 966
2011	2 540	137	2 677	232 340	4 621	.	239 638

4.00 Raiffeisenbanken / Raiffeisen banks

2007	—	—	—	—	25 568	.	25 568
2008	—	—	—	—	27 288	.	27 288
2009	—	—	—	—	28 557	.	28 557
2010	—	—	—	—	29 945	.	29 945
2011	—	—	—	—	31 464	.	31 464

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)

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
2010	—	—	—	2 417 206	7 735	.	2 424 941
2011	—	—	—	1 283 523	7 823	.	1 291 346

5.11 Handelsbanken / Commercial banks

2007	—	—	—	162 016	—	.	162 016
2008	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2007	—	—	—	1 568 025	—	.	1 568 025
2008	—	—	—	923 584	—	.	923 584
2009	—	—	—	1 170 236	—	.	1 170 236
2010	—	—	—	869 166	—	.	869 166
2011	—	—	—	485 896	—	.	485 896

5.14 Andere Banken / Other banking institutions

2007	—	—	—	98 900	6 009	.	104 909
2008	—	—	—	208 436	8 536	.	216 972
2009	—	—	—	156 925	7 477	.	164 402
2010	—	—	—	252 375	7 735	.	260 110
2011	—	—	—	152 450	7 823	.	160 273

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2007	—	—	—	1 571 391	—	.	1 571 391
2008	—	—	—	1 958 839	—	.	1 958 839
2009	—	—	—	1 136 741	—	.	1 136 741
2010	—	—	—	1 295 666	—	.	1 295 666
2011	—	—	—	645 177	—	.	645 177

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

7.00 Filialen ausländischer Banken⁵ / Branches of foreign banks⁵

2007	—	—	—	—	—	.	—
2008	—	—	—	—	—	.	—
2009	—	—	—	—	—	.	—
2010	—	—	—	—	—	.	—
2011	—	—	—	—	—	.	—

8.00 Privatbankiers / Private bankers

2007	—	—	—	—	—	425 667	425 667
2008	—	—	—	10 000	—	326 546	336 546
2009	—	—	—	10 000	—	280 746	290 746
2010	—	—	—	10 000	—	306 535	316 535
2011	—	—	—	8 500	—	279 568	288 068

Jahr	Gewinnausschüttung von Dotations- und Gemeindeinstituten			Aktiendividende ⁴	Dividende auf Genossenschaftsanteile	Bezüge des Firmeninhabers, Ausschüttungen an die Gesellschafter	Total
Year	Distribution of profit by donation 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

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
2010	180 959	657 591	838 550	3 121 695	42 142	.	4 002 387
2011	177 126	665 854	842 980	2 073 130	43 908	.	2 960 019

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

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	28 304 023	22 907 810	5 340 171	1 782 660	1 439 072	2 174 472
2010	29 212 044	23 817 641	5 988 017	1 814 377	1 441 627	2 138 402
2011	27 105 353	22 113 394	4 870 240	1 619 791	1 144 461	2 227 703

1.00 Kantonalbanken / Cantonal banks

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
2010	2 638 864	2 122 064	724	196 703	145 140	174 960
2011	2 709 521	2 142 315	781	202 767	104 298	260 139

2.00 Grossbanken / Big banks

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
2010	15 584 949	12 843 597	5 425 547	886 202	732 272	1 122 879
2011	13 385 335	11 086 741	4 320 254	656 183	475 099	1 167 313

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2010	518 146	426 177	—	32 426	30 672	28 870
2011	527 249	427 732	—	32 887	20 890	45 739

4.00 Raiffeisenbanken / Raiffeisen banks

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
2010	1 031 407	849 105	—	72 524	23 715	86 063
2011	1 070 550	873 145	—	80 466	25 562	91 377

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)

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
2010	7 727 508	6 168 223	559 945	510 038	464 274	584 976
2011	7 685 493	6 171 775	545 197	520 737	467 569	525 411

5.11 Handelsbanken / Commercial banks

2007	365 785	295 028	—	22 653	14 989	33 113
2008	.	.	.	.	.	.
2009	.	.	.	.	.	.
2010	.	.	.	.	.	.
2011	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2010	2 460 742	1 969 057	125 402	148 053	164 529	179 102
2011	2 486 487	1 998 976	125 869	148 511	196 227	142 774

5.14 Andere Banken / Other banking institutions

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
2010	465 319	373 098	—	29 353	16 391	46 475
2011	480 585	384 080	—	30 241	18 652	47 611

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2010	4 801 446	3 826 068	434 543	332 632	283 354	359 399
2011	4 718 421	3 788 720	419 329	341 986	252 690	335 026

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

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	335 579	278 041	96	25 524	9 177	22 834
2010	361 453	303 107	101	26 495	12 005	19 846
2011	416 444	353 648	103	33 323	13 412	16 060

8.00 Privatbankiers / Private bankers

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
2010	1 349 716	1 105 369	1 699	89 990	33 549	120 808
2011	1 310 760	1 058 037	3 905	93 427	37 630	121 664

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

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	1 006 699
2009	26 674 340	21 547 749	5 336 314	1 673 142	1 393 834	2 059 611
2010	27 500 874	22 409 165	5 986 217	1 697 893	1 396 073	1 997 748
2011	25 378 149	20 701 708	4 866 232	1 493 041	1 093 419	2 089 978

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 Eigenmittelausweis^{1,2} Capital adequacy reporting^{1,2}

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anrechenbare Eigenmittel Eligible capital			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 ³ soweit noch nicht berücksichtigt Deductions (-) and further eligible capital ³ not yet taken into account	Total der anrechenbaren Eigenmittel (1+2+3) Total eligible capital (1+2+3)	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

2007	.	.	.	163 948	.	.	.
2008	.	.	.	175 213	.	.	.
2009	145 375	25 189	- 9	170 555	62 564	5 300	2 656
2010	143 781	15 984	- 10	159 755	60 488	5 314	2 913
2011	152 141	11 781	- 10	163 912	62 646	5 506	6 504

1.00 Kantonalbanken / Cantonal banks

2007	.	.	.	28 842	.	.	.
2008	.	.	.	28 965	.	.	.
2009	30 416	159	—	30 574	14 724	891	333
2010	31 790	133	—	31 923	15 289	882	446
2011	33 260	875	—	34 135	16 099	882	600

2.00 Grossbanken / Big banks

2007	.	.	.	76 376	.	.	.
2008	.	.	.	85 156	.	.	.
2009	63 155	14 171	—	77 325	26 716	2 245	1 461
2010	59 189	5 458	—	64 647	24 582	2 167	1 506
2011	64 152	2 110	—	66 262	25 649	2 268	4 963

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2007	.	.	.	6 788	.	.	.
2008	.	.	.	6 966	.	.	.
2009	6 233	661	- 10	6 884	3 133	275	14
2010	6 354	702	- 10	7 046	3 303	294	13
2011	6 836	700	- 10	7 526	3 460	304	12

4.00 Raiffeisenbanken / Raiffeisen banks

2007	.	.	.	10 664	.	.	.
2008	.	.	.	11 588	.	.	.
2009	8 372	4 072	—	12 444	4 290	575	66
2010	8 974	4 209	—	13 183	4 600	601	76
2011	9 586	2 612	—	12 198	4 888	604	92

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 Bei der Interpretation der Daten ist der Einfluss der Übergangsregelungen nach Art. 124 ERV und insbesondere nach Art. 125a ERV zu beachten. Art. 125 a ERV sieht vor, dass Banken in der Rechtsform Genossenschaft die auf einen bestimmten Betrag lautende Nachschusspflicht pro Kopf schrittweise nicht mehr anrechnen können. Ebenso entfällt für Kantonalbanken schrittweise die Möglichkeit, Abzüge von den erforderlichen Eigenmitteln vorzunehmen.

When interpreting the data, consideration should be given to the impact of the transitional provisions under art. 124 and, in particular, art. 125a Capital Ordinance. Under the latter article, the margin call per head on a single amount may no longer be included by banks legally formed as cooperatives. This provision is being introduced in two steps. Cantonal banks are also losing the option of making deductions from required capital; here, too, the provision is being introduced gradually.

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

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

-	-	108 250	55 699	12.1	.
-	-	93 810	81 403	14.9	.
8 268	78 788	76 410	94 144	17.9	15.2
8 414	77 129	73 941	85 814	17.3	15.6
8 830	83 486	78 626	85 285	16.7	15.5

1.00 Kantonalbanken / Cantonal banks

-	-	14 741	14 101	15.7	.
-	-	14 818	14 148	15.6	.
1 163	17 111	15 266	15 308	16.0	15.9
1 164	17 781	16 453	15 470	15.5	15.5
1 181	18 762	18 074	16 060	15.1	14.7

2.00 Grossbanken / Big banks

-	-	63 421	12 955	9.6	.
-	-	50 877	34 279	13.4	.
3 727	34 149	33 287	44 038	18.6	15.2
4 079	32 334	30 127	34 519	17.2	15.7
4 609	37 488	33 405	32 856	15.9	15.4

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

-	-	3 964	2 824	13.7	.
-	-	3 845	3 121	14.5	.
245	3 667	3 864	3 020	14.3	12.9
239	3 849	4 055	2 991	13.9	12.5
252	4 028	3 986	3 540	15.1	13.7

4.00 Raiffeisenbanken / Raiffeisen banks

-	-	4 555	6 109	18.7	.
-	-	4 921	6 668	18.8	.
347	5 278	5 278	7 166	18.9	12.7
353	5 631	5 631	7 552	18.7	12.7
363	5 949	5 949	6 249	16.4	12.9

³ 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.

⁴ Die Differenz zwischen den Brutto- und Nettozahlen beim Total der erforderlichen Eigenmittel ist auf Erleichterungen und Verschärfungen der Eigenmittelrichtlinien gemäss der Art. 124 ERV, Art. 62 ERV, Art. 33 Abs. 3 ERV, Art. 125a 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, 33, para. 3, and 125a Capital Ordinance and art. 4, para. 3 Banking Act.

⁵ Die Basler Mindeststandards verlangen eine Gesamtkapitalquote von mindestens 8%.

The minimum Basel standards call for a total capital ratio of at least 8%.

⁶ Aufgrund teilweise unterschiedlicher Risikogewichtung kann die FINMA-Kernkapitalquote nicht ohne weiteres mit der BIZ-Kernkapitalquote (BIS tier 1 ratio) verglichen werden.

The FINMA core capital ratio cannot be directly compared with the BIS core capital ratio (the BIS Tier 1 ratio) because some of the risk weightings differ.

44a Eigenmittelausweis^{7, 8} Capital adequacy reporting^{7, 8}

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 ⁹ soweit noch nicht berücksichtigt Deductions (-) and further eligible capital ⁹ not yet taken into account		Erforderliche Eigenmittel für Kreditrisiken Capital require- ment for credit risk	Erforderliche Eigenmittel für nicht gegen- parteibezogene 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)

2007	-	-	-	41 278	-	-	-
2008	-	-	-	42 538	-	-	-
2009	37 200	6 126	1	43 327	13 701	1 315	782
2010	37 473	5 484	0	42 957	12 714	1 370	871
2011	38 307	5 484	—	43 792	12 551	1 447	837

5.11 Handelsbanken / Commercial banks

2007	-	-	-	3 874	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

2007	-	-	-	9 566	-	-	-
2008	-	-	-	9 494	-	-	-
2009	8 670	1 092	—	9 762	2 021	384	348
2010	8 112	774	—	8 885	1 823	393	382
2011	8 097	776	—	8 873	1 782	433	334

5.14 Andere Banken / Other banking institutions

2007	-	-	-	671	-	-	-
2008	-	-	-	4 382	-	-	-
2009	3 298	1 331	—	4 630	2 206	186	77
2010	3 475	1 383	—	4 858	2 234	188	62
2011	3 712	1 513	—	5 225	2 241	195	53

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2007	-	-	-	27 168	-	-	-
2008	-	-	-	28 662	-	-	-
2009	25 231	3 703	1	28 935	9 474	745	358
2010	25 887	3 327	0	29 214	8 657	790	427
2011	26 498	3 196	—	29 694	8 528	819	450

⁷ 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.

⁸ Bei der Interpretation der Daten ist der Einfluss der Übergangsregelungen nach Art. 124 ERV und insbesondere nach Art. 125a ERV zu beachten. Art. 125a ERV sieht vor, dass Banken in der Rechtsform Genossenschaft die auf einen bestimmten Betrag lautende Nachschusspflicht pro Kopf schrittweise nicht mehr anrechnen können. Ebenso entfällt für Kantonbanken schrittweise die Möglichkeit, Abzüge von den erforderlichen Eigenmitteln vorzunehmen. When interpreting the data, consideration should be given to the impact of the transitional provisions under art. 124 and, in particular, art. 125a Capital Ordinance. Under the latter article, the margin call per head on a single amount may no longer be included by banks legally formed as cooperatives. This provision is being introduced in two steps. Cantonal banks are also losing the option of making deductions from required capital; here, too, the provision is being introduced gradually.

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

5.00 Übrige Banken / Other banks (5.11–5.20)

-	-	21 569	19 709	15.3	.
-	-	19 350	23 188	17.6	.
2 786	18 583	18 715	24 612	18.5	15.9
2 579	17 534	17 675	25 282	19.4	17.0
2 424	17 259	17 212	26 580	20.4	17.8

5.11 Handelsbanken / Commercial banks

-	-	2 143	1 731	14.5	.
-	-
-	-
-	-
-	-

5.12 Börsenbanken / Stock exchange banks

-	-	5 121	4 445	14.9	.
-	-	4 237	5 257	17.9	.
866	3 618	3 736	6 026	20.9	18.6
768	3 366	3 493	5 392	20.3	18.6
742	3 290	3 285	5 588	21.6	19.7

5.14 Andere Banken / Other banking institutions

-	-	431	240	12.4	.
-	-	2 396	1 986	14.6	.
204	2 673	2 661	1 968	13.9	9.9
208	2 691	2 683	2 175	14.5	10.4
224	2 713	2 692	2 533	15.5	11.0

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

-	-	13 874	13 293	15.7	.
-	-	12 717	15 945	18.0	.
1 716	12 292	12 317	16 618	18.8	16.4
1 603	11 477	11 499	17 715	20.3	18.0
1 459	11 256	11 235	18 459	21.1	18.9

⁹ 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.

¹⁰ Die Differenz zwischen den Brutto- und Nettozahlen beim Total der erforderlichen Eigenmittel ist auf Erleichterungen und Verschärfungen der Eigenmittelrichtlinien gemäss der Art. 124 ERV, Art. 62 ERV, Art. 33 Abs. 3 ERV, Art. 125a 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, 33, para. 3, and 125a Capital Ordinance and art. 4, para. 3 Banking Act.

¹¹ Die Basler Mindeststandards verlangen eine Gesamtkapitalquote von mindestens 8%.

The minimum Basel standards call for a total capital ratio of at least 8%.

¹² Aufgrund teilweise unterschiedlicher Risikogewichtung kann die FINMA-Kernkapitalquote nicht ohne weiteres mit der BIZ-Kernkapitalquote (BIS tier 1 ratio) verglichen werden.

The FINMA core capital ratio cannot be directly compared with the BIS core capital ratio (the BIS Tier 1 ratio) because some of the risk weightings differ.

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)	2009	595 234	63 862	329 449	12 299	16 879
	2010	696 250	77 395	413 709	12 735	19 408
	2011	772 541	81 624	452 417	14 371	18 738
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)	2009	268 275	4 770	205 256	1 169	1 804
	2010	367 130	18 985	284 061	854	3 067
	2011	404 993	17 308	306 603	1 124	1 268
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	2009	271 938	40 029	108 970	5 874	4 810
	2010	270 612	38 123	113 589	6 324	5 202
	2011	305 147	42 327	128 767	7 446	5 650
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)	2009	55 021	19 063	15 223	5 256	10 266
	2010	58 508	20 287	16 059	5 556	11 139
	2011	62 400	21 989	17 047	5 800	11 820
1.2 Erfordernis (Pos. 1.2.1 + 1.2.2) Requirement (items 1.2.1+1.2.2)	2009	199 407	21 940	109 538	4 330	6 123
	2010	232 757	26 397	137 317	4 465	6 966
	2011	257 927	27 798	150 069	5 011	6 757
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	2009	196 427	21 074	108 718	4 059	5 570
	2010	229 763	25 540	136 524	4 202	6 405
	2011	254 938	26 936	149 298	4 742	6 183
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)	2009	2 980	866	820	271	553
	2010	2 995	857	793	263	562
	2011	2 989	862	772	269	574
1.3 Liquide Aktiven nach Art. 16 BankV (Pos. 3) Liquid funds, pursuant to art. 16 Banking Ordinance (item 3)	2009	463 120	53 964	225 349	7 601	7 173
	2010	433 995	50 556	215 251	7 193	9 248
	2011	559 179	52 455	292 115	8 609	9 914
1.4 Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2)	2009	263 713	32 024	115 810	3 271	1 050
	2010	201 238	24 159	77 934	2 728	2 281
	2011	301 252	24 657	142 046	3 598	3 157
1.5 Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2)	2009	232	246	206	176	117
	2010	186	192	157	161	133
	2011	217	189	195	172	147

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)	2009	158 421	42 819	108 180	3 731	10 593
	2010	151 587	38 858	105 076	7 070	14 347
	2011	149 085	45 060	95 679	39 370	16 937
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)	2009	53 931	9 815	43 647	1 345	—
	2010	53 826	10 721	42 899	4 120	2 217
	2011	42 936	10 222	32 270	35 136	618
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	2009	99 809	32 737	63 840	2 339	10 108
	2010	92 850	27 828	61 413	2 872	11 652
	2011	101 002	34 579	62 594	4 199	15 756
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)	2009	4 681	267	693	46	485
	2010	4 911	309	764	77	479
	2011	5 147	259	815	35	563
1.2 Erfordernis (Pos. 1.2.1 + 1.2.2) Requirement (items 1.2.1+1.2.2)	2009	52 712	14 215	35 855	1 235	3 529
	2010	50 501	12 921	34 871	2 339	4 771
	2011	49 662	14 969	31 755	13 000	5 629
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	2009	52 279	14 130	35 699	1 231	3 496
	2010	50 024	12 823	34 675	2 333	4 735
	2011	49 198	14 870	31 574	12 992	5 589
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)	2009	433	85	156	3	33
	2010	478	98	195	6	36
	2011	464	99	181	8	39
1.3 Liquide Aktiven nach Art. 16 BankV (Pos. 3) Liquid funds, pursuant to art. 16 Banking Ordinance (item 3)	2009	145 690	49 174	90 467	6 023	17 321
	2010	123 237	39 146	77 855	8 479	20 030
	2011	127 731	44 621	76 690	41 550	26 804
1.4 Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2)	2009	92 978	34 959	54 611	4 788	13 792
	2010	72 736	26 225	42 985	6 140	15 259
	2011	78 069	29 652	44 935	28 550	21 176
1.5 Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2)	2009	276	346	252	488	491
	2010	244	303	223	362	420
	2011	257	298	242	320	476

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)	2009	330 440	22 570	167 336	2 081	4 287
	2010	244 531	19 915	120 543	2 034	1 647
	2011	221 179	22 348	90 665	1 768	1 950
2.1.1 Bankdebitoren auf Sicht oder fällig innerhalb eines Monats Claims against banks at sight or due within one month	2009	308 604	20 310	159 905	1 993	4 260
	2010	225 729	17 697	113 462	1 894	1 613
	2011	206 362	21 223	83 933	1 695	1 867
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	2009	2 035	53	986	21	—
	2010	1 932	42	118	21	—
	2011	923	43	265	12	—
2.1.3 Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month	2009	6 580	1 160	196	2	—
	2010	5 792	600	2 621	60	—
	2011	4 288	29	2 943	0	—
2.1.4 Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month	2009	13 221	1 046	6 250	65	27
	2010	11 078	1 575	4 342	59	34
	2011	9 606	1 054	3 524	61	83
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)	2009	544 396	24 064	372 593	2 285	6 091
	2010	572 703	37 516	404 603	2 152	4 715
	2011	591 030	38 214	397 268	2 053	3 218
2.2.1 Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Liabilities towards banks at sight or due within one month	2009	280 279	14 626	171 704	780	6 844
	2010	346 643	26 857	236 481	750	4 842
	2011	361 814	27 797	230 669	994	2 719
2.2.2 Kreditoren auf Zeit fällig innerhalb eines Monats Liabilities towards customers (time) due within one month	2009	246 435	5 497	191 454	650	2 191
	2010	219 853	6 094	168 818	731	1 428
	2011	211 927	7 276	158 025	670	420
2.2.3 Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month	2009	3 241	1 694	1 343	55	3
	2010	3 844	1 926	1 650	54	15
	2011	4 399	2 063	1 801	59	151
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	2009	4 795	802	1 958	684	871
	2010	5 114	1 238	1 908	548	796
	2011	4 047	324	2 554	177	368
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	2009	1 138	15	1 046	—	—
	2010	287	39	—	—	—
	2011	1 020	495	225	—	—
2.2.6 Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month	2009	15 461	1 528	6 422	214	364
	2010	13 075	2 234	4 222	154	330
	2011	13 164	1 559	5 073	163	472
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	2009	6 954	98	1 335	98	4 182
	2010	16 113	870	8 476	86	2 697
	2011	5 341	1 301	1 080	10	913

Positionen Items	Jahres- ende End of year	5.00 Übrige Banken Other banks		7.00 Filiaien 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)	2009	111 260	27 704	81 791	7 213	15 692
	2010	81 591	23 894	55 605	7 155	11 646
	2011	83 315	24 147	57 200	8 048	13 085
2.1.1 Bankendebitoren auf Sicht oder fällig innerhalb eines Monats Claims against banks at sight or due within one month	2009	103 925	26 453	75 722	6 940	11 271
	2010	74 769	21 990	50 772	6 974	9 320
	2011	78 431	23 176	53 331	7 859	11 353
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	2009	975	71	904	1	1
	2010	1 480	114	1 361	—	270
	2011	532	219	313	—	71
2.1.3 Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month	2009	1 474	850	624	—	3 748
	2010	1 691	1 241	450	—	820
	2011	647	304	343	—	669
2.1.4 Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month	2009	4 887	330	4 541	272	673
	2010	3 651	549	3 023	181	1 236
	2011	3 705	448	3 213	189	992
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)	2009	124 683	29 996	93 230	5 841	8 840
	2010	104 895	26 110	77 305	8 239	10 583
	2011	99 856	27 183	71 168	39 567	10 854
2.2.1 Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Liabilities towards banks at sight or due within one month	2009	73 534	11 289	61 391	5 228	7 563
	2010	61 162	10 519	50 100	7 735	8 815
	2011	51 702	11 066	39 559	38 869	9 064
2.2.2 Kreditoren auf Zeit fällig innerhalb eines Monats Liabilities towards customers (time) due within one month	2009	45 927	18 379	27 403	346	371
	2010	41 980	15 045	26 474	316	486
	2011	44 529	15 121	29 315	375	631
2.2.3 Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month	2009	80	—	17	—	65
	2010	138	—	54	—	60
	2011	227	—	101	40	57
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	2009	478	211	46	3	—
	2010	625	360	57	1	—
	2011	587	431	103	37	—
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	2009	77	18	59	—	—
	2010	248	143	105	—	—
	2011	300	98	202	—	0
2.2.6 Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month	2009	5 829	422	5 234	263	841
	2010	4 651	563	3 904	187	1 297
	2011	4 530	992	3 384	246	1 119
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	2009	1 241	322	919	—	0
	2010	3 910	521	3 389	—	75
	2011	2 019	524	1 495	—	19

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

⁴ Inklusive 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 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 ⁶	Raiffeisen- banken
		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)	2009	463 120	53 964	225 349	7 601	7 173
	Liquid funds, pursuant to art. 16 Banking Ordinance (items 3.1 to 3.10)	2010	433 995	50 556	215 251	7 193	9 248
		2011	559 179	52 455	292 115	8 609	9 914
3.1	Flüssige Mittel nach FINMA-RS 08/2, Randziffer 45	2009	93 988	6 368	49 723	2 047	1 359
	Liquid assets according to FINMA-RS 08/2, margin figure 45	2010	105 902	5 542	71 246	1 925	1 464
		2011	261 005	18 271	130 015	3 209	4 697
3.2	Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt	2009	127 683	39 871	32 883	3 770	9 980
	Securities eligible for SNB monetary policy repo transactions	2010	145 394	42 785	31 789	3 650	10 057
		2011	91 932	37 066	13 237	3 815	5 407
3.3	Schuldverschreibungen inländischer Schuldner, die an einem repräsentativen Markt gehandelt werden (ab 2006) ⁷	2009	8 869	5 436	—	858	118
	Debt instruments issued by domestic borrowers and traded on a representative market (as of 2006) ⁷	2010	7 311	4 869	30	856	82
		2011	5 785	3 826	0	804	23
3.4	Werte, die im Land einer ausländischen Zweigniederlassung bei der Zentralbank diskont-, lombard- oder repofähig sind	2009	160 814	30	157 685	—	—
	Securities eligible for discount operations, Lombard advances or repo transactions with the central bank of the country where a foreign branch office is situated	2010	158 821	57	156 398	2	—
		2011	183 676	80	180 497	—	—
3.5	Schuldverschreibungen ausländischer Staaten und übriger öffentlich-rechtlicher Körperschaften, wenn sie an einem repräsentativen Markt gehandelt werden	2009	30 974	580	21 721	20	—
	Debt certificates from foreign countries and other public law bodies, if they are traded on a representative market	2010	27 027	970	15 866	18	—
		2011	17 320	784	7 260	12	—
3.6	Schuldverschreibungen und Akzente erstklassiger ausländischer Banken sowie andere gleichwertige Papiere, die innerhalb von sechs Monaten fällig werden	2009	33 290	89	55	1	—
	Debt certificates and acceptances from first-class foreign banks as well as other equivalent papers due within six months	2010	23 299	717	—	15	—
		2011	18 020	567	344	4	—
3.7	Edelmetalle (Gold, Silber, Platin, Palladium) und die innerhalb eines Monats fälligen Edelmetallguthaben, soweit ihnen nicht je entsprechende Verpflichtungen gegenüberstehen	2009	7 006	294	5 608	3	106
	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	2010	6 970	458	4 218	3	589
		2011	9 423	117	6 895	3	752
3.8	Kontokorrent-Debitoren und die innerhalb eines Monats fälligen festen Vorschüsse, die durch Werte gemäss Pos. 3.2 und 3.3 gedeckt sind	2009	308	12	—	0	—
	Balances on current accounts and fixed-term advances due within one month, secured by assets as per items 3.2 and 3.3	2010	656	12	—	1	—
		2011	234	12	—	—	—
3.9	Überschuss der zu verrechnenden liquiden Aktiven (Pos. 2.1) über die zu verrechnenden kurzfristigen Verbindlichkeiten (Pos. 2.2)	2009	54 319	3 276	—	965	—
	Excess of liquid funds to be offset (cf. item 2.1) over short-term liabilities to be offset (cf. item 2.2)	2010	38 958	1 383	—	737	—
		2011	35 143	1 443	—	839	—
3.10	abzüglich verpfändete liquide Aktiven, soweit sie für bestehende Verpflichtungen haften, einschliesslich Deckungsmarge	2009	54 130	1 992	42 328	63	4 389
	Less pledged, liquid funds, where these secure existing liabilities, including the margin	2010	80 344	6 237	64 295	13	2 944
		2011	63 359	9 710	46 134	77	964

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)	2009	145 690	49 174	90 467	6 023	17 321
		2010	123 237	39 146	77 855	8 479	20 030
		2011	127 731	44 621	76 690	41 550	26 804
3.1	Flüssige Mittel nach FINMA-RS 08/2, Randziffer 45 Liquid assets according to FINMA-RS 08/2, margin figure 45	2009	28 998	17 438	9 622	2 234	3 259
		2010	19 712	8 091	8 990	3 555	2 458
		2011	55 045	24 432	27 704	37 480	12 287
3.2	Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt Securities eligible for SNB monetary policy repo transactions	2009	34 291	11 286	20 009	246	6 642
		2010	41 656	15 655	23 503	1 272	14 185
		2011	21 688	6 397	12 846	282	10 437
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	2009	1 771	974	766	68	618
		2010	1 230	905	275	36	208
		2011	904	689	156	61	167
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	2009	2 759	1 362	1 128	—	341
		2010	2 194	494	1 474	25	147
		2011	2 950	1 489	1 292	—	149
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	2009	7 373	1 386	5 859	716	564
		2010	9 604	1 320	8 192	533	36
		2011	7 962	2 714	5 136	93	1 209
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	2009	33 083	9 483	23 600	24	36
		2010	22 437	4 434	17 999	9	121
		2011	17 055	3 347	13 687	4	46
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	2009	798	681	116	2	196
		2010	1 318	1 246	71	1	384
		2011	1 154	1 037	114	1	501
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	2009	279	235	44	16	—
		2010	631	624	8	12	—
		2011	211	194	16	12	—
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)	2009	40 508	7 523	32 207	2 717	6 853
		2010	30 523	8 504	21 199	3 036	3 280
		2011	26 396	7 186	18 302	3 617	2 849
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	2009	4 170	1 194	2 885	—	1 187
		2010	6 068	2 127	3 855	—	787
		2011	5 633	2 864	2 563	—	842

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

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
2010	321	3 405	284	1 083	202	3 726	284
2011	313	3 338	269	1 044	188	3 651	269

1.00 Kantonalbanken / Cantonal banks

2007	24	783	4	74	3	807	4
2008	24	769	4	71	3	793	4
2009	24	745	2	66	1	769	2
2010	24	756	4	70	3	780	4
2011	24	743	4	64	3	767	4

2.00 Grossbanken / Big banks

2007	3	675	154	111	111	678	154
2008	3	638	135	94	94	641	135
2009	3	633	129	88	88	636	129
2010	3	651	144	102	102	654	144
2011	3	648	142	100	100	651	142

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2007	76	322	—	20	—	398	—
2008	75	317	—	12	—	392	—
2009	70	319	—	8	—	389	—
2010	69	326	—	8	—	395	—
2011	66	320	—	9	—	386	—

4.00 Raiffeisenbanken / Raiffeisen banks

2007	1	1 154	—	759	—	1 155	—
2008	1	1 150	—	778	—	1 151	—
2009	1	1 145	—	790	—	1 146	—
2010	1	1 121	—	777	—	1 122	—
2011	1	1 097	—	764	—	1 098	—

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)

2007	183	531	155	155	120	714	155
2008	180	537	150	146	111	717	150
2009	181	512	137	120	97	693	137
2010	179	501	131	106	92	680	131
2011	174	479	119	93	81	653	119

5.11 Handelsbanken / Commercial banks

2007	7	111	—	26	—	118	—
2008	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2007	48	106	50	41	36	154	50
2008	48	95	45	39	31	143	45
2009	49	97	42	34	28	146	42
2010	47	96	40	36	30	143	40
2011	46	79	31	27	22	125	31

5.14 Andere Banken / Other banking institutions

2007	6	28	—	—	—	34	—
2008	9	145	—	24	—	154	—
2009	9	140	—	14	—	149	—
2010	10	133	—	3	—	143	—
2011	12	135	—	3	—	147	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2007	122	286	105	88	84	408	105
2008	123	297	105	83	80	420	105
2009	123	275	95	72	69	398	95
2010	122	272	91	67	62	394	91
2011	116	265	88	63	59	381	88

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 328 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 (328, bank category 4.00) are included under branches.

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

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

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

Anzahl / Number

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2007	30	15	1	6	1	45	1
2008	31	15	1	6	1	46	1
2009	33	14	1	5	1	47	1
2010	32	14	1	5	1	46	1
2011	32	13	1	3	1	45	1

8.00 Privatbankiers / Private bankers

2007	14	24	3	11	3	38	3
2008	14	27	3	11	3	41	3
2009	14	35	2	13	2	49	2
2010	13	36	4	15	4	49	4
2011	13	38	3	11	3	51	3

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

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

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
2010	276	3 355	279	1 063	197	3 631	279
2011	268	3 287	265	1 030	184	3 555	265

⁴ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 328 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 (328, bank category 4.00) are included under branches.

⁵ Mit Filialen sind die rechtlich unselbständigen Geschäftsstellen gemeint, also Zweigniederlassungen, Agenturen, Einnahmereien, Depositenkassen, Vertretungen usw.

Branches are legally dependent offices such as branch offices, agencies, cash-receiving offices, sub-branches (*Depositenkassen*) or representative offices.

⁶ Vertretungen (auch als Repräsentanz bezeichnet) sind Geschäftsstellen, denen sowohl das Abschliessen von eigenen Geschäften wie auch das Vermitteln von Geschäften auf eigene Rechnung nicht erlaubt ist. Von 1984 bis 2004 wurden auch Einnahmereien und sämtliche Filialen mit weniger als einer volltmlich 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	411	102	93	41	11
Bern	Berne	336	90	65	130	25
Luzern	Lucerne	103	26	14	27	23
Uri	Uri	10	5	2	—	3
Schwyz	Schwyz	62	28	10	8	8
Obwalden	Obwalden	13	8	2	1	2
Nidwalden	Nidwalden	15	8	4	1	2
Glarus	Glarus	16	8	2	4	1
Zug	Zug	34	14	6	1	8
Freiburg	Fribourg	80	28	17	10	18
Solothurn	Solothurn	76	11	9	22	26
Basel-Stadt	Basel-Stadt	71	17	18	1	1
Basellandschaft	Baselland	58	22	20	3	10
Schaffhausen	Schaffhausen	28	6	5	11	1
Appenzell AR	Appenzell Ausserrhoden	12	2	6	2	2
Appenzell IR	Appenzell Innerrhoden	6	4	1	—	1
St. Gallen	St Gallen	164	36	25	31	42
Graubünden	Graubünden	119	70	22	—	11
Aargau	Aargau	156	29	20	66	28
Thurgau	Thurgau	64	31	10	—	19
Tessin	Ticino	175	19	40	—	27
Waadt	Vaud	163	69	32	9	19
Wallis	Valais	102	22	33	2	29
Neuenburg	Neuchâtel	42	13	10	2	4
Genf	Geneva	180	22	38	—	6
Jura	Jura	30	12	5	5	7
Total Schweiz	Total for Switzerland	2526	702	509	377	334
Total Ausland	Total abroad	81	1	42	—	—
Total Schweiz und Ausland	Total for Switzerland and abroad	2607	703	551	377	334

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	
		Stock exchange banks	Other banking institutions	Foreign- controlled banks				
		6	7	8	9	10	11	12
Zürich	Zurich	132	23	26	83	23	9	379
Bern	Berne	25	4	14	7	—	1	335
Luzern	Lucerne	11	2	5	4	—	2	101
Uri	Uri	—	—	—	—	—	—	10
Schwyz	Schwyz	8	2	2	4	—	—	62
Obwalden	Obwalden	—	—	—	—	—	—	13
Nidwalden	Nidwalden	—	—	—	—	—	—	15
Glarus	Glarus	1	—	—	1	—	—	16
Zug	Zug	5	2	2	1	—	—	34
Freiburg	Fribourg	7	1	3	3	—	—	80
Solothurn	Solothurn	8	—	6	2	—	—	76
Basel-Stadt	Basel-Stadt	28	7	11	10	1	5	65
Basellandschaft	Baselland	3	—	2	1	—	—	58
Schaffhausen	Schaffhausen	4	—	4	—	—	1	27
Appenzell AR	Appenzell Ausserrhodon	—	—	—	—	—	—	12
Appenzell IR	Appenzell Innerrhodon	—	—	—	—	—	—	6
St. Gallen	St Gallen	26	2	7	17	3	1	160
Graubünden	Graubünden	15	1	4	10	—	1	118
Aargau	Aargau	13	—	11	2	—	—	156
Thurgau	Thurgau	4	1	2	1	—	—	64
Tessin	Ticino	84	15	17	52	2	3	170
Waadt	Vaud	28	5	10	13	1	5	157
Wallis	Valais	12	3	6	3	—	4	98
Neuenburg	Neuchâtel	13	2	5	6	—	—	42
Genf	Geneva	94	19	6	69	12	8	160
Jura	Jura	1	—	1	—	—	—	30
Total Schweiz	Total for Switzerland	522	89	144	289	42	40	2 444
Total Ausland	Total abroad	38	9	—	29	—	—	81
Total Schweiz und Ausland	Total for Switzerland and abroad	560	98	144	318	42	40	2 525

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	111	331	31	442
Bern	Berne	22	404	90	426
Luzern	Lucerne	4	129	30	133
Uri	Uri	1	26	17	27
Schwyz	Schwyz	4	66	8	70
Obwalden	Obwalden	2	15	4	17
Nidwalden	Nidwalden	1	20	6	21
Glarus	Glarus	2	15	1	17
Zug	Zug	3	37	6	40
Freiburg	Fribourg	2	121	43	123
Solothurn	Solothurn	5	111	40	116
Basel-Stadt	Basel-Stadt	14	59	2	73
Basellandschaft	Baselland	1	68	11	69
Schaffhausen	Schaffhausen	4	26	2	30
Appenzell AR	Appenzell Ausserrhoden	2	14	4	16
Appenzell IR	Appenzell Innerrhoden	1	9	4	10
St. Gallen	St Gallen	18	196	50	214
Graubünden	Graubünden	1	169	51	170
Aargau	Aargau	6	221	71	227
Thurgau	Thurgau	1	93	30	94
Tessin	Ticino	24	229	78	253
Waadt	Vaud	11	212	60	223
Wallis	Valais	3	254	155	257
Neuenburg	Neuchâtel	3	54	15	57
Genf	Geneva	66	130	16	196
Jura	Jura	1	60	31	61
Total Schweiz	Total for Switzerland	313	3 069	856	3 382
Total Ausland	Total abroad	.	269	188	269
Total Schweiz und Ausland	Total for Switzerland and abroad	313	3 338	1 044	3 651

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 328 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 (328, 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									
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
	1	2	3	4	5	6	7	8	9	10
Anzahl Personen / Number of persons										
1.00–8.00 Alle Banken	118 325	112 915	115 628	119 464	127 921	136 200	135 740	129 807	132 010	132 542
1.00 Kantonalbanken	17 107	16 711	16 486	16 326	16 536	16 754	16 917	17 271	17 404	17 456
2.00 Grossbanken	54 630	51 383	53 072	56 211	62 931	66 924	63 900	58 342	59 392	59 792
3.00 Regionalbanken und Sparkassen	4 642	4 424	4 320	4 141	4 135	3 892	4 021	3 980	4 004	4 128
4.00 Raiffeisenbanken	5 805	6 058	6 304	6 549	6 764	7 208	7 665	7 999	8 068	8 167
5.00 Übrige Banken	30 902	29 459	30 582	31 210	32 413	35 775	37 021	35 936	36 832	36 637
5.11 Handelsbanken	2 973	2 799	2 695	2 542	2 612	2 676	.	.	.	.
5.12 Börsenbanken	10 693	9 593	9 814	9 897	10 301	10 564	10 369	10 147	9 919	10 381
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	606	566	561	245	255	615	3 247	3 319	3 454	3 562
5.20 Ausländisch beherrschte Banken	16 629	16 501	17 511	18 527	19 244	21 920	23 405	22 471	23 460	22 694
7.00 Filialen ausländischer Banken	1 358	1 282	1 234	1 229	1 266	1 334	1 454	1 420	1 468	1 527
8.00 Privatbankiers	3 881	3 596	3 630	3 798	3 877	4 313	4 761	4 859	4 842	4 836
1.00–5.00 Total	113 086	108 036	110 764	114 437	122 779	130 553	129 524	123 528	125 699	126 179

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	– 2.3	– 4.6	2.4	3.3	7.1	6.5	– 0.3	– 4.4	1.7	0.4
1.00 Cantonal banks	– 3.2	– 2.3	– 1.3	– 1.0	1.3	1.3	1.0	2.1	0.8	0.3
2.00 Big banks	– 2.4	– 5.9	3.3	5.9	12.0	6.3	– 4.5	– 8.7	1.8	0.7
3.00 Regional banks and savings banks	– 1.2	– 4.7	– 2.4	– 4.1	– 0.1	– 5.9	3.3	– 1.0	0.6	3.1
4.00 Raiffeisen banks	6.2	4.4	4.1	3.9	3.3	6.6	6.3	4.4	0.9	1.2
5.00 Other banks	– 1.6	– 4.7	3.8	2.1	3.9	10.4	3.5	– 2.9	2.5	– 0.5
5.11 Commercial banks	– 36.2	– 5.9	– 3.7	– 5.7	2.8	2.5	.	.	.	.
5.12 Stock exchange banks	29.5	– 10.3	2.3	0.8	4.1	2.6	– 1.8	– 2.1	– 2.2	4.7
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	– 6.0	– 6.6	– 0.9	– 56.3	4.1	141.2	428.0	2.2	4.1	3.1
5.20 Foreign-controlled banks	– 6.8	– 0.8	6.1	5.8	3.9	13.9	6.8	– 4.0	4.4	– 3.3
7.00 Branches of foreign banks	2.9	– 5.6	– 3.7	– 0.4	3.0	5.4	9.0	– 2.3	3.4	4.0
8.00 Private bankers	– 13.8	– 7.3	0.9	4.6	2.1	11.2	10.4	2.1	– 0.3	– 0.1
Total for 1.00–5.00	– 1.9	– 4.5	2.5	3.3	7.3	6.3	– 0.8	– 4.6	1.8	0.4

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

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
2010	67 787	40 210	107 997	14 225	9 788	24 013	82 012	49 998	132 010
2011	67 794	40 306	108 100	14 349	10 093	24 442	82 143	50 399	132 542

1.00 Kantonalbanken / Cantonal banks

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
2010	10 515	6 882	17 397	5	2	7	10 520	6 884	17 404
2011	10 564	6 884	17 449	6	1	7	10 570	6 885	17 456

2.00 Grossbanken / Big banks

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
2010	26 862	13 009	39 871	12 009	7 512	19 521	38 871	20 521	59 392
2011	26 755	12 943	39 698	12 290	7 804	20 094	39 045	20 747	59 792

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2007	2 053	1 839	3 892	—	—	—	2 053	1 839	3 892
2008	2 147	1 873	4 021	—	—	—	2 147	1 873	4 021
2009	2 147	1 833	3 980	—	—	—	2 147	1 833	3 980
2010	2 158	1 846	4 004	—	—	—	2 158	1 846	4 004
2011	2 224	1 904	4 128	—	—	—	2 224	1 904	4 128

4.00 Raiffeisenbanken / Raiffeisen banks

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
2010	4 119	3 949	8 068	—	—	—	4 119	3 949	8 068
2011	4 201	3 966	8 167	—	—	—	4 201	3 966	8 167

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)

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
2010	19 893	12 460	32 353	2 207	2 272	4 479	22 099	14 732	36 832
2011	19 752	12 556	32 308	2 044	2 285	4 329	21 796	14 841	36 637

5.11 Handelsbanken / Commercial banks

2007	1 430	1 246	2 676	—	—	—	1 430	1 246	2 676
2008	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2010	6 045	3 083	9 128	380	410	790	6 425	3 493	9 919
2011	6 353	3 207	9 559	393	429	822	6 746	3 635	10 381

5.14 Andere Banken / Other banking institutions

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
2010	1 907	1 546	3 454	—	—	—	1 907	1 546	3 454
2011	1 977	1 585	3 562	—	—	—	1 977	1 585	3 562

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2010	11 940	7 831	19 771	1 827	1 862	3 689	13 767	9 693	23 460
2011	11 422	7 765	19 187	1 651	1 856	3 507	13 073	9 621	22 694

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

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	
2010	929	537	1 466	1	1	2	930	538	1 468	
2011	984	541	1 525	1	1	2	985	542	1 527	

8.00 Privatbankiers / Private bankers

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	
2010	3 311	1 527	4 838	3	1	4	3 314	1 528	4 842	
2011	3 314	1 512	4 826	8	2	10	3 322	1 514	4 836	

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

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	
2010	63 546	38 146	101 692	14 221	9 786	24 007	77 767	47 932	125 699	
2011	63 496	38 253	101 749	14 340	10 090	24 430	77 836	48 343	126 179	

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

2007	2.27	3.77	3.30
2008	1.00	3.46	3.35
2009	0.30	2.91	2.81
2010	0.50	2.49	2.61
2011	0.69	2.23	2.42

2.00 Grossbanken / Big banks

2007	2.29	3.50	3.37
2008	2.23	2.48	3.28
2009	0.77	1.57	2.79
2010	0.38	1.78	2.56
2011	0.47	1.89	2.33

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2007	2.31	3.82	3.33
2008	1.37	3.57	3.38
2009	0.56	3.09	2.83
2010	0.49	2.93	2.62
2011	0.50	2.75	2.43

4.00 Raiffeisenbanken / Raiffeisen banks

2007	2.14	3.03	3.33
2008	1.85	3.22	3.44
2009	0.14	2.86	2.87
2010	0.13	2.51	2.69
2011	0.19	2.54	2.51

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

2007	2.40	6.02	3.21
2008	1.20	5.37	3.18
2009	0.66	4.97	2.56
2010	0.45	4.69	2.36
2011	0.61	4.76	2.18

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

2007	2.31	4.00	3.32
2008	1.36	3.29	3.33
2009	0.55	2.65	2.80
2010	0.42	2.69	2.58
2011	0.57	2.66	2.39

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

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
2010	0.76	0.62	0.56	2.08	2.57
2011	0.72	0.53	0.49	1.72	2.47

2.00 Grossbanken / Big banks

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
2010	0.32	0.59	0.23	1.72	2.06
2011	0.30	0.56	0.18	1.65	1.83

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2010	0.47	0.76	0.48	2.24	2.46
2011	0.37	0.68	0.40	1.96	2.55

4.00 Raiffeisenbanken / Raiffeisen banks

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
2010	0.33	0.73	0.46	2.21	2.86
2011	0.62	0.73	0.48	1.89	2.37

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 Verpflicht- ungen 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

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
2010	0.75	1.00	0.57	2.27	2.62
2011	0.76	0.71	0.47	2.13	2.63

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

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
2010	0.57	0.68	0.42	2.12	2.48
2011	0.64	0.61	0.36	1.85	2.35

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 1% Less than 1%	1–1 ¹ / ₄ % ³	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 %	2 ¹ / ₂ –2 ³ / ₄ %	2 ³ / ₄ –3%	3–3 ¹ / ₄ %
	1	2	3	4	5	6	7	8	9	10
1983
1984
1985
1986
1987
1988
1989
1990
1991
1992
1993
1994
1995
1996
1997	.	3 885	7	88	665	902	1 148	2 343	4 630	5 292
1998	.	4 260	140	213	878	1 139	2 206	4 705	4 823	10 256
1999	.	5 731	49	284	973	1 286	3 359	4 287	10 528	13 106
2000	.	7 407	13	125	597	194	418	1 251	2 921	7 700
2001	.	4 800	95	122	610	231	518	2 732	4 532	7 234
2002	.	2 464	2 392	4 610	6 364	6 238	7 254	9 034	15 239	24 011
2003	.	8 549	7 399	7 806	9 954	12 041	17 897	31 669	59 112	91 177
2004	.	3 256	6 824	9 126	15 862	19 995	30 026	60 945	79 982	104 897
2005	.	4 441	4 756	11 550	19 038	25 003	35 729	77 858	114 442	137 495
2006	.	1 354	179	1 098	4 558	12 605	27 087	66 652	123 002	174 370
2007	2 356	18	256	560	2 179	4 434	17 243	39 405	85 520	126 046
2008	6 867	7 522	6 506	6 956	7 535	7 584	13 511	36 846	60 513	83 576
2009	43 499	24 121	18 947	24 280	25 858	28 035	43 859	87 629	106 210	65 339
2010	72 500	29 868	22 396	30 364	43 291	48 396	60 742	91 083	91 613	51 200
2011	106 031	34 921	26 431	36 506	53 778	62 646	78 644	98 070	86 269	44 292

Jahres- ende End of year	3 ¹ / ₄ -3 ¹ / ₂ %	3 ¹ / ₂ -3 ³ / ₄ %	3 ³ / ₄ -4%	4-4 ¹ / ₄ % 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 %
	11	12	13	14	15	16	17	18	19	20
1983	.	.	.	1 495	160	1 105	161	859	5 816	109 520
1984	.	.	.	1 524	124	1 303	197	1 119	9 769	117 995
1985	.	.	.	1 587	112	1 460	241	1 329	12 074	129 694
1986	.	.	.	1 666	372	1 471	376	6 146	43 932	115 143
1987	.	.	.	2 460	1 784	512	2 539	30 019	147 094	15 018
1988	.	.	.	4 682	236	1 583	20 866	153 558	39 439	7 248
1989	.	.	.	454	307	3 214	15 255	33 083	8 143	13 932
1990	.	.	.	254	124	503	12 018	16 630	5 911	7 752
1991	.	.	.	446	43	237	4 471	8 565	3 853	5 290
1992	.	.	.	503	22	127	1 198	3 247	1 028	2 301
1993	.	.	.	1 433	108	3 601	1 188	9 316	4 601	14 532
1994	.	.	.	4 523	751	5 428	12 069	22 471	19 801	188 783
1995	.	.	.	14 012	6 864	9 183	21 459	43 252	97 507	100 823
1996	.	.	.	37 392	15 882	40 068	98 764	155 355	47 992	27 675
1997	7 264	7 336	10 967	38 659	130 438	68 850	61 385	60 929	28 733	18 028
1998	9 227	21 104	46 285	145 418	53 985	44 863	47 847	43 681	18 706	11 727
1999	21 568	60 621	151 934	69 828	37 635	32 684	28 893	26 695	11 845	7 293
2000	13 383	31 409	39 793	44 218	94 608	134 676	49 556	32 693	17 602	11 572
2001	15 834	33 982	48 417	71 605	169 802	61 970	37 823	26 777	15 989	7 657
2002	27 101	60 382	163 613	69 889	47 108	35 873	25 077	14 088	7 971	4 497
2003	83 999	51 278	56 974	42 825	29 657	21 863	11 516	8 433	4 450	2 491
2004	90 831	47 162	35 900	27 831	21 471	14 660	6 986	5 320	2 227	1 364
2005	64 680	43 236	26 726	19 675	13 402	10 953	3 714	2 289	946	695
2006	96 926	63 968	33 404	17 700	7 974	5 480	2 385	1 608	640	416
2007	183 812	93 007	57 658	28 973	10 657	4 770	2 550	1 947	613	381
2008	128 541	189 591	72 599	32 916	14 237	6 817	2 673	1 520	698	405
2009	74 981	87 812	58 362	21 903	6 839	2 651	1 246	728	277	184
2010	60 172	74 852	51 269	18 987	5 925	1 991	863	540	177	107
2011	43 629	58 289	42 454	16 367	5 064	1 471	584	390	109	132

- 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 2006 unter 1¹/₄%.
Until 2006, less than 1¹/₄%.
- ⁴ Bis 1996 unter 4¹/₄%.
Until 1996, less than 4¹/₄%.

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	5 ³ / ₄ –6%	6–6 ¹ / ₄ %	6 ¹ / ₄ –6 ¹ / ₂ %	6 ¹ / ₂ –6 ³ / ₄ % ⁷	6 ³ / ₄ –7%	7–8% ⁸	8–9%	9–10%	10% und mehr 10% or more	Total
	21	22	23	24	25	26	27	28	29	30
1983	14 771	6 953	1 202	875	.	.	.	.	.	142 917
1984	14 104	7 790	879	644	.	.	.	.	.	155 448
1985	14 423	7 643	826	595	.	.	.	.	.	169 984
1986	11 634	4 702	511	419	.	.	.	.	.	186 372
1987	5 786	756	262	175	14	21	.	.	.	206 441
1988	901	362	101	18	3	16	.	.	.	229 013
1989	39 288	113 219	12 705	13 309	1 958	2 568	.	.	.	257 435
1990	2 972	3 986	18 334	63 523	24 190	111 879	9 916	587	92	278 672
1991	2 084	4 743	1 463	4 090	46 313	186 911	24 054	594	24	293 181
1992	1 170	4 620	893	3 540	14 473	241 773	28 468	538	28	303 930
1993	24 653	177 464	34 221	12 452	5 315	20 044	1 019	29	14	309 992
1994	36 848	13 692	4 302	2 611	1 342	10 546	528	17	37	323 747
1995	23 443	9 658	3 289	1 299	594	4 420	212	54	15	336 082
1996	14 814	10 854	2 697	1 843	564	2 939	194	101	21	457 154
1997	10 699	5 286	1 857	1 292	383	1 196	172	98	37	472 567
1998	5 218	3 628	1 350	864	284	1 141	183	98	45	484 276
1999	2 819	2 794	900	724	230	1 282	200	74	69	497 690
2000	4 872	4 146	1 794	1 464	431	1 696	382	70	62	505 053
2001	3 154	2 297	1 482	982	527	1 165	393	167	10	520 908
2002	2 062	1 436	862	583	229	857	272	185	12	539 701
2003	999	756	450	262	252	419	109	179	4	562 521
2004	618	481	230	210	85	269	65	147	3	586 775
2005	323	255	120	202	57	195	62	77	6	617 928
2006	230	174	95	137	34	109	24	12	38	642 259
2007	264	194	257	117	239	171	30	35	48	663 738
2008	207	104	60	113	35	67	20	24	7	688 049
2009	105	76	24	56	17	43	16	6	11	723 113
2010	53	49	9	33	5	24	15	22	33	756 579
2011	53	31	5	34	4	20	14	12	16	796 268

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 1986 6¹/₂% und mehr.
Until 1986, 6¹/₂% or more.

⁸ 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 End of year	0–1/4%	1/4–1/2%	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%
	1	2	3	4	5	6	7	8	9

1.00 Kantonalbanken / Cantonal banks

2007	8 795	18 067	5 880	22 861	9 724	7 030	7 035	7 268	8 162
2008	11 130	17 712	12 818	4 291	34 329	4 040	10 148	5 799	6 821
2009	37 415	24 102	40 043	7 911	3 353	6 379	4 659	8 977	4 043
2010	47 056	42 685	24 626	1 825	6 481	5 413	4 122	11 249	4 484
2011	54 290	66 399	6 172	3 305	6 300	5 717	7 853	6 530	2 645

2.00 Grossbanken / Big banks

2007	26 933	6 554	27 381	739	5 595	4 884	309	8 101	11 566
2008	18 121	5 851	386	155	12 115	3 225	24 027	10 940	2 679
2009	22 965	9 121	13 244	4 471	30 505	1 673	584	6 297	2
2010	28 573	47 285	4 356	1 484	6 012	5 938	3 296	5 379	2 814
2011	36 876	43 609	6 171	7 593	343	9 370	564	5 724	3 203

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2007	3 623	3 708	2 983	6 586	4 037	1 449	4 665	2 414	3 086
2008	4 392	2 069	5 502	3 523	5 544	2 496	2 771	1 626	1 955
2009	6 327	8 319	10 945	3 883	1 711	2 084	1 523	2 442	3 052
2010	8 761	10 545	11 580	1 987	1 390	1 463	2 062	1 697	3 414
2011	12 615	13 237	7 310	2 115	1 212	1 618	2 084	3 414	1 528

4.00 Raiffeisenbanken / Raiffeisen banks

2007	1 390	8 726	3 321	6 783	9 771	16 602	2 543	986	973
2008	8 499	7 441	6 875	12 006	10 693	4 911	3 543	928	517
2009	13 306	16 180	18 422	14 049	1 373	1 765	4 098	497	7 466
2010	15 110	20 623	22 599	9 855	1 046	1 464	4 351	451	8 287
2011	16 892	23 470	22 276	9 423	920	1 551	4 914	500	9 315

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	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 %	17
	10	11	12	13	14	15	16		

1.00 Kantonalbanken / Cantonal banks

2007	3 167	593	92	138	162	—	—	—
2008	5 705	3 598	891	159	7	225	—	—
2009	1 412	155	60	21	4	—	—	—
2010	55	318	6	20	4	—	—	—
2011	59	353	2	7	4	—	—	—

2.00 Grossbanken / Big banks

2007	157	24	0	1	0	0	—	0
2008	7 227	10	0	2	19	1	0	—
2009	7 548	2	21	0	3	0	0	—
2010	2	23	—	—	0	0	—	—
2011	12	24	—	—	0	0	—	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2007	513	1 023	35	107	316	104	36	8
2008	3 148	956	1 317	122	277	111	38	3
2009	75	10	65	350	6	71	34	10
2010	35	6	61	353	5	59	31	11
2011	27	4	24	357	4	50	28	11

4.00 Raiffeisenbanken / Raiffeisen banks

2007	2 659	5 436	42	144	20	1	0	0
2008	3 362	6 815	10	48	76	15	0	—
2009	51	95	20	0	0	1	0	—
2010	41	66	15	0	0	0	0	—
2011	47	65	15	0	0	0	2	0

Jahres- ende End of year	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ %	4 ³ / ₄ -5%	5-6%	6-7%	7-8%	8% und mehr 8% or more	Total
	18	19	20	21	22	23	24	25

1.00 Kantonalbanken / Cantonal banks

2007	—	—	—	—	—	—	—	98 972
2008	—	—	—	—	—	—	—	117 674
2009	—	—	—	—	—	—	—	138 534
2010	—	—	—	—	—	—	—	148 343
2011	—	—	—	—	—	—	—	159 636

2.00 Grossbanken / Big banks

2007	0	—	—	—	—	—	—	92 244
2008	0	—	—	—	—	—	—	84 758
2009	—	—	—	—	—	—	—	96 436
2010	—	—	—	—	—	—	—	105 163
2011	—	—	—	—	—	—	—	113 489

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2007	8	0	—	2	—	—	—	34 703
2008	7	7	—	3	—	—	—	35 868
2009	—	—	—	—	—	0	—	40 908
2010	—	—	—	—	—	—	—	43 461
2011	—	—	—	—	—	—	—	45 637

4.00 Raiffeisenbanken / Raiffeisen banks

2007	—	—	—	—	—	—	—	59 396
2008	—	—	—	—	—	—	—	65 740
2009	0	—	—	—	—	0	—	77 324
2010	—	—	—	—	—	—	—	83 909
2011	—	—	—	0	0	—	0	89 390

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 Zinssatz⁴

Liabilities towards domestic customers in the form of savings and deposits, in CHF, by rate of interest⁴

In Millionen Franken / In CHF millions

Jahres- ende End of year	0–1/4%	1/4–1/2%	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%
	1	2	3	4	5	6	7	8	9

5.00 Übrige Banken / Other banks (5.11–5.20)

2007	398	3 801	514	1 411	7 011	5 076	607	2 747	2 324
2008	3 623	1 539	2 070	915	6 607	2 079	4 520	243	2 695
2009	3 145	2 572	10 965	6 494	884	952	713	3 342	2 832
2010	6 597	3 099	5 855	9 102	218	1 239	1 111	3 736	3 039
2011	7 813	9 447	12 017	427	773	772	3 105	3 144	682

5.11 Handelsbanken / Commercial banks

2007	87	3 317	317	456	6 873	4 482	53	2 122	1 984
2008	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2007	56	20	0	245	2	33	0	245	68
2008	45	0	27	197	102	15	273	1	328
2009	131	314	471	45	345	—	207	—	0
2010	155	293	535	373	19	358	—	5	0
2011	69	592	359	29	2	326	0	5	—

5.14 Andere Banken / Other banking institutions

2007	7	30	40	2	0	400	473	254	22
2008	2 529	1 429	1 356	440	6 189	1 815	4 200	138	2 050
2009	1 550	1 804	9 472	6 120	348	813	415	3 247	2 435
2010	4 947	1 958	4 503	8 264	60	582	935	3 651	2 699
2011	6 133	7 523	10 719	177	629	209	3 084	2 634	658

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2007	247	434	157	709	136	162	81	125	251
2008	1 049	109	686	279	316	249	47	104	317
2009	1 464	454	1 022	329	191	139	91	95	397
2010	1 495	848	818	465	139	298	177	80	341
2011	1 611	1 331	939	221	141	237	21	505	24

Jahres- ende End of year	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 %	17
	10	11	12	13	14	15	16		

5.00 Übrige Banken / Other banks (5.11–5.20)

2007	1 283	20	24	65	17	11	5	—
2008	2 643	5	404	31	67	7	4	—
2009	856	997	—	13	0	5	4	—
2010	450	1 536	—	11	0	5	4	—
2011	84	36	—	8	—	3	3	—

5.11 Handelsbanken / Commercial banks

2007	450	1	0	53	—	—	—	—
2008	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2007	381	—	—	6	—	—	—	—
2008	—	0	—	4	—	—	—	—
2009	—	1	—	—	—	—	—	—
2010	1	—	—	—	—	—	—	—
2011	—	1	—	—	—	—	—	—

5.14 Andere Banken / Other banking institutions

2007	430	—	—	—	—	—	—	—
2008	2 625	4	403	—	55	—	—	—
2009	842	969	—	—	—	—	—	—
2010	430	1 503	—	—	—	—	—	—
2011	73	—	—	—	—	—	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2007	22	19	24	7	17	11	5	—
2008	18	1	0	27	12	7	4	—
2009	14	27	—	13	0	5	4	—
2010	19	34	—	11	0	5	4	—
2011	11	35	—	8	—	3	3	—

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

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

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

In Millionen Franken / In CHF millions

Jahres- ende End of year	4 ¹ / ₄ –4 ¹ / ₂ %	4 ¹ / ₂ –4 ³ / ₄ %	4 ³ / ₄ –5%	5–6%	6–7%	7–8%	8% und mehr 8% or more	Total
	18	19	20	21	22	23	24	25

5.00 Übrige Banken / Other banks (5.11–5.20)

2007	0	15	—	23	—	—	—	25 352
2008	—	—	—	18	—	—	—	27 469
2009	—	—	—	16	—	—	0	33 789
2010	—	—	—	19	15	—	—	36 036
2011	—	—	—	12	15	—	—	38 341

5.11 Handelsbanken / Commercial banks

2007	—	—	—	—	—	—	—	20 193
2008	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2007	0	15	—	—	—	—	—	1 069
2008	—	—	—	5	—	—	—	997
2009	—	—	—	—	—	—	—	1 513
2010	—	—	—	—	—	—	—	1 739
2011	—	—	—	—	—	—	—	1 382

5.14 Andere Banken / Other banking institutions

2007	—	—	—	—	—	—	—	1 659
2008	—	—	—	—	—	—	—	23 233
2009	—	—	—	—	—	—	0	28 015
2010	—	—	—	—	—	—	—	29 530
2011	—	—	—	—	—	—	—	31 840

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2007	—	—	—	23	—	—	—	2 430
2008	—	—	—	14	—	—	—	3 239
2009	—	—	—	16	—	—	—	4 261
2010	—	—	—	19	15	—	—	4 767
2011	—	—	—	12	15	—	—	5 118

Jahres- ende End of year	0-1/4%	1/4-1/2%	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
	1	2	3	4	5	6	7	8	9

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

1982	.	.	.	.	.	.	.	.	701
1983	.	.	.	.	.	.	.	.	828
1984	.	.	.	.	.	.	.	.	367
1985	.	.	.	.	.	.	.	.	222
1986	.	.	.	.	.	.	.	.	252
1987	.	.	.	.	.	.	.	.	833
1988	.	.	.	.	.	.	.	.	11 071
1989	.	.	.	.	.	.	.	.	3 762
1990	.	.	.	.	.	.	.	.	2 397
1991	.	.	.	.	.	.	.	.	2 506
1992	.	.	.	.	.	.	.	.	2 553
1993	.	.	.	.	.	.	.	.	15 483
1994	.	.	.	.	.	.	.	.	19 274
1995	.	.	.	.	.	.	.	.	46 213
1996	.	.	.	.	.	.	.	.	99 241
1997	.	.	.	.	46 982	13 298	56 999	54 549	68 212
1998	.	.	.	.	72 551	41 808	84 236	30 281	29 404
1999	.	.	.	.	143 854	48 549	21 939	34 427	18 655
2000	.	.	.	.	56 628	24 196	51 153	30 757	28 339
2001	.	.	.	.	68 091	75 924	34 110	34 194	17 766
2002	.	.	.	.	165 371	35 726	30 441	18 165	25 936
2003	.	.	.	.	264 842	18 938	27 365	14 139	3 151
2004	.	.	.	.	267 440	21 535	36 248	5 753	2 787
2005	.	.	.	.	280 882	30 854	26 793	3 429	1 049
2006	.	.	.	.	256 863	27 266	30 505	12 435	1 960
2007	41 139	40 856	40 078	38 381	36 139	35 041	15 158	21 514	26 110
2008	45 765	34 613	27 652	20 890	69 287	16 751	45 010	19 537	14 667
2009	83 157	60 294	93 619	36 808	37 827	12 853	11 577	21 555	17 395
2010	106 096	124 238	69 016	24 253	15 147	15 516	14 941	22 512	22 039
2011	128 486	156 162	53 945	22 863	9 548	19 029	18 520	19 312	17 373

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 / 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 %
	10	11	12	13	14	15	16	17

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

1982	8	421	7	71	70	1 055	204	50 033
1983	—	109	64	73	256	53 350	15 829	30 417
1984	—	25	69	158	229	53 383	14 943	34 356
1985	—	21	76	132	232	52 802	7 658	45 412
1986	—	19	78	80	3 111	51 605	12 170	46 092
1987	159	10 212	603	1 185	62 939	16 260	72 561	8 906
1988	395	10 205	7 281	61 380	67 706	20 698	5 499	2 762
1989	90	11 665	3 523	3 469	7 335	8 859	9 516	54 083
1990	152	12 395	3 038	933	950	1 899	1 860	3 933
1991	34	12 065	2 864	934	999	1 312	1 820	5 100
1992	4 245	8 192	2 874	988	926	2 038	939	4 891
1993	794	6 268	3 343	10 808	3 404	24 991	18 897	51 055
1994	1 329	8 417	4 509	12 676	44 213	69 561	34 611	23 014
1995	16 109	15 949	56 164	55 767	41 969	2 503	3 501	9 011
1996	83 494	32 995	28 920	11 892	4 473	15 818	8 544	8 184
1997	20 506	11 366	6 762	18 874	10 157	2 947	278	2 658
1998	10 641	7 015	18 125	11 449	2 064	419	103	2 770
1999	4 423	20 954	7 265	7 978	563	242	1 284	883
2000	24 083	21 491	13 325	25 508	7 530	1 871	399	1 538
2001	16 965	14 678	22 115	7 200	1 136	252	336	1 829
2002	17 469	5 162	1 292	1 377	1 103	334	1 106	230
2003	1 344	825	950	179	565	397	71	25
2004	1 461	594	884	93	226	342	60	14
2005	472	1 643	583	308	7	714	62	5
2006	610	1 813	287	620	26	178	57	12
2007	7 779	7 097	192	456	514	116	41	8
2008	22 085	11 384	2 623	363	446	359	43	3
2009	9 943	1 258	165	384	13	77	39	10
2010	582	1 950	82	385	9	64	35	11
2011	229	482	40	373	8	53	33	11

Jahres- ende End of year	4¼-4½%	4½-4¾% ¹²	4¾-5%	5-6% ¹³	6-7%	7-8%	8% und mehr 8% or more	Total
	18	19	20	21	22	23	24	25

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

1982	7 210	36 121	.	.	.	.	.	95 901
1983	3 443	2 278	.	.	.	.	.	106 647
1984	3 576	2 820	.	.	.	.	.	109 926
1985	3 755	3 344	.	.	.	.	.	113 654
1986	2 515	4 495	.	.	.	.	.	120 417
1987	3 257	2 359	732	4 308	.	.	.	184 314
1988	1 072	6 696	1 004	1 875	.	.	.	197 646
1989	48 805	11 970	6 621	10 892	.	.	.	180 590
1990	810	11 698	12 599	100 479	11 069	8 284	123	172 618
1991	434	4 212	1 387	121 562	14 956	12 238	88	182 512
1992	532	4 048	1 276	120 880	28 509	13 190	136	196 217
1993	38 114	36 675	11 391	15 611	635	135	26	237 629
1994	3 095	2 489	1 257	25 321	169	31	0	249 966
1995	3 029	20 266	5 860	2 094	41	11	3	278 489
1996	3 937	393	233	238	9	2	0	298 373
1997	578	98	46	1 002	7	5	107	315 432
1998	101	52	19	31	8	3	88	311 169
1999	91	26	7	41	35	0	41	311 259
2000	394	1 249	22	47	44	0	27	288 618
2001	671	21	1	14	4	2	39	295 356
2002	21	2	0	16	4	—	—	303 754
2003	29	0	2	18	1	—	—	332 841
2004	25	1	—	31	1	—	0	337 494
2005	0	6	—	36	1	—	0	346 846
2006	0	8	2	25	—	—	—	332 664
2007	8	16	—	25	—	—	—	310 668
2008	7	7	—	22	—	—	—	331 509
2009	0	—	—	16	—	0	0	386 990
2010	—	—	—	19	15	—	—	416 911
2011	—	—	—	12	15	—	0	446 494

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 4½% und mehr.
Until 1986, 4½% 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 1%	1-1¼% ¹	1¼-1½%	1½-1¾%	1¾-2%	2-2¼%	2¼-2½%	2½-2¾%	2¾-3%	3-3¼%	3¼-3½%
End of year	Less than 1%										
	1	2	3	4	5	6	7	8	9	10	11

1.00 Kantonalbanken / Cantonal banks

2007	9	207	482	982	1 049	2 344	2 329	1 701	1 422	751	211
2008	4	48	172	720	594	1 842	2 883	3 451	2 843	1 951	650
2009	465	711	555	731	403	1 113	1 654	2 855	2 073	1 787	608
2010	1 201	1 147	675	550	357	586	703	1 362	1 049	966	426
2011	1 588	1 426	753	672	312	476	295	527	493	672	205

2.00 Grossbanken / Big banks

2007	7	104	252	309	499	957	774	663	450	94	23
2008	0	11	48	143	124	575	1 104	648	928	545	111
2009	19	676	339	627	133	566	618	354	582	443	94
2010	641	616	737	738	304	680	313	269	182	155	66
2011	643	640	708	891	345	705	267	190	86	130	25

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2007	—	18	118	305	649	1 511	1 259	1 082	750	677	198
2008	0	2	58	133	337	1 000	1 193	1 602	1 484	1 599	382
2009	126	331	300	274	204	671	652	1 246	1 244	1 555	392
2010	310	699	610	429	327	646	323	614	651	1 043	351
2011	449	842	829	587	404	715	233	232	308	688	214

4.00 Raiffeisenbanken / Raiffeisen banks

2007	1	1	49	473	750	2 661	2 635	2 861	1 644	2 195	554
2008	0	8	132	179	338	1 573	2 272	3 654	3 520	4 758	1 337
2009	214	1 034	850	626	286	1 068	1 127	2 646	2 816	4 176	1 260
2010	765	2 211	1 322	1 188	395	899	493	1 091	1 364	2 689	966
2011	1 183	2 855	1 837	1 711	671	1 384	367	455	662	1 652	615

Jahres- ende End of year	3½-3¾%	3¾-4%	4-4¼%	4¼-4½%	4½-4¾%	4¾-5%	5-6%	6-7%	7-8%	8% und mehr 8% or more	Total
	12	13	14	15	16	17	18	19	20	21	22

1.00 Kantonalbanken / Cantonal banks

2007	77	47	84	67	16	1	—	—	—	—	11 781
2008	166	22	19	4	1	—	—	—	—	—	15 369
2009	128	3	2	0	—	—	—	—	—	—	13 088
2010	113	1	0	0	—	—	—	—	—	—	9 136
2011	58	0	0	—	—	—	—	—	—	—	7 475

2.00 Grossbanken / Big banks

2007	13	4	20	—	—	—	—	—	—	—	4 169
2008	9	1	5	0	1	0	0	—	—	—	4 254
2009	8	1	5	0	1	0	0	—	—	—	4 466
2010	7	0	0	0	1	0	0	0	—	—	4 712
2011	5	—	0	0	1	—	0	—	—	—	4 638

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2007	87	42	70	44	47	4	—	0	—	—	6 861
2008	88	23	76	16	9	—	—	0	—	—	8 002
2009	68	12	48	3	2	—	—	0	—	—	7 129
2010	53	6	39	1	0	—	—	—	—	—	6 102
2011	49	3	38	0	0	—	—	—	—	—	5 589

4.00 Raiffeisenbanken / Raiffeisen banks

2007	219	78	126	62	63	12	13	0	—	—	14 397
2008	348	78	49	14	15	1	4	0	—	—	18 280
2009	301	43	14	3	3	1	4	0	—	—	16 472
2010	243	34	3	1	0	1	3	0	—	—	13 668
2011	195	24	3	1	0	1	2	0	—	—	13 616

¹ Bis 2006 unter 1¼%.
Until 2006, less than 1¼%.

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

In Millionen Franken / In CHF millions

Jahres- ende	Unter 1%	1-1¼% ²	1¼-1½%	1½-1¾%	1¾-2%	2-2¼%	2¼-2½%	2½-2¾%	2¾-3%	3-3¼%	3¼-3½%
End of year	Less than 1%										
	1	2	3	4	5	6	7	8	9	10	11

5.00 Übrige Banken / Other banks (5.11-5.20)

2007	13	48	33	227	226	820	770	607	424	374	93
2008	12	52	36	52	137	447	848	766	864	801	239
2009	63	196	118	48	79	311	320	605	616	628	232
2010	147	295	141	131	81	412	145	320	235	303	253
2011	223	357	216	242	119	599	126	148	140	630	112

5.11 Handelsbanken / Commercial banks

2007	13	47	20	186	155	682	633	446	343	318	77
2008	.	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2007	—	—	1	2	2	3	2	2	1	2	0
2008	—	—	—	0	0	1	2	3	0	3	3
2009	—	—	—	1	0	1	2	3	0	3	1
2010	—	—	—	4	0	1	0	1	0	2	1
2011	0	0	0	4	0	1	0	0	0	2	0

5.14 Andere Banken / Other banking institutions

2007	—	1	5	10	8	14	6	1	0	2	0
2008	12	52	31	41	115	381	737	594	728	679	185
2009	51	171	76	36	71	263	282	478	506	532	181
2010	122	254	79	50	62	173	119	259	184	230	214
2011	200	238	133	85	87	177	72	125	111	596	88

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2007	0	0	8	29	61	121	129	157	80	52	15
2008	—	0	6	10	23	65	108	168	136	120	51
2009	12	25	42	12	8	47	35	124	109	94	50
2010	25	40	62	77	19	237	27	60	51	70	38
2011	23	118	83	153	32	421	54	22	29	33	24

Jahres- ende End of year	3½–3¾%	3¾–4%	4–4¼%	4¼–4½%	4½–4¾%	4¾–5%	5–6%	6–7%	7–8%	8% und mehr 8% or more	Total
	12	13	14	15	16	17	18	19	20	21	22

5.00 Übrige Banken / Other banks (5.11–5.20)

2007	97	16	54	38	12	0	—	—	—	—	3852
2008	84	4	24	0	0	0	—	—	—	—	4368
2009	73	3	1	0	0	0	0	0	0	—	3294
2010	32	0	1	0	0	0	0	0	0	—	2499
2011	17	—	—	—	—	—	—	—	—	—	2931

5.11 Handelsbanken / Commercial banks

2007	66	16	46	33	5	0	—	—	—	—	3087
2008	.	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2007	0	—	—	—	—	—	—	—	—	—	14
2008	0	—	0	—	—	0	—	—	—	—	13
2009	0	—	—	—	—	—	—	—	—	—	10
2010	0	—	—	—	—	—	—	—	—	—	11
2011	0	—	—	—	—	—	—	—	—	—	9

5.14 Andere Banken / Other banking institutions

2007	1	0	1	0	7	—	—	—	—	—	55
2008	51	4	23	—	0	—	—	—	—	—	3633
2009	41	3	1	0	0	0	0	0	0	—	2694
2010	2	0	1	0	0	0	0	0	0	—	1750
2011	1	—	—	—	—	—	—	—	—	—	1913

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2007	30	0	7	5	1	—	—	—	—	—	695
2008	33	0	1	0	—	—	—	—	—	—	721
2009	32	0	—	—	—	—	—	—	—	—	590
2010	30	—	—	—	—	—	—	—	—	—	738
2011	15	—	—	—	—	—	—	—	—	—	1008

² Bis 2006 unter 1¼%.
Until 2006, less than 1¼%.

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

In Millionen Franken / In CHF millions

Jahres- ende	Unter 1%	1-1 ¹ / ₄ % ³	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 %	2 ¹ / ₂ -2 ³ / ₄ %	2 ³ / ₄ -3%	3-3 ¹ / ₄ %	3 ¹ / ₄ -3 ¹ / ₂ % ⁴
End of year	Less than 1%										
	1	2	3	4	5	6	7	8	9	10	11

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

1982	.	.	.	.	.	.	.	.	.	.	.
1983	.	.	.	.	.	.	.	.	.	.	.
1984	.	.	.	.	.	.	.	.	.	.	.
1985	.	.	.	.	.	.	.	.	.	.	.
1986	.	.	.	.	.	.	.	.	.	.	.
1987	.	.	.	.	.	.	.	.	.	.	.
1988	.	.	.	.	.	.	.	.	.	.	.
1989	.	.	.	.	.	.	.	.	.	.	.
1990	.	.	.	.	.	.	.	.	.	.	.
1991	.	.	.	.	.	.	.	.	.	.	.
1992	.	.	.	.	.	.	.	.	.	.	.
1993	.	.	.	.	.	.	.	.	.	.	.
1994	.	.	.	.	.	.	.	.	.	.	.
1995	.	.	.	.	.	.	.	.	.	.	.
1996	.	.	.	.	.	.	.	.	.	.	.
1997	.	8	2	15	66	346	561	658	1326	2552	1662
1998	.	19	13	71	151	962	1141	1211	1189	3218	2156
1999	.	16	40	143	280	1119	1287	1475	1218	3819	3108
2000	.	17	14	110	307	763	897	1313	1231	3743	3217
2001	.	16	1	27	150	561	857	1318	1863	6658	4575
2002	.	27	147	366	451	1133	1764	2373	2079	7057	4108
2003	.	693	1090	1199	1082	2380	2274	2532	1936	4921	2808
2004	.	1085	2035	2200	1822	4446	2492	2411	1455	3596	1742
2005	.	1052	3030	3582	2675	6042	2603	2107	1019	2548	1120
2006	.	580	2132	3648	3616	9309	5300	3756	1432	1921	702
2007	30	378	935	2295	3174	8292	7767	6914	4691	4090	1080
2008	16	120	446	1227	1531	5438	8299	10121	9639	9655	2719
2009	888	2948	2161	2306	1105	3728	4371	7707	7331	8589	2587
2010	3065	4967	3485	3037	1465	3223	1977	3655	3482	5156	2062
2011	4085	6120	4343	4103	1852	3879	1288	1551	1689	3772	1171

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

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

1982	6 417	1 357	3 049	1 522	3 215	2 737	43 052	.	.	.	61 369
1983	4 570	1 557	3 782	2 680	3 772	6 064	39 417	.	.	.	61 842
1984	2 968	1 106	1 880	2 222	5 115	10 158	44 093	.	.	.	67 542
1985	1 165	595	1 129	1 766	4 207	11 020	55 866	.	.	.	75 748
1986	99	32	519	1 695	9 952	17 827	53 118	.	.	.	83 242
1987	4	7	1 698	5 030	15 853	21 062	40 863	4 222	164	.	88 903
1988	427	998	3 424	9 083	23 131	21 527	33 859	1 782	187	.	94 417
1989	425	984	3 157	8 080	18 792	20 458	38 069	12 214	301	.	102 480
1990	327	903	2 014	5 632	14 805	19 335	26 403	13 573	28 979	723	112 695
1991	22	141	831	2 760	10 208	15 301	20 846	19 671	46 509	1 116	117 406
1992	16	92	725	1 442	7 170	10 625	12 408	24 231	57 904	986	115 599
1993	54	140	1 587	3 547	8 281	8 518	13 095	24 167	40 315	557	100 262
1994	409	769	2 971	4 129	8 117	7 132	19 717	18 310	26 829	151	88 534
1995	2 600	1 247	5 309	5 221	9 103	7 391	25 441	13 631	11 105	62	81 110
1996	5 785	1 847	6 164	4 604	5 699	6 569	24 501	9 244	4 529	26	68 968
1997	2 174	2 032	6 639	4 800	4 906	4 154	18 106	6 023	2 502	20	58 552
1998	2 915	2 363	5 031	3 442	3 017	2 370	11 966	4 274	1 224	14	46 746
1999	3 660	2 264	3 593	1 936	2 110	1 548	6 347	2 237	236	3	36 439
2000	5 645	6 138	6 251	1 906	1 003	1 011	3 803	506	20	3	37 896
2001	5 159	4 645	7 320	2 137	1 053	664	2 268	62	8	1	39 341
2002	3 773	2 628	6 210	1 702	846	158	727	39	1	—	38 791
2003	2 702	1 600	4 771	1 349	676	104	181	70	—	—	32 369
2004	1 715	990	2 493	717	418	56	119	0	—	—	29 793
2005	1 029	520	1 072	455	298	50	23	0	—	—	29 225
2006	585	270	603	344	225	46	19	0	—	—	34 488
2007	494	187	355	211	139	16	13	0	—	—	41 059
2008	694	128	173	34	26	1	4	0	—	—	50 272
2009	578	62	71	7	6	1	4	0	0	—	44 449
2010	448	41	44	2	2	1	4	0	0	—	36 117
2011	323	28	41	1	2	1	2	0	—	—	34 249

³ Bis 2006 unter 1¹/₄%.
Until 2006, less than 1¹/₄%.

⁴ Bis 1996 unter 3¹/₂%.
Until 1996, less than 3¹/₂%.

⁵ Bis 1989 5% und mehr.
Until 1989, 5% 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	0 -1/4%	1/4 -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%	2 1/2 -2 3/4%
	1	2	3	4	5	6	7	8	9	10	11
1.00 Kantonalbanken Cantonal banks	230	—	—	—	806	850	1 562	3 050	4 832	2 403	5 042
2.00 Grossbanken Big banks	1 075	3 000	2	—	0	202	—	—	347	425	—
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	16	—	50	—	—	—	76	300	387	—	—
4.00 Raiffeisenbanken Raiffeisen banks	—	—	600	—	—	193	485	—	455	144	112
5.00 Übrige Banken Other banks	53	2	—	10	2	1	2	10	406	17	200
5.11 Handelsbanken Commercial banks	.	.	.	.	.	.	.	.	.	.	.
5.12 Börsenbanken Stock exchange banks	13	—	—	—	—	—	—	—	—	—	—
5.14 Andere Banken Other banking institutions	—	2	—	—	2	1	2	10	60	17	200
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	40	—	—	10	—	—	—	—	346	—	—
1.00–5.00 Total	1 374	3 002	652	10	808	1 246	2 124	3 359	6 427	2 988	5 354

2 ³ / ₄ -3%	3 -3 ¹ / ₄ %	3 ¹ / ₄ -3 ¹ / ₂ %	3 ¹ / ₂ -3 ³ / ₄ %	3 ³ / ₄ -4%	4 -4 ¹ / ₄ %	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ %	4 ³ / ₄ -5%	5 -6%	6 -7%	7 -8%	8% und mehr 8% or more	Total
12	13	14	15	16	17	18	19	20	21	22	23	24	25
2 515	1 803	1 226	620	572	960	—	148	—	—	—	—	—	26 618
—	899	200	—	—	1 298	599	—	—	—	—	—	—	8 047
248	100	296	10	—	—	100	—	—	—	—	—	—	1 583
—	1 173	—	—	535	—	—	—	—	—	—	—	—	3 696
710	150	150	—	15	—	—	—	—	—	—	—	—	1 728
.
—	—	—	—	—	—	—	—	—	—	—	—	—	13
710	150	150	—	15	—	—	—	—	—	—	—	—	1 318
—	—	—	—	—	—	—	—	—	—	—	—	—	396
3 472	4 125	1 873	630	1 122	2 258	699	148	—	—	—	—	—	41 672

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

² Bis 2006 unter 1¹/₄%.
Until 2006, less than 1¹/₄%.

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
1981	—	—	1 804	774	495
1982	—	—	1 804	774	445
1983	—	—	1 804	774	775
1984	—	—	1 804	774	775
1985	—	—	1 804	774	775
1986	—	—	1 804	774	775
1987	—	—	1 804	774	775
1988	—	—	1 804	774	1 075
1989	—	—	1 804	774	1 075
1990	—	—	1 804	774	1 074
1991	—	—	1 804	774	1 074
1992	—	—	1 804	365	853
1993	—	—	529	365	1 189
1994	—	—	—	—	1 674
1995	—	—	—	255	1 546
1996	—	—	—	2 345	2 780
1997	710	1 390	735	4 205	2 780
1998	5 260	3 390	735	4 205	2 315
1999	.	.	—	—	315	3 170	1 260	1 040	3 913	4 230	735	5 205	2 480
2000	.	.	—	—	585	3 170	1 260	1 040	4 013	4 280	785	7 848	4 975
2001	.	.	—	—	585	3 170	1 260	1 200	4 469	6 785	1 964	8 738	4 975
2002	.	.	—	889	635	2 480	1 898	1 805	4 993	8 193	1 964	9 407	4 975
2003	.	.	1 639	1 574	718	3 855	1 955	1 805	4 573	8 193	1 964	9 407	4 639
2004	.	.	2 830	2 259	2 269	3 232	2 622	1 755	4 573	8 093	1 964	8 454	2 495
2005	.	.	3 318	4 893	3 650	3 261	2 622	1 755	2 875	7 783	1 914	7 669	2 375
2006	.	.	3 168	4 437	4 802	5 024	5 207	2 324	2 419	7 443	1 049	5 977	2 375
2007	.	.	2 795	4 659	4 866	6 105	7 190	3 466	4 481	5 493	1 049	4 569	2 375
2008	.	.	3 382	4 659	5 961	6 707	8 066	6 614	5 796	5 225	1 049	3 469	1 840
2009	1 425	5 457	5 479	5 155	8 653	8 316	9 052	5 534	5 855	3 705	1 049	1 949	1 840
2010	250	8 157	10 943	6 862	10 281	8 636	8 717	4 859	4 820	2 290	1 049	1 559	917
2011	1 939	9 547	12 431	8 962	11 501	9 230	7 647	4 859	4 330	1 190	1 049	1 559	555

Jahres- ende	4 $\frac{1}{2}$ -4 $\frac{3}{4}$ %	4 $\frac{3}{4}$ -5%	5 -5 $\frac{1}{4}$ %	5 $\frac{1}{4}$ -5 $\frac{1}{2}$ %	5 $\frac{1}{2}$ -5 $\frac{3}{4}$ %	5 $\frac{3}{4}$ -6%	6 -6 $\frac{1}{4}$ % ²	6 $\frac{1}{4}$ -6 $\frac{1}{2}$ %	6 $\frac{1}{2}$ -6 $\frac{3}{4}$ %	6 $\frac{3}{4}$ -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
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
2010	380	—	—	—	—	—	—	—	—	—	—	69 720	2.40
2011	—	—	—	—	—	—	—	—	—	—	—	74 799	2.27

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

2008	1	160	459	244	118 592	—	—	—
2009	1	243	816	96	49 674	—	—	—
2010	1	330	1 249	263	8 145	—	—	—
2011	1	29 159	1 087	748	30 859	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Bilanz per 31. März 2011) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2011)

2008	1	0	—	4	22 920	—	—	155
2009	1	0	—	132	22 864	—	—	—
2010	1	0	—	2	22 599	—	—	—
2011	1	—	—	—	26 545	—	—	—

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

2008	1	47	—	0	29 614	—	—	6
2009	1	16	—	2	42 023	—	—	5
2010	1	29	—	2	46 362	—	—	5
2011	1	66	—	2	48 870	—	—	5

0.50 Entris Banking AG / Entris Banking Ltd

2008	1	216	1 778	113	533	223	—	—
2009	1	134	150	105	778	309	—	—
2010	1	48	2 134	28	931	124	100	—
2011	1	949	1 01	80	818	163	—	—

0.60 SIX SIS AG / SIX SIS Ltd

2008	1	440	—	809	917	8	—	—
2009	1	841	—	1 257	1 335	1	—	—
2010	1	528	—	486	1 840	2	—	—
2011	1	1 823	—	825	505	1	—	—

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

2008	1	—	—	135	—	2	—	—
2009	1	—	—	115	—	0	—	—
2010	1	—	—	106	—	0	—	—
2011	1	—	—	231	—	0	—	—

0.90 Clientis Ltd

2008	1	2	173	45	—	18	18	—
2009	1	1	—	53	147	—	—	—
2010	1	1	90	73	18	—	—	—
2011	1	62	—	97	15	1	—	—

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

—	91 514	148	519	5	2 683	—	.	214 323
—	155 716	148	472	5	95	—	.	207 264
—	259 268	146	356	3	194	—	.	269 955
—	283 368	147	325	3	384	—	.	346 079

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Bilanz per 31. März 2011) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2011)

—	—	—	—	179	289	660	.	24 206
—	—	—	—	177	325	660	.	24 158
—	—	—	—	165	476	660	.	23 901
—	488	—	—	—	143	660	.	27 836

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

—	701	—	0	216	1	168	.	30 753
—	929	—	0	267	4	280	.	43 527
—	957	—	0	267	2	280	.	47 904
—	972	—	0	268	2	280	.	50 465

0.50 Entris Banking AG / Entris Banking Ltd

15	524	14	46	23	83	—	.	3 566
8	622	16	44	19	86	—	.	2 271
5	500	22	42	26	91	—	.	3 952
4	554	22	41	23	115	—	.	2 869

0.60 SIX SIS AG / SIX SIS Ltd

—	2	2	54	5	5	—	.	2 241
—	2	2	50	1	98	—	.	3 586
—	3	—	47	12	3	—	.	2 920
—	—	4	43	4	9	—	.	3 214

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

—	0	—	—	0	11	—	.	149
—	—	0	—	0	6	—	.	121
—	—	0	—	3	10	—	.	119
—	4	0	—	1	6	—	.	243

0.90 Clientis Ltd

0	213	—	0	4	5	—	.	460
0	222	—	—	5	7	—	.	435
0	211	—	—	4	6	—	.	403
0	176	—	—	3	6	—	.	361

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
	1	2	3	4	5	6	7	8	9	10	11

0.10 Schweizerische Nationalbank / Swiss National Bank

2008	49 161	24 425	39 143	29 833	—	4 713	7 319	—	—	—	—
2009	49 966	27 473	48 738	5 312	—	6 214	3 600	—	—	—	—
2010	51 498	107 870	41 580	18 986	—	2 837	4 500	—	—	—	—
2011	55 729	14 719	182 430	5 647	—	33 276	1 000	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Bilanz per 31. März 2011) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2011)

2008	.	—	1	—	—	—	—	—	22 909	—	—
2009	.	—	1	—	—	—	—	—	22 864	—	—
2010	.	—	1	27	—	—	—	—	22 599	—	—
2011	.	—	—	34	—	—	—	—	26 545	—	—

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

2008	.	—	0	—	—	—	—	—	29 614	—	—
2009	.	—	0	203	—	—	—	—	41 820	—	—
2010	.	—	0	165	—	—	—	—	46 197	—	—
2011	.	—	0	89	—	—	—	—	48 781	—	—

0.50 Entris Banking AG / Entris Banking Ltd

2008	.	—	1 032	2 057	—	35	113	—	—	—	—
2009	.	—	1 011	768	—	35	78	—	—	—	—
2010	.	—	833	1 548	—	36	1 124	—	—	—	—
2011	.	—	1 244	1 159	—	37	26	—	—	—	—

0.60 SIX SIS AG / SIX SIS Ltd

2008	.	—	1 948	—	—	46	—	—	—	—	—
2009	.	—	2 832	—	—	3	—	—	—	—	—
2010	.	—	2 529	—	—	133	—	—	—	—	—
2011	.	—	2 873	—	—	41	—	—	—	—	—

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

2008	.	—	72	—	—	2	—	—	—	—	—
2009	.	—	56	—	—	0	—	—	—	—	—
2010	.	—	49	—	—	5	—	—	—	—	—
2011	.	—	180	—	—	1	—	—	—	—	—

0.90 Clientis Ltd

2008	.	—	315	—	—	—	—	—	100	—	—
2009	.	—	287	—	—	—	—	—	100	—	—
2010	.	—	254	—	—	—	—	—	100	—	—
2011	.	—	212	—	—	—	—	—	100	—	—

¹ Schweizerische Nationalbank: Giro Guthaben inländischer Banken sowie ausländischer Banken und Institutionen.
Swiss National Bank: sight deposits including banks as well as foreign banks and institutions.

² Pfandbriefzentrale der schweizerischen Kantonalbanken und Pfandbriefbank schweizerischer Hypothekarinstitute: Pfandbriefanleihen.
Central mortgage bond institute of the Swiss cantonal banks and mortgage bond bank of the Swiss mortgage institutions: mortgage bond issues.

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ³	Reserven für allgemeine Bankrisiken ⁴	Eigene Mittel Equity						Bilanzsumme
				Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag		Balance sheet total
Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ³	Reserves for general banking risks ⁴		Capital	General statutory reserve	Other reserves	Retained earnings	Accumulated losses brought forward	
12	13	14	15	16	17	18	19	20	21	22

0.10 Schweizerische Nationalbank / Swiss National Bank

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
12	2 582	3	45 061	-4 975	25	—	-5 000	—	—	269 955
8	1 149	7	48 216	3 898	25	—	3 873	—	—	346 079

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Bilanz per 31. März 2011) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2011)

320	19	2	46	908	825	36	48	0	—	24 206
317	66	2	46	862	825	36	—	1	—	24 158
299	66	2	46	862	825	36	—	1	—	23 901
302	—	—	—	955	825	36	94	0	—	27 836

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

401	31	—	—	708	300	26	381	0	—	30 753
523	43	—	—	938	500	29	409	0	—	43 527
511	53	—	—	978	500	31	447	0	—	47 904
524	57	—	—	1 014	500	34	481	0	—	50 465

0.50 Entris Banking AG / Entris Banking Ltd

52	74	57	29	115	36	52	27	0	—	3 566
57	116	59	32	116	36	52	27	0	—	2 271
64	141	58	32	116	36	53	27	0	—	3 952
52	147	57	32	116	36	53	27	0	—	2 869

0.60 SIX SIS AG / SIX SIS Ltd

22	46	64	—	115	26	23	64	1	—	2 241
12	541	71	—	127	26	23	64	13	—	3 586
11	61	73	—	113	26	23	63	0	—	2 920
10	98	81	—	112	26	23	63	0	—	3 214

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

5	12	8	—	50	30	6	14	0	—	149
4	6	0	—	55	30	6	14	5	—	121
1	9	0	—	54	30	6	19	—	-1	119
1	7	—	—	55	30	6	19	—	0	243

0.90 Clientis Ltd

7	4	1	—	33	29	5	0	—	-1	460
5	6	2	—	34	29	5	0	0	—	435
5	6	2	—	36	29	5	0	1	—	403
5	6	2	—	37	29	5	2	0	—	361

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

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
2010	33 316	5 544 042	181 419	5 395 939	17 661	14 133	—	3 528
2011	27 665	6 388 712	345 661	6 070 716	14 320	11 011	—	3 309

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2011) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2011)

2008	757 287	8 183	750 465	15 005	—	—	—	—
2009	723 611	8 506	718 399	13 718	—	—	—	—
2010	675 659	12 133	675 503	12 289	—	—	—	—
2011	637 120	12 444	637 150	12 414	166	166	—	—

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

2008	747 564	22 023	736 522	33 065	112	112	—	—
2009	988 321	25 691	960 851	53 161	77	77	—	—
2010	1 042 418	26 271	1 011 811	56 878	109	109	—	—
2011	1 099 131	23 276	1 068 105	54 302	91	91	—	—

0.50 Entris Banking AG / Entris Banking Ltd

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
2010	9 230	10 668	5 190	14 708	210 660	1 110	—	209 550
2011	12 333	8 894	5 428	15 799	197 504	1 308	—	196 196

0.60 SIX SIS AG / SIX SIS Ltd

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
2010	6 528	—	357	6 171	204 232	193 083	—	11 149
2011	8 818	—	177	8 641	208 526	197 032	—	11 494

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

2008	4 765	—	237	4 528	14 626	7 480	—	7 146
2009	136	—	65	71	11 035	2 890	—	8 145
2010	3	—	297	- 294	12 254	12 109	—	145
2011	89	—	117	- 28	12 176	11 959	—	217

0.90 Clientis Ltd

2008	8 497	5 186	12 892	791	—	—	—	—
2009	5 704	4 804	10 222	286	—	—	—	—
2010	5 696	4 693	7 932	2 457	—	—	—	—
2011	5 446	4 131	6 995	2 582	1	—	—	1

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ³ Net trading 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

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
18 841	- 1 179	- 32 699 571	6 812 705	18 906	116 361	159 914	276 275	- 20 768 381
17 837	- 3 517	- 123 919	7 396 933	9 347	128 813	146 250	275 063	13 065 150

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2011) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2011)

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
4 430	- 4 430	—	- 3 418	—	67	1 907	1 974	2 467
—	166	—	—	—	83	8 778	8 861	3 719

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

894	- 782	—	- 832	—	1 281	963	2 244	29 206
1 804	- 1 727	—	- 1 047	—	1 606	3 245	4 851	45 536
1 511	- 1 402	—	- 1 054	—	1 659	1 179	2 838	51 584
1 321	- 1 230	—	- 1 277	—	1 721	1 262	2 983	48 811

0.50 Entris Banking AG / Entris Banking Ltd

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
496	210 164	891	9 838	4 152	39 248	191 592	230 840	4 761
1 106	196 398	770	7 642	4 516	39 229	173 097	212 326	8 283

0.60 SIX SIS AG / SIX SIS Ltd

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
72 217	132 015	53	8 884	- 670	39 070	87 384	126 454	20 669
66 724	141 802	144	9 224	—	41 753	90 096	131 849	27 962

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

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
795	11 458	- 95	1 284	—	3 665	8 852	12 517	- 164
900	11 277	16	1 292	—	3 816	8 560	12 376	180

0.90 Clientis Ltd

72	- 72	—	47	—	3 183	4 139	7 322	- 6 556
72	- 72	—	971	—	3 737	4 538	8 275	- 7 090
46	- 46	—	10 611	—	4 275	6 097	10 372	2 650
31	- 30	—	11 146	—	4 597	7 073	11 670	2 028

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

2008	34 363	—	- 4 729 064	—	—	—	—	4 729 063
2009	36 582	—	9 955 003	—	—	—	9 955 003	—
2010	38 697	—	- 20 807 078	—	—	—	—	20 807 078
2011	36 220	—	13 028 930	—	—	—	13 028 930	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2011) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2011)

2008	—	—	3 138	—	—	—	3 138	—
2009	—	—	3 121	—	—	—	3 121	—
2010	—	—	2 467	—	—	—	2 467	—
2011	—	—	3 719	—	—	—	3 719	—

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

2008	- 59	—	29 265	16	19	—	29 263	—
2009	4 398	—	41 138	55	1	—	41 192	—
2010	449	—	51 135	85	—	—	51 220	—
2011	1 374	—	47 437	42	6	—	47 473	—

0.50 Entris Banking AG / Entris Banking Ltd

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	—
2010	1 877	746	2 138	1 575	74	203	3 436	—
2011	1 679	117	6 487	1 706	10	799	7 384	—

0.60 SIX SIS AG / SIX SIS Ltd

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	—
2010	3 548	5 726	11 395	2 906	—	3 224	11 077	—
2011	4 261	8 359	15 342	919	—	3 652	12 608	—

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

2008	—	1 223	9 215	—	—	2 021	7 194	—
2009	—	—	- 890	7 672	—	2 014	4 769	—
2010	—	—	- 164	—	—	546	—	710
2011	—	—	180	4	—	- 366	550	—

0.90 Clientis Ltd

2008	334	362	- 7 252	7 817	—	49	516	—
2009	17	1 850	- 8 957	10 062	—	67	1 038	—
2010	1 262	100	1 288	—	—	45	1 243	—
2011	1 308	272	448	650	—	45	1 053	—

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	—	- 7 230 563	—	—	—	—	—	—	—
2 501 500	7 453 503	—	—	—	—	—	—	—	—
2 501 500	—	- 23 308 578	—	—	—	—	—	—	—
1 001 500	12 027 430	—	—	—	—	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2011) /
Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2011)

3 300	320	—	—	—	—	—	—	32	—
2 475	—	—	—	—	—	—	—	678	—
2 475	—	—	—	—	—	—	—	670	—
3 713	—	—	—	—	—	—	—	65	—

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

6 600	22 700	—	—	—	—	—	—	105	—
11 000	30 200	—	—	—	—	—	—	97	—
11 000	40 200	—	—	—	—	—	—	117	—
11 000	36 500	—	—	—	—	—	—	90	—

0.50 Entris Banking AG / Entris Banking Ltd

4 292	300	—	—	—	—	—	—	28	—
5 365	400	—	—	—	—	—	—	60	—
3 218	200	—	—	—	—	—	—	78	—
6 885	535	—	—	—	—	—	—	42	—

0.60 SIX SIS AG / SIX SIS Ltd

40 000	—	—	—	—	—	—	—	1 252	—
—	—	—	—	—	—	—	—	13 272	—
25 000	—	- 1 000	—	—	—	—	—	350	—
13 000	—	- 100	—	—	—	—	—	58	—

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

—	7 360	—	—	—	—	—	—	313	—
—	—	—	—	—	—	—	—	5 081	—
—	—	—	—	—	—	—	—	—	- 628
—	—	—	—	—	—	—	—	—	- 78

0.90 Clientis Ltd

—	—	—	—	—	—	—	—	—	- 964
—	4	—	—	—	—	—	—	70	—
—	62	—	—	—	—	—	—	1 251	—
—	1 053	—	—	—	—	—	—	51	—

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

2008	449	174	622
2009	458	178	636
2010	469	181	650
2011	490	182	672

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG² / Central mortgage bond institute of the Swiss cantonal banks²

2008	—	—	—
2009	—	—	—
2010	—	—	—
2011	—	—	—

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

2008	6	3	8
2009	6	2	8
2010	6	2	8
2011	6	2	8

0.50 Entris Banking AG / Entris Banking Ltd

2008	200	82	282
2009	197	79	276
2010	233	64	297
2011	208	89	297

0.60 SIX SIS AG / SIX SIS Ltd

2008	203	107	310
2009	186	99	285
2010	120	206	326
2011	208	114	322

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

2008	9	3	12
2009	13	4	17
2010	14	3	17
2011	14	3	17

0.90 Clientis Ltd

2008	10	4	14
2009	12	6	18
2010	13	7	20
2011	17	6	23

¹ Ab dem Jahre 2001 sind die Teilzeit-, Lehrlings- und Praktikantenstellen gewichtet.
As of 2001, part-time jobs, apprenticeships and internships are weighted.

² Kein Personal, da durch die Zürcher Kantonalbank administriert.
Administered by the Zurich Cantonal Bank and therefore no staff.

Verzeichnis der in der schweizerischen Bankenstatistik erfassten Institute

List of banking institutions covered by the Swiss banking statistics

Seite
Page

B2	0.00	Institute mit besonderem Geschäftskreis Institutions with a special field of business
B3	1.00	Kantonalbanken Cantonal banks
B4	2.00	Grossbanken Big banks
B5	3.00	Regionalbanken und Sparkassen Regional banks and savings banks
B5	3.10	Institute der RBA-Holding RBA Holding banks
B7	3.20	Übrige Regionalbanken und Sparkassen Other regional banks and savings banks
B9	4.00	Raiffeisenbanken Raiffeisen banks
B10	5.00	Übrige Banken Other banks
B10	5.11	Handelsbanken Commercial banks
B11	5.12	Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute Banks that specialise in stock exchange, securities and asset management business
B13	5.13	Institute für Kleinkredite, Abzahlungsgeschäfte und Konsumfinanzierung Institutions in the fields of consumer credit lending, hire purchase and other consumer finance
B14	5.14	Andere Banken Other banking institutions
B15	5.20	Ausländisch beherrschte Banken Foreign-controlled banks
B20	7.00	Filialen ausländischer Banken Branches of foreign banks
B22	8.00	Privatbankiers Private bankers
B22	8.10	Privatbankiers, die sich öffentlich zur Annahme fremder Gelder empfehlen Private bankers who actively seek deposits from the public
B22	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 company
AG St	Aktiengesellschaft mit staatlicher Mitwirkung Joint-stock company with government involvement
G	Genossenschaft Cooperative
Gem-I	Gemeindeinstitut Municipal institution
Kol.	Kollektivgesellschaft General partnership
Kom.	Kommanditgesellschaft Limited partnership
Kom.-AG	Kommanditaktiengesellschaft Partnership limited by shares
öff Anst	öffentlich-rechtliche Anstalt Public law institution
Stiftg	Stiftung Foundation
ZWN	Zweigniederlassung Branch office

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	52 088 765	346 079 329
2002	Bern	Clientis AG	AG	29 248	7 300	361 440
1964	Muri bei Bern	Entris Banking AG	AG	35 766	80 500	2 869 268
1988	Oltten	SIX SIS AG	AG	26 000	86 400	3 214 120
1930	Zürich	Pfandbriefbank schweizerischer Hypothekarinstitute AG Mortgage bond bank of the Swiss mortgage institutions	AG einbezahlt paid up	500 000 220 000	514 376	50 464 605
1931	Zürich	Pfandbriefzentrale der schweizerischen Kantonalbanken AG Central mortgage bond institute of the Swiss cantonal banks	AG einbezahlt paid up	825 000 165 000	129 679	27 836 212
2003	Zürich	SIX x-clear AG	AG	30 000	24 860	243 073
		* Schweizerische Nationalbank: Swiss National Bank: davon Ausschüttungsreserve of which, Distribution reserve Rückstellungen für Währungs- reserven Provisions for currency reserves			3 873 165 48 215 600	

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	461 480	19 652 787
1915	Altdorf UR	Urner Kantonalbank	öff Anst ¹	30 000	63 264	2 432 463
1899	Appenzell	Appenzeller Kantonalbank	öff Anst ¹	30 000	55 509	2 329 019
1899	Basel	Basler Kantonalbank	öff Anst ¹	254 150	531 061	25 372 959
1915	Bellinzona	Banca dello Stato del Cantone Ticino	öff Anst ¹	110 000	184 296	8 869 263
1834	Bern	Berner Kantonalbank AG	AG ⁴	186 400	1 232 980	25 260 496
1870	Chur	Graubündner Kantonalbank	öff Anst ¹	245 508	390 758	17 821 567
1892	Fribourg	Banque Cantonale de Fribourg	öff Anst ¹	70 000	753 000	14 425 019
1816	Genève	Banque Cantonale de Genève	AG St ²	360 000	569 851	15 972 848
1884	Glarus	Glarner Kantonalbank	öff Anst ¹	80 000	58 210	3 307 019
1845	Lausanne	Banque Cantonale Vaudoise	AG St ³	86 062	2 112 417	37 338 859
1864	Liestal	Basellandschaftliche Kantonalbank	öff Anst ¹	217 000	536 860	18 739 911
1850	Luzern	Luzerner Kantonalbank AG	AG St ¹	357 000	1 028 762	26 895 471
1883	Neuchâtel	Banque Cantonale Neuchâteloise	öff Anst ¹	100 000	218 050	8 065 239
1979	Porrentruy	Banque Cantonale du Jura SA	AG St ¹	42 000	76 541	2 231 105
1886	Sarnen	Obwaldner Kantonalbank	öff Anst ¹	28 000	133 958	3 509 837
1883	Schaffhausen	Schaffhauser Kantonalbank	öff Anst ¹	65 000	177 359	4 935 500
1890	Schwyz	Schwyzner Kantonalbank	öff Anst ¹	50 000	434 118	13 026 422
1916	Sion	Banque Cantonale du Valais	AG St ¹	150 000	419 982	11 488 836
1868	St. Gallen	St.Galler Kantonalbank AG	AG ¹	390 140	1 433 306	25 106 665
1879	Stans	Nidwaldner Kantonalbank	öff Anst ¹	47 500	82 958	3 497 253
1871	Weinfelden	Thurgauer Kantonalbank	öff Anst ¹	400 000	364 950	16 727 811
1892	Zug	Zuger Kantonalbank	AG St ¹	144 144	318 161	11 654 837
1870	Zürich	Zürcher Kantonalbank	öff Anst ¹	1 925 000	2 007 975	130 723 825

¹ Unbeschränkte Staatsgarantie.
Unlimited cantonal guarantee.

² Beschränkte Staatsgarantie.
Limited cantonal guarantee.

³ Keine Staatsgarantie.
No cantonal guarantee.

⁴ Privatrechtliche Aktiengesellschaft.
Joint-stock company under private law.

2.00 Grossbanken Big banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1998	Basel und Zürich	UBS AG	AG	383 212	39 790 634	846 085 117
1856	Zürich	Credit Suisse AG	AG	4 399 680	24 539 922	620 610 919

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	14 400	218 749
1879	Altstätten	Biene Bank im Rheintal Genossenschaft	G	6 500	25 740	753 432
1885	Balsthal	Clientis Bank im Thal AG	AG	1 325	10 465	240 078
1820	Bern	Bürgerliche Ersparniskasse Bern, Genossenschaft G	G	—	17 354	276 332
1997	Bern	Valiant Bank AG	AG	153 800	1 408 413	25 080 739
1833	Cossonay	Caisse d'Epargne de Cossonay société coopérative	G	1 504	18 281	347 738
1829	Courtelary	Caisse d'Epargne CEC SA	AG	50	37 100	546 500
1889	Ebnat-Kappel	Clientis Bank Thur Genossenschaft	G	9 652	6 550	276 970
1851	Elgg	Zürcher Landbank AG	AG	3 810	21 225	590 495
1879	Engelberg	Sparkasse Engelberg AG	AG	1 400	10 040	200 833
1857	Glarus Süd	GRB Glarner Regionalbank Genossenschaft	G	7 400	10 457	410 141
1998	Hallau	BS Bank Schaffhausen AG	AG	7 400	41 600	980 925
1820	Horgen	Sparkasse Horgen AG	AG	17 200	19 018	729 287
1876	Huttwil	Bank Oberaargau AG	AG	8 800	50 650	1 090 665
1911	Kirchberg SG	Clientis Bank Toggenburg AG	AG	9 940	35 890	697 076
1836	Kirchleerau	Clientis Bank Leerau Genossenschaft	G	3 300	17 703	498 665
1834	Küttigen	Clientis Bank Küttigen-Erlinsbach AG	AG	1 400	20 832	446 270
1865	Le Chenit	CREDIT MUTUEL DE LA VALLEE SA	AG	1 200	9 040	165 626
1903	Männedorf	Regiobank Männedorf AG	AG	2 400	15 705	292 438
1870	Münsingen	SPAR + LEIHKASSE MÜNSINGEN AG	AG	7 000	42 730	1 158 494
1863	Oberstammheim	Leihkasse Stammheim AG	AG	1 600	12 625	326 780
1874	Oberuzwil	Clientis Bank Oberuzwil AG	AG	2 040	14 655	323 970
1829	Oftringen	Clientis Sparkasse Oftringen Genossenschaft	G	1 200	9 530	373 879
1903	Riggisberg	Spar+Leihkasse Riggisberg AG	AG	2 000	25 400	416 945
1874	Saanen	SB Saanen Bank AG	AG	2 400	38 735	993 705
1817	Schaffhausen	Ersparniskasse Schaffhausen AG	AG	3 200	30 731	681 645
1994	Schüpfheim	Clientis EB Entlebucher Bank AG	AG	8 000	22 050	699 824

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
1812	Schwyz	Sparkasse Schwyz AG	AG	11 000	75 422	1 493 427
1859	Sumiswald	Bernerland Bank AG	AG	9 310	78 955	1 353 879
1863	Tafers	Sparkasse Sense	Gem-l	600	14 970	328 626
1895	Thayngen	Spar- und Leihkasse Thayngen AG	AG	2 000	22 036	419 074
1900	Triengen	Triba Partner Bank AG	AG	11 000	52 400	890 271
1836	Uster	Clientis Bezirkssparkasse Uster Genossenschaft	G	—	47 400	826 965
1816	Wädenswil	Sparcassa 1816 Genossenschaft	G	—	85 200	1 213 686
1828	Wetzikon ZH	Clientis Zürcher Regionalbank Genossenschaft	G	—	127 880	2 803 351
1868	Zürich	Lienhardt & Partner Privatbank Zürich AG	AG	2 029	75 864	665 715
1904	Zuzwil SG	Bank in Zuzwil AG	AG	1 800	7 770	219 924

² Banken ohne ausgewiesenes Grundkapital verfügen in der Regel über eine Gemeindegarantie.
In general, banks without any capital stock have a municipal guarantee.

3.00 Regionalbanken und Sparkassen ¹ Regional banks and savings banks ¹

3.20 Übrige Regionalbanken und Sparkassen / Other regional banks and savings banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1849	Aarau	Neue Aargauer Bank AG	AG	134 051	969 496	20 867 865
1868	Au SG	Alpha RHEINTAL Bank AG	AG	14 750	67 750	1 552 330
1837	Aubonne	Caisse d'Épargne d'Aubonne société coopérative	G	—	15 590	291 764
1821	Bern	Bank EEK AG	AG	17 000	23 000	1 070 723
1825	Bern	Burgergemeinde Bern, DC Bank Deposito-Cassa der Stadt Bern	Gem-I	10 000	44 050	882 560
1851	Brienz BE	BBO Bank Brienz Oberhasli AG	AG	2 652	21 320	483 858
1939	Chermignon	Caisse d'Épargne et de Crédit Mutuel de Chermignon	G	184	4 015	80 022
1837	Dielsdorf	Bezirks-Sparkasse Dielsdorf Genossenschaft	G	—	42 832	799 664
1837	Frutigen	Spar- und Leihkasse Frutigen AG	AG	8 000	71 450	1 135 276
1852	Interlaken	Bank EKI Genossenschaft	G	4 200	45 109	832 676
1868	Lenzburg	Hypothekarbank Lenzburg AG	AG	21 600	268 000	4 175 337
1929	Leuk	Spar- und Leihkasse Leuk und Umgebung Genos- senschaft	G	361	1 736	21 519
1850	Lütterswil-Gächliwil	Spar- und Leihkasse Bucheggberg AG	AG	1 800	16 390	445 194
1926	Mühlethurnen	SPAR + LEIHKASSE GÜRBETAL AG	AG	2 000	21 610	320 422
1828	Nyon	Caisse d'Épargne de Nyon société coopérative	G	1 200	25 300	265 704
1835	Rüeggisberg	Ersparniskasse Rüeggisberg Genossenschaft	G	1 036	10 482	234 364
1825	Schwarzenburg	Bank Gantrisch Genossenschaft	G	3 330	22 927	552 241
1994	Solothurn	Baloise Bank SoBa AG	AG	50 000	247 500	6 683 690
1819	Solothurn	Regiobank Solothurn AG	AG	15 000	120 520	2 102 386
1819	Speicher	Ersparniskasse Speicher	Stiftg	—	5 650	73 525
2002	St. Gallen	acrevis Bank AG	AG	26 576	128 874	3 566 432
1811	St. Gallen	Vadian Bank AG	AG	15 000	9 800	403 151
1841	Thalwil	Bank Thalwil Genossenschaft	G	3 826	54 379	1 044 102
1826	Thun	AEK BANK 1826 Genossenschaft	G	—	222 598	2 895 844
1821	Trogen	Sparkasse Trogen Genossenschaft	G	—	2 312	18 367
1814	Vevey	Caisse d'Épargne Riviera, société coopérative	G	1 769	18 475	424 203

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

3.20 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
1903	Wiesendangen	Sparkasse Wiesendangen	Gem-l	—	10 260	174 220
1929	Wynigen	Spar- und Leihkasse Wynigen AG	AG	900	11 350	198 707
1850	Zürich	Bank Sparhafen Zürich AG	AG	10 000	21 290	487 370

² 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 328 Raiffeisenbanken. Raiffeisen Group and 328 Raiffeisen banks.	G	598 896	9 245 000	155 888 603

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 Kapital Capital	Reserven Reserves	Bilanzsumme Balance sheet total
				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
1813	Basel	Dreyfus Söhne & Cie. Aktiengesellschaft, Banquiers	AG	30000	395200	3 186 065
1968	Basel	Scobag Privatbank AG	AG	3 000	13 500	1 102 806
1991	Basel	Trafina Privatbank AG	AG	5 000	13 957	98 277
1903	Bellinzona	Società Bancaria Ticinese SA	AG	8 000	7 200	144 751
1992	Bern	Privatbank Von Graffenried AG	AG	10 000	8 900	182 034
1987	Freienbach	ARVEST Privatbank AG	AG	3 000	17 500	49 788
1985	Freienbach	BZ Bank Aktiengesellschaft	AG	10 000	17 500	275 946
1989	Genève	Banque Baring Brothers Sturza SA	AG	20 000	14 249	465 795
2004	Genève	Banque Bénédic Hentsch & Cie SA	AG	30 000	5 907	272 244
1999	Genève	Banque Cramer & Cie SA	AG	25 000	30 363	252 789
1988	Genève	Banque Genevoise de Gestion SA	AG	10 000	21 100	105 545
1976	Genève	BANQUE MORVAL SA	AG	20 000	58 171	442 688
2009	Genève	Banque Pâris Bertrand Sturza SA	AG	20 000	—	60 700
1923	Genève	Banque Privée Edmond de Rothschild SA	AG	45 000	584 385	7 443 327
1995	Genève	Banque Syz & Co SA	AG	31 000	62 440	1 504 979
1991	Genève	CBH Compagnie Bancaire Helvétique SA	AG	32 000	4 604	1 007 104
1997	Genève	Hyposwiss Private Bank Genève SA	AG	12 500	3 088	550 967
2010	Genève	REYL & Cie SA	AG	10 000	1 085	263 541
1960	Genève	UNION BANCAIRE PRIVEE, UBP SA	AG	300 000	1 011 436	17 768 715
2001	Gland	Swissquote Bank SA	AG	30 000	41 023	2 562 431
2009	Gossau SG	nettobank AG	AG	20 000	—	15 906
1993	Küsnacht ZH	Bank am Bellevue AG	AG	25 000	12 500	283 285
1998	Lugano	AXION SWISS BANK SA	AG	43 000	5 406	235 966
1994	Lugano	BANCA ARNER SA	AG	7 500	16 763	193 854
1958	Lugano	Banca del Ceresio SA	AG	2 000	25 720	451 524
1926	Lugano	Banca Privata Edmond de Rothschild Lugano SA	AG	5 000	103 200	621 320
1815	Neuchâtel	Banque Bonhôte & Cie SA	AG	5 250	25 100	455 819

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	Yverdon-les-Bains	Piguet Galland & Cie SA	AG	28 400	157 202	1 386 968
1979	Zug	MediBank AG	AG	8 000	26 000	72 067
1988	Zürich	AKB Privatbank Zürich AG	AG	50 000	7 470	374 539
2002	Zürich	Bank Frey & Co. AG	AG	12 500	8 700	326 964
1890	Zürich	Bank Julius Bär & Co. AG	AG	575 000	2 759 558	51 630 013
2008	Zürich	Bank von Roll AG	AG	18 000	18 000	192 419
1936	Zürich	Bank Vontobel AG	AG	149 000	303 592	1 081 051
1955	Zürich	Clariden Leu AG	AG	50 000	713 150	25 734 818
2010	Zürich	Globalance Bank AG	AG	10 122	18 106	25 196
1968	Zürich	Hottinger & Cie AG	AG	18 261	3 215	319 276
1889	Zürich	Hyposwiss Privatbank AG	AG	26 000	84 500	2 064 183
1932	Zürich	Maerki Baumann & Co. AG	AG	3 000	27 450	724 503
2001	Zürich	NPB Neue Privat Bank AG	AG	23 000	878	181 225
2009	Zürich	PHZ Privat- und Handelsbank Zürich AG	AG	10 000	9 500	61 689
1989	Zürich	Privatbank Bellerive AG	AG	10 160	13 506	427 693
1949	Zürich	Privatbank IHAG Zürich AG	AG	50 000	89 218	1 417 994
2000	Zürich	Private Client Bank AG	AG	20 000	4 840	78 790
2002	Zürich	Private Client Partners AG	AG	10 000	1 182	30 368
1988	Zürich	Valartis Bank AG	AG	20 000	112 020	1 392 539

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		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3

Die früher in dieser Gruppe aufgeführten Banken sind seit 1999 in der Gruppe 5.14 enthalten.
Banks formerly listed within this category have been included under bank category 5.14 since 1999.

5.00 Übrige Banken Other banks

5.14 Andere Banken / Other banking institutions

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1927	Basel	Bank Coop AG	AG	337 500	387 459	14 823 306
1984	Basel	Freie Gemeinschaftsbank Genossenschaft	G	8 088	2 691	226 338
1934	Basel	WIR Bank Genossenschaft	G	17 680	237 056	3 886 147
2010	Grosshöchstetten	Swiss Bankers Prepaid Services AG	AG	10 000	35 616	510 740
2006	Horgen	Bank-now AG	AG	30 000	220 907	3 661 821
1952	Lugano	Cornèr Banca SA	AG	12 000	495 000	4 012 199
1989	Olten	Alternative Bank Schweiz AG	AG	47 737	6 415	1 124 060
2010	Zürich	Bank Gutenberg AG	AG	20 000	502	152 202
2006	Zürich	InCore Bank AG	AG	10 000	20 235	234 450
1958	Zürich	Migros Bank AG	AG	700 000	723 000	35 846 575
2011	Zürich	Neue Helvetische Bank AG	AG	20 000	10 400	254 893
2006	Zürich	VZ Depotbank AG	AG	30 000	3 417	982 504

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	138 750	4 347 037
1841	Basel	Bank Sarasin & Cie AG	AG	22 015	629 712	13 214 410
2001	Basel	LGT Bank (Schweiz) AG	AG	60 000	281 583	4 733 813
1986	Chêne-Bougeries	Barclays Bank (Suisse) SA	AG	120 000	5 261	3 415 884
1988	Genève	Banco Santander (Suisse) SA	AG	75 000	16 000	1 895 354
2008	Genève	Bank of China (Suisse) SA	AG	150 000	—	480 991
1986	Genève	BankMed (Suisse) SA	AG	30 000	3 025	307 015
1934	Genève	Banque Audi (Suisse) SA	AG	25 000	32 600	1 089 455
1963	Genève	Banque de Commerce et de Placements SA	AG	75 000	75 017	2 300 266
1985	Genève	BANQUE HERITAGE SA	AG	8 000	8 700	498 046
1958	Genève	Banque J. Safra (Suisse) SA	AG	300 000	8 728	2 873 690
1957	Genève	Banque Pasche SA	AG	42 000	107 159	784 027
2003	Genève	BANQUE PRIVEE BCP (SUISSE) SA	AG	70 000	1 200	702 693
1999	Genève	BANQUE PROFIL DE GESTION SA	AG	14 431	54 738	220 660
1965	Genève	Banque Safdié SA	AG	32 000	12 596	699 082
1982	Genève	Banque Thaler SA	AG	20 000	10 500	285 708
1979	Genève	BLOM BANK (Switzerland) SA	AG	20 000	39 000	542 597
1872	Genève	BNP Paribas (Suisse) SA	AG	320 271	1 154 189	32 297 028
1990	Genève	CIM BANQUE SA	AG	30 000	6 712	388 622
1957	Genève	Crédit Agricole (Suisse) SA	AG	579 371	490 205	22 698 701
2000	Genève	Crédit Agricole Financements (Suisse) SA	AG	182 457	14 295	5 052 408
1987	Genève	Credit Europe Bank (Suisse) SA	AG	35 000	5 953	793 530
1996	Genève	DEGROOF BANQUE PRIVEE SA	AG	32 049	510	133 419
1980	Genève	Deutsche Bank (Suisse) SA	AG	100 000	408 400	8 833 668
1921	Genève	EFG Bank European Financial Group SA	AG	250 000	227 450	723 463
1980	Genève	FAISAL PRIVATE BANK (Switzerland) SA	AG	20 000	4 100	108 669
1994	Genève	HINDUJA BANQUE (SUISSE) SA	AG	27 500	91 046	1 077 367

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
1988	Genève	HSBC Private Bank (Suisse) SA	AG	708 480	1 607 066	66 306 395
2001	Genève	IDB (Swiss) Bank Ltd	AG	33 000	14 093	347 294
1980	Genève	J.P. Morgan (Suisse) SA	AG	59 904	93 331	7 584 642
1970	Genève	KBL (SWITZERLAND) LTD	AG	53 745	63 747	478 758
1964	Genève	Merrill Lynch Bank (Suisse) SA	AG	15 000	329 905	1 598 347
2002	Genève	Mitsubishi UFJ Wealth Management Bank (Switzerland), Ltd.	AG	65 000	631	142 314
2006	Genève	NBAD Private Bank (Suisse) SA	AG	100 000	—	1 111 828
1999	Genève	NBK Private Bank (Switzerland) Ltd	AG	15 000	3 548	358 014
2009	Genève	QNB Banque Privée (Suisse) SA	AG einbezahlt paid up	150 000 50 000	—	225 827
1995	Genève	ROSBANK (SWITZERLAND) SA, en liquidation	AG	80 000	376	64 344
1982	Genève	ROYAL BANK OF CANADA (SUISSE) SA	AG	40 100	17 095	833 425
1987	Genève	SOCIETE GENERALE Private Banking (Suisse) SA	AG	51 609	184 749	5 698 100
1990	Genève	Standard Chartered Bank (Switzerland) SA	AG	50 000	7 507	465 813
1933	Lausanne	Banque de Dépôts et de Gestion SA	AG	10 000	81 998	541 815
1999	Le Grand-Saconnex	Petercam Private Bank (Switzerland) SA	AG	12 000	8 379	107 049
2000	Lugano	Banca Aletti & C. (Suisse) SA	AG	15 000	661	108 946
2004	Lugano	BANCA CREDINVEST SA	AG	30 000	—	164 067
1961	Lugano	BANCA DEL SEMPIONE SA	AG	20 000	66 500	624 686
2000	Lugano	Banca Euromobiliare (Suisse) SA	AG	15 000	15 200	207 536
2001	Lugano	Banca Intermobiliare di Investimenti e Gestioni (Suisse) SA	AG	35 000	380	99 520
1995	Lugano	Banca Popolare di Sondrio (Suisse) SA	AG	100 000	115 570	3 744 770
1991	Lugano	BANCA ZARATTINI & CO. SA	AG	20 000	4 308	107 777
1997	Lugano	Banque de Crédit et de Dépôts SA, Bankred	AG	37 158	1 475	36 466
1962	Lugano	BIPIELLE Bank (Suisse) in liquidazione	AG	60 882	59 700	144 634
1873	Lugano	BSI SA	AG	1 840 000	271 511	18 659 769
2009	Lugano	CMB Banque Privée (Suisse) SA	AG	25 000	1	55 596

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
2004	Lugano	Credito privato commerciale SA	AG	11 000	16 820	202 675
2001	Lugano	INTESA SANPAOLO PRIVATE BANK (SUISSE) SA	AG	20 000	14 367	91 245
1958	Lugano	PKB PRIVATBANK SA	AG	16 000	248 000	1 613 962
2000	Lugano	RAS Private Bank (Suisse) SA in liquidazione	AG	20 000	—	16 361
1982	Lugano	Sella Bank AG	AG	13 600	28 538	260 247
1943	Lugano	SOCIETE GENERALE Private Banking (Lugano-Svizzera) SA	AG	20 000	78 300	534 250
2010	Meyrin	Dukascopy Bank SA	AG	22 000	151	100 226
2009	Neuchâtel	MIG Banque SA	AG	45 000	6 917	218 738
1999	Pully	Banque Privée Espirito Santo SA	AG	30 000	32 095	574 609
2001	St. Gallen	Bankhaus Junholz AG	AG	14 000	217	70 370
2003	St. Gallen	Sydbank (Schweiz) AG	AG	39 500	289	245 280
1997	St. Margrethen	Volksbank AG	AG	10 000	10 140	187 819
1848	Uznach	Bank Linth LLB AG	AG	11 299	309 860	5 099 347
1999	Zollikon	SAXO BANK (SWITZERLAND) SA	AG	26 000	7 395	408 595
1994	Zug	Bantleon Bank AG	AG	10 000	32 861	196 653
1995	Zürich	AP ANLAGE & PRIVATBANK AG	AG	10 000	10 380	143 670
1962	Zürich	Arab Bank (Switzerland) Ltd.	AG	26 700	380 086	2 454 942
2010	Zürich	Banco Itaú (Suisse) SA	AG	100 000	—	152 276
1976	Zürich	Bank Hapoalim (Schweiz) AG	AG	65 000	306 240	3 174 135
1953	Zürich	Bank Leumi (Schweiz) AG	AG	33 000	80 474	1 078 538
1989	Zürich	BANK MORGAN STANLEY AG	AG	120 000	56 300	1 210 297
1899	Zürich	Bank Sal. Oppenheim jr. & Cie (Schweiz) AG	AG	6 400	101 838	1 157 812
2008	Zürich	bank zweiplus ag	AG	35 000	6 800	747 413
1981	Zürich	Banque Algérienne du Commerce Extérieur SA, Zurich	AG	40 000	90 100	388 342
1995	Zürich	Banque Du Bois AG	AG	10 000	1 848	87 692
1985	Zürich	Banque Internationale à Luxembourg (Suisse) SA	AG	52 000	81 235	369 045

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
1984	Zürich	BBVA (Suiza) SA	AG	72 500	449 041	1 787 171
1988	Zürich	BERENBERG BANK (SCHWEIZ) AG	AG	5 000	29 700	438 653
1974	Zürich	BHF-BANK (Schweiz) AG	AG	10 000	37 130	230 368
2009	Zürich	Centrum Bank (Schweiz) AG	AG	50 000	10 000	369 774
1982	Zürich	Citibank (Switzerland) AG	AG	100 000	47 836	1 823 408
1930	Zürich	Coutts & Co AG	AG	110 000	153 115	13 852 389
1996	Zürich	Deka(Swiss) Privatbank AG	AG	18 000	26 240	81 600
1996	Zürich	Dominick Company AG	AG	21 053	—	68 084
1975	Zürich	DZ PRIVATBANK (Schweiz) AG	AG	100 000	90 200	1 407 462
1969	Zürich	EFG Bank AG	AG	162 410	243 680	15 752 819
1995	Zürich	F. van Lanschot Bankiers (Schweiz) AG	AG	20 000	2 136	174 276
1965	Zürich	Falcon Private Bank AG	AG	120 000	129 926	2 035 234
1984	Zürich	Fibi Bank (Schweiz) AG	AG	35 000	14 250	365 087
1958	Zürich	FINTER BANK ZÜRICH AG	AG	45 000	40 850	717 993
1994	Zürich	Frankfurter Bankgesellschaft (Schweiz) AG	AG	75 000	44 540	1 669 380
1992	Zürich	Gazprombank (Schweiz) AG	AG	101 000	67 284	804 530
2010	Zürich	GE Money Bank AG	AG	30 000	805 000	4 408 068
1992	Zürich	Goldman Sachs Bank AG	AG	80 000	228 528	617 416
1967	Zürich	Habib Bank AG Zürich	AG	150 000	255 967	4 955 484
1970	Zürich	Investec Bank (Switzerland) AG	AG	83 000	3 566	426 570
1997	Zürich	J&T Bank (Schweiz) AG	AG	20 000	47	63 755
1970	Zürich	Jyske Bank (Schweiz) AG	AG	60 000	32 800	448 650
1995	Zürich	LBBW (Schweiz) AG	AG	3 000	597	103 869
1986	Zürich	Liechtensteinische Landesbank (Schweiz) AG	AG	100 000	—	1 740 469
1996	Zürich	M.M. Warburg Bank (Schweiz) AG	AG	15 000	5 900	197 497
2000	Zürich	Mercantil Bank (Schweiz) AG	AG	45 500	274	189 804
1959	Zürich	Merrill Lynch Capital Markets AG	AG	112 000	45 440	2 804 014

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	292 598
1988	Zürich	Nomura Bank (Schweiz) AG	AG	120 000	185 362	664 326
1963	Zürich	Nordkap Bank AG	AG	50 000	11 180	278 511
2006	Zürich	P&P Private Bank AG	AG	20 000	—	66 693
1968	Zürich	Rothschild Bank AG	AG	10 330	300 600	2 889 366
1967	Zürich	Schroder & Co Bank AG	AG	60 000	55 500	1 526 702
1988	Zürich	SLB Commercial Bank AG	AG	100 000	—	85 777
1967	Zürich	United Bank AG (Zürich)	AG	20 000	800	55 841
1980	Zürich	UNITED MIZRAHI BANK (Switzerland) Ltd.	AG	20 000	1 820	149 775
1959	Zürich	VP Bank (Schweiz) AG	AG	20 000	23 750	1 029 043

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
2007	Chêne-Bougeries	Barclays Bank PLC, Londres, Succursale de Chêne-Bougeries (Genève)	ZWN	—	—	—
1991	Genève	Banque Internationale de Commerce - Bred, Paris, succursale de Genève	ZWN	18234	—	359464
2005	Genève	CAIXA DE AFORROS DE GALICIA, VIGO, OURENSE E PONTEVEDRA, La Corogne, succursale de Genève	ZWN	10000	—	331215
2007	Genève	EXANE DERIVATIVES, Paris, succursale de Genève	ZWN	—	—	7388
2001	Genève	ING Belgique, Bruxelles, succursale de Genève	ZWN	65000	—	6252889
2009	Genève	Keytrade Bank SA, Bruxelles, succursale de Genève	ZWN	6000	—	31650
1919	Genève	Lloyds TSB Bank plc, Londres, succursale de Genève	ZWN	—	—	2485315
2000	Genève	Skandinaviska Enskilda Banken SA, Luxembourg, Geneva Branch	ZWN	—	—	107121
2000	Opfikon	UBS LIMITED, London, Swiss Branch, Opfikon	ZWN	—	—	2615
1997	St. Gallen	Vorarlberger Landes- und Hypothekenbank Aktiengesellschaft, Bregenz, Zweigniederlassung St. Gallen	ZWN	45000	—	489128
2004	Thal	Bank für Tirol und Vorarlberg Aktiengesellschaft, Innsbruck, Zweigniederlassung Staad	ZWN	—	—	707946
2008	Wallisellen	FMCC Finance, Zweigniederlassung Wallisellen der Volvo Auto Bank Deutschland GmbH, Köln	ZWN	—	—	1076698
2008	Winterthur	AXA Bank Europe, Brüssel, Zweigniederlassung Winterthur	ZWN	—	—	249908
2001	Zürich	Barclays Capital, Zurich Branch of Barclays Bank PLC, London	ZWN	—	—	2897145
2001	Zürich	BNP PARIBAS SECURITIES SERVICES, Paris, succursale de Zurich	ZWN	1200	—	617118
1963	Zürich	Citibank, N.A., Sioux Falls, Zurich Branch	ZWN	—	—	1654512
2002	Zürich	COMMERZBANK Aktiengesellschaft, Frankfurt am Main, Zweigniederlassung Zürich	ZWN	—	—	94886
2000	Zürich	Deutsche Bank Aktiengesellschaft, Frankfurt a.M., Zweigniederlassung Zürich	ZWN	—	—	3663024
1990	Zürich	Habibsons Bank Limited, London, Zweigniederlassung Zürich	ZWN	—	—	49085
2010	Zürich	HSBC Bank plc, London, Zweigniederlassung Zürich	ZWN	10000	—	823668
1999	Zürich	Isbank GmbH, Frankfurt am Main (D), Zweigniederlassung Zürich	ZWN	—	—	13284

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1984	Zürich	JPMorgan Chase Bank, National Association, Columbus, Zurich Branch	ZWN	—	—	31 540 255
2011	Zürich	J.P. Morgan Securities Ltd, London, Zweigniederlassung Zürich	ZWN	—	—	39 834
2010	Zürich	Newedge Group, Paris, Zurich Branch	ZWN	—	—	4 568
1999	Zürich	Nordea Bank S.A., Luxemburg, Zweigniederlassung Zürich	ZWN	—	—	193 986
2006	Zürich	RBC Dexia Investor Services Bank S.A., Esch-sur-Alzette, Zweigniederlassung Zürich	ZWN	4 769	—	6 719
1926	Zürich	Société Générale, Paris, Zweigniederlassung Zürich	ZWN	30 000	—	1 106 537
2007	Zürich	State Street Bank GmbH, München, Zweigniederlassung Zürich	ZWN	—	—	619 905
2002	Zürich	Svenska Handelsbanken S.A., Luxemburg, Zweigniederlassung Zürich	ZWN	—	276	71 170
1997	Zürich	The Royal Bank of Scotland N.V., Amsterdam, Zweigniederlassung Zürich	ZWN	—	—	861 336
2009	Zürich	The Royal Bank of Scotland plc, Edinburgh, Zweigniederlassung Zürich	ZWN	—	—	450 109
2003	Zürich	UniCredit Bank AG, München, Zweigniederlassung Zürich	ZWN	—	—	4 703

8.00 Privatbankiers Private bankers

8.10 Privatbankiers, die sich öffentlich zur Annahme fremder Gelder empfehlen / Private bankers who actively seek deposits from the public

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status
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Es gibt gegenwärtig keine Privatbankiers,
die sich öffentlich zur Annahme fremder Gelder
empfehlen.
At present there are no private bankers actively
seeking deposits from the public.

8.20 Privatbankiers, die sich nicht öffentlich zur Annahme fremder Gelder empfehlen / Private bankers who do not actively seek deposits from the public

1920	Basel	Baumann & Cie.	Kom.
1886	Basel	E. Gutzwiller & Cie. Banquiers	Kom.
1787	Basel	La Roche & Co.	Kom.
1805	Carouge GE	Pictet et Cie	Kom.
1844	Genève	Bordier & Cie	Kom.
1845	Genève	Gonet & Cie	Kom.
1798	Genève	Lombard, Odier & 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.
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						
2009	Delémont	Banque Romande Valiant SA Das Institut wurde von der Valiant Bank AG, Bern, übernommen. The bank has been taken over by Valiant Bank AG, Berne.	AG	.	.	.
1811	St. Gallen	Vadian Bank AG neu Gruppe 3.20. Now in category 3.20.	AG	15000	9800	403151
2009	Steffisburg	Spar + Leihkasse Steffisburg AG Das Institut wurde von der Valiant Bank AG, Bern, übernommen. The bank has been taken over by Valiant Bank AG, Berne.	AG	.	.	.

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

3.20 Übrige Regionalbanken und Sparkassen / Other regional banks and savings banks

Wegglassungen / Removals						
1854	St. Gallen	Bank CA St. Gallen AG Das Institut hat mit der swissregiobank AG, Will SG, zur acrevis Bank AG, St. Gallen, fusioniert. The bank has merged with swissregiobank AG, Will SG, and now operates under the name of acrevis Bank AG, St. Gallen.	AG	.	.	.
Neuaufnahmen / New entries						
1811	St. Gallen	Vadian Bank AG bisher Gruppe 3.10. Formerly category 3.10.	AG	15000	9800	403151

5.00 Übrige Banken / Other banks

5.12 Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute / Banks that specialise in stock exchange, securities and asset management business

Wegglassungen / Removals						
1997	Bern	Valiant Privatbank AG Das Institut wurde von der Valiant Bank AG, Bern, übernommen. The bank has been taken over by Valiant Bank AG, Berne.	AG	.	.	.
2001	Zürich	NZB Neue Zürcher Bank AG Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.

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

Neuaufnahmen / New entries

2010	Zürich	Globalance Bank AG	AG	10 122	18 106	25 196
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5.00 Übrige Banken / Other banks

5.14 Andere Banken / Other banking institutions

Neuaufnahmen / New entries

2010	Grosshöchstetten	Swiss Bankers Prepaid Services AG	AG	10 000	35 616	51 074
2011	Zürich	Neue Helvetische Bank AG	AG	20 000	10 400	254 893

5.00 Übrige Banken / Other banks

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

Wegglassungen / Removals

1995	Genève	BANQUE BAUER (SUISSE) SA Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.
1965	Genève	Banque Franck, Galland & Cie SA Das Institut wurde von der Piguet Galland & Cie SA, Yverdon-les-Bains, übernommen. The bank has been taken over by Piguet Galland & Cie SA, Yverdon-les-Bains.	AG	.	.	.
2001	Lugano	FIDEURAM Bank (Suisse) S.A. Das Institut wurde von der BANCA CREDINVEST SA, Lugano, übernommen. The bank has been taken over by BANCA CREDINVEST SA, Lugano.	AG	.	.	.
1955	Zürich	ABN AMRO Bank (Switzerland) AG Das Institut wurde von der UNION BANCAIRE PRIVEE, UBP SA, Genève, übernommen. The bank has been taken over by UNION BANCAIRE PRIVEE, UBP SA, Geneva.	AG	.	.	.
2009	Zürich	Banque Louis SA Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.
1969	Zürich	Skandifinanz Bank AG Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3

7.00 Filialen ausländischer Banken / Branches of foreign banks

Weglassungen / Removals

2004	Zürich	Aareal Bank AG, Wiesbaden, Zweigniederlassung Zürich Das Institut wurde liquidiert. The bank was liquidated.	ZWN	.	.	.
2004	Zürich	Mizuho International plc, London, Zweigniederlassung Zürich Das Institut wurde liquidiert. The bank was liquidated.	ZWN	.	.	.

Neuaufnahmen / New entries

2011	Zürich	J.P. Morgan Securities Ltd, London, Zweigniederlassung Zürich	ZWN	—	—	39834
2010	Zürich	Newedge Group, Paris, Zurich Branch	ZWN	—	—	4568

Firmaänderungen Company name changes

Gruppe Category	Bisher Previously	Neu Now
3.20	Bank aek Genossenschaft, Wahlern	Bank Gantrisch Genossenschaft, Schwarzenburg
3.20	swissregiobank AG, Wil SG	acervis Bank AG, St. Gallen
5.12	Banque Piquet & Cie SA, Yverdon-les-Bains	Piquet Galland & Cie SA, Yverdon-les-Bains
5.20	Dexia Privatbank (Schweiz) AG, Zürich	Banque Internationale à Luxembourg (Suisse) SA, Zürich
5.20	RBS Coutts Bank AG, Zürich	Coutts & Co AG, Zürich
5.20	UNITED MIZRAHI BANK (Switzerland) Ltd, Zürich	UNITED MIZRAHI BANK (Switzerland) Ltd., Zürich
7.00	Barclays Bank PLC, Londres, Succursale de Genève, Genève	Barclays Bank PLC, Londres, Succursale de Chêne-Bougeries (Genève), Genève
7.00	Caja de Ahorros de Galicia, La Corogne, succursale de Genève, Genève	CAIXA DE AFORROS DE GALICIA, VIGO, OURENSE E PONTEVEDRA, La Corogne, succursale de Genève, Genève
7.00	Citibank, N.A., Las Vegas, Zurich Branch, Zürich	Citibank, N.A., Sioux Falls, Zurich Branch, Zürich
8.20	Lombard, Odier, Darier, Hentsch & Cie, Genève	Lombard, Odier & Cie, Genève

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
Basel	Bank Sarasin & Cie AG	Hong Kong, Guernsey
Genève	Banque Audi (Suisse) SA	Gibraltar
Genève	Banque de Commerce et de Placements SA	Dubai, Luxembourg
Genève	Banque Safdié SA	Cayman
Genève	BNP Paribas (Suisse) SA	Guernsey
Genève	Crédit Agricole (Suisse) SA	Hong Kong, Singapore
Genève	HSBC Private Bank (Suisse) SA	Guernsey, Hong Kong, Singapore
Genève	Hyposwiss Private Bank Genève SA	Lisbonne
Genève	Merrill Lynch Bank (Suisse) SA	Dubai
Genève	UNION BANCAIRE PRIVEE, UBP	Jersey, London, Nassau
Lausanne	Banque Cantonale Vaudoise	Guernsey
Lugano	Banca Popolare di Sondrio (Suisse) SA	Monaco
Lugano	BSI SA	Nassau
Pully	Banque Privée Espírito Santo SA	Lisbonne
Zürich	Bank Hapoalim (Schweiz) AG	Luxembourg, Singapore
Zürich	Bank Julius Bär & Co. AG	Guernsey, Hong Kong, Singapore
Zürich	Clariden Leu AG	Nassau, Singapore
Zürich	Credit Suisse AG	Bahrain, Cayman, Dubai, Guernsey, Hong Kong, Labuan, London, Luxembourg, Madrid, Milano, Mumbai, Nassau, New York, Paris, Seoul, Shanghai, Singapore, Sydney, Taipei, Tokyo, Toronto
Zürich	EFG Bank AG	Cayman, Dubai, 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.

Publications

Publications and other sources of information are also available at www.snb.ch, *Publications*.

The *Annual Report* is published at the beginning of April in German, French, Italian and English.

The *Quarterly Bulletin* contains the 'Monetary policy report' used for the Governing Board's quarterly monetary policy assessment and the report on business cycle trends from the vantage point of the delegates for regional economic relations. It also includes articles on topical central bank policy issues. The *Quarterly Bulletin* 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 at www.snb.ch, *Publications, Economic publications*). The report on business cycle trends is also published in Italian.

The *Financial Stability Report* assesses the stability of Switzerland's banking sector. It is published annually in June in German, French and English.

The *Monthly Statistical Bulletin* contains charts and tables of key Swiss and international economic data. In addition to the German/French publication, a German/English version is available on the SNB website at www.snb.ch, *Publications, Statistical publications*.

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. A printed German/French version is published every quarter.

Swiss National Bank Economic Studies and *Swiss National Bank Working Papers* present articles on economic issues and research results at irregular intervals. They appear in one language only, as a rule in English.

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.

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.

Annual Report

Quarterly Bulletin

Financial Stability Report

Monthly Statistical Bulletin, Monthly Bulletin of Banking Statistics

SNB Economic Studies, SNB Working Papers

Banks in Switzerland

Swiss Financial Accounts

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.

Historical Time Series

The *Historical Time Series* examines various monetary policy themes from a long-term perspective and provides the associated data sets. It is published at irregular intervals in German, French and English.

The Swiss National Bank 1907–2007

The commemorative publication marking the 100th anniversary of the Swiss National Bank deals with the SNB's history and various monetary policy topics. It 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 at www.snb.ch, *The SNB, History, Publications*.

The Swiss National Bank in Berne – an illustrated chronicle

A chronicle of the Swiss National Bank in Berne titled *Die Schweizerische Nationalbank in Bern – eine illustrierte Chronik* was published in collaboration with the Society for Art History in Switzerland to mark the 100th anniversary of the inauguration of the SNB's head office in Berne at Bundesplatz 1. The bilingual (German and French), illustrated book is available in bookshops or at 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.

iconomix

iconomix is an educational programme offered by the Swiss National Bank. 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. iconomix is published primarily in German and French, and is available at www.iconomix.ch.

Environmental report

The SNB's environmental report contains data and indicators on the use of resources and on greenhouse gas emissions. The report describes the foundations on which the SNB's environmental management is based, explains the SNB's strategy in connection with climate change, and lists measures and projects aimed at improving its environmental performance. The report – published in German and French only – is available on the SNB website at www.snb.ch, *The SNB, Structure and organisation, Environmental management*.

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 school 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 at 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.

All the material in this section (Further resources) is available in German, French, Italian and English.

Further resources

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

Keyword index

Figures indicated below refer to the relevant table numbers.

A

Account, vested benefit 24
Accrued expenses and deferred income 18, 23, 24, 64
Accrued income and prepaid expenses 4, 17, 24, 63
Adjustments (*cf.* Value adjustments)
Administrative expenses 40, 41, 65
Appropriation / Distribution of profit 40, 41, 42, 65
Assets
 Bank office reporting entity 31
 By country 32
 By currency 25, 27
 By legal status of institution 17
 Domestic and foreign 24, 26, 27
 Listed in the balance sheet 4, 5
 Of institutions with a special field of business 63
 Tangible assets 4, 5, 17, 24, 25, 63

B

Balance sheet (*cf.* Assets or Liabilities)
Balance sheet total 1, 2, 5, 19
Banking operations (income, expenses) 40, 41, 65
Banknotes (*cf.* Liquid assets)
Bank office reporting entity, balance sheet 31
Banks
 By canton 49, 50
 Institutions with a special field of business 63, 64, 65, 66
 Number of institutions
 By balance sheet total 2
 By legal status of institution 3
 Offices 48, 49, 50
Benefit accounts, vested 24
Bills of exchange (*see also* Guarantee liabilities) 7
Bills, treasury bills 7, 9, 24
Bonds (*see also* Medium-term bank-issued notes)
 By interest rate 54, 61
 By legal status of institution 23
 Convertible bonds 18, 23, 24, 64
 Listed as asset 9, 15, 45
 Listed as liability 18, 19, 24, 25, 64
 Off-balance-sheet item 38b, 38c
Branches, bank 48, 49, 50

C

Cantons (*see also* Public law institutions) 13, 49, 50
Cantonal institutions 3, 17, 23, 41
Capital 18, 23, 24, 64
 Core capital 44a
 Dotation capital 42
 Excess 44a
 Non-paid-up capital 4, 17, 24, 63
 Required 44a
 Supplementary capital 44a
 Total capital ratio 44a
Capital adequacy reporting (*cf.* Capital)
Central bank (*cf.* Swiss National Bank)
Central government (*cf.* General government)
Central mortgage bond institute 63, 64, 65, 66
Cheques 7

Claims

Against banks
 By country 32
 By currency 25
 By legal status of institution 17
 Domestic and foreign 24
 Interbank claims 29
 Listed in the balance sheet 4, 5, 63
Against customers
 By canton 13
 By country 32
 By currency 25
 By legal status of institution 17
 By location of property 13
 Domestic and foreign 24
 Domestic customers 14
 Listed in the balance sheet 4, 5, 63
Against foreign countries 24, 26, 27, 32, 38
From fiduciary business 36, 38
From money market instruments (*cf.* Money market instruments)
From repo transactions 28a
From lending transactions 28a
Mortgages (*cf.* Mortgage claims)
Clearing houses, credit balances with 6
Coins (*cf.* Liquid assets)
Collective investment institutions 38a, 38c
Collective investment schemes 15, 38b, 38c
Commercial banks (for categorisation of Swiss banks, *cf.* Explanatory notes, section 4 *Bank categories*)
Commission business 40, 41, 65
Commitment credits 39
Companies
 Financial 15, 16, 38a, 38c
 Insurance 38a, 38c
 Joint-stock 3, 17, 23, 41
 Manufacturing 15, 16
Comprehensive liquidity statement 45
Confederation, Swiss (*cf.* Public law institutions)
Consumer credit lending 8
Contingent liabilities 39
Convertible bonds 18, 23, 24, 64
Core capital 44a
 Adjusted 44a
 Ratio 44a
Cooperatives 3, 17, 23, 41, 42
Corporations (*cf.* Companies)
Country (*cf.* Geographical breakdown)
Credit (*see also* Lending) 8
Credit balances on Swiss postal accounts 6
Currency
 Fiduciary business 36
 Listed in the balance sheet 24, 25, 27, 29, 31
 Securities holdings 38a, 38b
Currency forward contracts (*cf.* Forward contracts)
Currency swaps 34
Custody accounts 38a, 38b, 38c

Figures indicated below refer to the relevant table numbers.

Customer deposits (*see also* Liabilities towards customers, Fiduciary business, Custody accounts)
14, 19, 54

D

Deferred income and accrued expenses 18, 23, 24, 64
Deposits
 By customers (*cf.* Customer deposits)
 With the SNB, sight 6, 24
Depreciation 40, 41, 65
Derivatives 34
Directors' fees (*cf.* Emoluments)
Distribution / Appropriation of profit 40, 41, 42, 65
Dividends 40, 41, 42, 65
Domestic business
 Fiduciary business 36
 Interbank claims and liabilities 29
 Listed in the balance sheet 24, 26, 27, 28, 28a
 Mortgages (*cf.* Mortgage claims)
 Participating interest 16
 Securities 15

E

Earnings, retained 18, 23, 24, 40, 41, 64
Emoluments 40, 41, 65
Entris Banking Ltd 63, 64, 65, 66
Equity
 Listed in the balance sheet 18, 19, 23, 25, 64
 Required (*cf.* Required capital)
Exchange, bills of (*see also* Guarantee liabilities) 7
Expenses 40, 41, 43, 65
Extraordinary income and expenses 40, 41, 65

F

Federal money market debt register claims 45
Fees, directors' (*cf.* Emoluments)
Fiduciary business 36, 37, 38
Financial corporations 15, 16, 38a, 38c
Financial investments 4, 5, 17, 24, 63
Foreign banks (*cf.* Categories 5.20 and 7.00 in section B and in most section A tables)
Foreign business
 By country 32, 38
 Fiduciary business 36, 38
 Interbank claims and liabilities 29
 Listed in the balance sheet 24, 26, 27, 28, 28a
 Mortgages (*cf.* Mortgage claims)
 Participating interest 16
 Securities 15
Foreign currency (*cf.* Currency)
Funds, investment (*cf.* Collective investment schemes)
Funds, liquid 45
Futures (*cf.* Forward contracts)

G

Geographical breakdown
 Assets and liabilities shown in the balance sheet 32
 Fiduciary business 38

Government (*cf.* General government, Cantons, Public law institutions)
Gross profit 40, 41, 65

H

Holdings of securities in bank custody accounts 38a, 38b, 38c

I

Income 40, 41, 65
Income, net 40, 41, 45
Income statement 40, 41, 65
Investment fund units (*cf.* Collective investment schemes)
Investments, financial 4, 5, 17, 24, 63
Institutions
 Cantonal 3, 17, 23, 41
 Municipal 3, 17, 23, 41, 42
 With a special field of business 63, 64, 65, 66
Insurance companies 38a, 38c
Interbank claims and liabilities (*see also* Claims against or Liabilities towards banks) 29
Interest business 40, 41, 65
Interest rates
 Asset items (individual) 53, 56₁, 56₂
 Bonds 54, 61
 Customer deposits 54, 57
 Liability items (individual) 54, 57₁
 Medium-term bank-issued notes 54, 59
 Mortgage bond issues 62
 Mortgage claims 53, 56
Irrevocable facilities granted 39

J

Joint-stock companies 3, 17, 23, 41

L

Legal status of institution
 Balance sheet, by legal status 17, 23
 Income statement, by legal status 41
 Number of institutions, by legal status 3
Lending
 Abroad 32
 Consumer credit lending 8
 Mortgages (*cf.* Mortgage claims)
 To domestic public law institutions 9
Lending transactions 25, 28a
Letters of credit (*cf.* Guarantee liabilities)
Liabilities
 Balance sheet 18, 19
 Bank office reporting entity 31
 By currency 25, 27
 By legal status of institution 23
 Domestic and foreign 24, 26, 27
 From money market instruments (*cf.* Money market instruments)
 From fiduciary business 36, 38
 From repo transactions 28a

Figures indicated below refer to the relevant table numbers.

- From lending transactions 28a
- Geographical breakdown 32
- Of institutions with a special field of business 64
- Towards banks
 - By country 32
 - By currency 25
 - By legal status of institution 23
 - Domestic and foreign 24
 - Interbank liabilities 29
 - Listed in the balance sheet 18, 19, 64
- Towards customers
 - By canton 13
 - By country 32
 - By currency 25
 - By domicile 13
 - By interest rate 54, 57
 - By legal status of institution 23
 - Domestic and foreign 24
 - Domestic customers 14
 - Listed in the balance sheet 18, 19, 64
- Towards foreign countries 24, 26, 27, 32, 38
- Liechtenstein, Principality of 13
- Liquid assets 4, 5, 6, 17, 24, 25, 45, 63
- Liquid funds 45
- Liquidity ratio 45
- Liquidity statement 45
- Loans (*see also* Lending)
 - By central mortgage bond institutions
 - By legal status of institution 23
 - Listed in the balance sheet 18, 19, 22, 24, 25, 64
- Local authorities (*cf.* Cantons or Public law institutions)
- Loss
 - In the income statement 40, 41, 65
 - Listed in the balance sheet 18, 23, 24, 64
- M**
- Manufacturing companies 15, 16
- Maturity (medium-term bank-issued notes)
- Medium-term bank-issued notes
 - By interest rate 54, 59
 - By maturity
 - Listed in the balance sheet 18, 19, 23, 24, 25, 45, 64
- Money market debt register claims 45
- Money market instruments
 - Assets 4, 5, 7, 17, 24, 25, 32, 63
 - Liabilities 18, 19, 23, 24, 25, 64
- Mortgage bond bank 63, 64, 65, 66
- Mortgage bonds 15
 - By interest rate 62
- Mortgage claims
 - Annual increases and decreases, domestic 10
 - By canton 13
 - By legal status of institution 17
 - By location of property 13
 - By rate of interest 53, 56
 - Domestic 10
 - Domestic and foreign 24
 - First, second and third mortgages 11a
 - Listed in the balance sheet 4, 5, 17, 25, 63
- Municipalities (*cf.* Public law institutions)
- Municipal institutions 3, 17, 23, 41, 42
- N**
- Net income 40, 41, 65
- Non-balance-sheet business (*cf.* Off-balance-sheet business)
- O**
- Obligations to pay and make additional payments 39
- Off-balance-sheet business
 - Contingent liabilities 39
 - Fiduciary business 36, 37, 38
 - Holdings of securities in bank custody accounts 38a, 38b, 38c
 - Open transactions 39
- Offices, bank 48, 49, 50
 - Reporting entity 31, 38a, 38b, 38c
- Options 34
- Overseas banks (*cf.* Foreign banks)
- P**
- Participating interests
 - By domestic and foreign securities 16
 - Income from 40, 41, 65
 - Listed in the balance sheet 4, 5, 17, 24, 25, 63
- Pension funds 38a, 38c
- Pension provision, tied 24, 45
- Portfolio, securities (*cf.* Securities)
- Postal accounts, credit balances on 6
- Precious metals
 - By legal status of institution 17
 - Contingent liabilities 39
 - Domestic and foreign 24, 28, 38
 - Fiduciary business 36, 38
 - Liquidity statement 45
 - Listed in the balance sheet 4, 24, 25, 27, 28, 63
- Prepaid expenses and accrued income 4, 17, 24, 63
- Principality of Liechtenstein 13
- Private bankers (*cf.* Category 8.00 in section B and in most section A tables)
- Profit (*see also* Net income) 40, 41, 42, 65
 - Appropriation / Distribution of 40, 41, 42, 65
- Provision, tied pension 24, 45
- Provisions
 - Listed in the balance sheet 18, 23, 24, 64
 - In the income statement 40, 41, 65
- Public law institutions
 - Cantonal institutions 3, 17, 23, 41
 - Lending to domestic public law institutions 9
 - Liquidity statement 45
 - Money market instruments held of 7
 - Municipal institutions 3, 17, 23, 41, 42
 - Securities 15
- Public sector (*cf.* Public law institutions)

Figures indicated below refer to the relevant table numbers.

R

Ratio, liquidity ratio 45
Remuneration, directors' (*cf.* Emoluments)
Reporting entity, bank office 31, 38a, 38b, 38c
Repo transactions 25, 28a, 45
Repurchase agreement (*cf.* Repo transactions)
Rescriptions 7, 9, 24
Reserves
 In the income statement 40, 41, 65
 Listed in the balance sheet 18, 23, 24, 64
Retained earnings 18, 23, 24, 40, 41, 64, 65
Return (*cf.* Interest rate)
Revenue (*cf.* Income)

S

Savings (*cf.* Liabilities towards customers)
Securities
 By country 32
 By currency 25
 Domestic and Foreign securities 24
 Holdings in bank custody accounts 38a, 38b, 38c
 In the income statement 40, 41, 65
 In the liquidity statement 45
 Listed in the balance sheet 4, 5, 9, 15, 17, 63
 Off-balance-sheet 38a, 38b, 38c
 Participating interests 16
Securities lending transactions 25, 28a
Services, net profit / loss from 40, 41, 65
Shares 15, 16, 38b, 38c
Sight deposits with the SNB 6, 24
SIX SIS Ltd 63, 64, 65, 66
SIX x-clear Ltd 63, 64, 65, 66
Staff expenses 43
Staff, number of 51, 52, 66
Swaps 34
Swiss National Bank 6, 24, 45, 63, 64, 65, 66

T

Tangible assets 4, 5, 17, 24, 25, 40, 63
Taxes 40, 41, 65
T-bills (*cf.* Treasury bills)
Term deposits (*cf.* Fiduciary business *or* liabilities towards customers)
Third parties, guarantee liabilities (*cf.* Guarantee liabilities)
Tied pension provision 24, 45
Total assets (*cf.* Balance sheet total)
Total liquidity (*cf.* Liquidity statement)
Trading, net trading income 40, 41, 65
Treasury bills 7, 9, 24

U

Units, investment fund (*cf.* Collective investment schemes)

V

Value adjustments
 In the income statement 40, 41, 65
 Listed in the balance sheet 18, 23, 24, 64
Vested benefit accounts 24

W

Warrant issues 18, 23, 24, 64

Y

Yield (*cf.* Interest rate)

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 End of year	0 –1/4%	1/4 –1/2%	1/2 –3/4%	3/4 –1%	1 –1 1/4%	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%	2 1/2 –2 3/4%	2 3/4 –3%
	1	2	3	4	5	6	7	8	9	10	11	12
2007	2 887	7	38	0	12	226	797	4 528	13 680	7 844	6 578	4 911
2008	11 491	2 015	2 036	4 287	2 061	2 139	636	1 278	2 651	3 647	1 615	2 553
2009	21 531	5 406	1 077	1 231	1 080	217	272	286	176	235	305	704
2010	29 889	7 632	2 098	926	689	290	387	294	171	172	334	512
2011	16 977	3 048	2 610	1 367	867	410	442	756	242	213	210	387

Jahres- ende	3 -3¼%	3¼ -3½%	3½ -3¾%	3¾ -4%	4 -4¼%	4¼ -4½%	4½ -4¾%	4¾ -5%	5 -6%	6 -7%	7 -8%	8% und mehr	Total
End of year	13	14	15	16	17	18	19	20	21	22	23	8% or more 24	25
2007	1 498	483	415	100	408	3	20	2	129	3	531	1	45 102
2008	2 407	928	334	126	31	34	4	0	0	6	52	0	40 331
2009	705	486	312	93	31	27	2	—	0	0	—	48	34 224
2010	489	361	282	90	32	27	1	0	0	0	0	0	44 677
2011	403	350	251	87	35	27	1	—	1	0	0	3	28 685

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 End of year	Unter 1% Less than 1%	1–1 ¹ / ₄ %	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 %	2 ¹ / ₂ –2 ³ / ₄ %	2 ³ / ₄ –3%	3–3 ¹ / ₄ %	3 ¹ / ₄ –3 ¹ / ₂ %
	1	2	3	4	5	6	7	8	9	10	11
2007	5 969	957	20	388	1 485	4 477	3 373	10 564	12 611	13 515	12 772
2008	20 054	4 693	2 670	3 992	2 830	5 124	25 481	5 329	7 767	10 807	9 038
2009	51 257	6 492	3 660	4 604	4 177	3 996	4 379	7 183	8 131	6 844	5 127
2010	38 600	7 182	4 979	5 073	4 619	4 543	4 414	6 526	6 617	5 492	3 965
2011	34 938	7 703	4 592	5 908	4 754	5 192	6 001	6 538	6 342	4 469	3 496

Jahres- ende End of year	3 ¹ / ₂ -3 ³ / ₄ %	3 ³ / ₄ -4%	4-4 ¹ / ₄ %	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ %	4 ³ / ₄ -5%	5-6%	6-7%	7-8%	8% und mehr 8% or more	Total
	12	13	14	15	16	17	18	19	20	21	22
2007	10 342	12 554	4 927	2 794	2 401	2 612	6 615	2 995	1 764	9 374	122 508
2008	8 695	5 959	4 406	2 478	2 410	1 881	6 019	2 947	898	8 693	142 172
2009	4 708	3 612	2 887	1 516	1 623	1 402	4 430	2 112	713	8 152	137 004
2010	3 696	3 423	2 545	886	1 433	926	4 099	1 631	664	7 903	119 215
2011	3 700	2 912	2 294	1 077	1 059	1 306	4 356	1 301	579	6 604	115 122

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 End of year	0 –1/4%	1/4 –1/2%	1/2 –3/4%	3/4 –1%	1 –1 1/4%	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%	2 1/2 –2 3/4%	2 3/4 –3%
	1	2	3	4	5	6	7	8	9	10	11	12
2007	6 368	9	11	3	3	131	539	3 112	41 238	17 996	9 458	5 718
2008	30 279	8 214	5 100	1 097	2 049	2 903	975	1 564	5 004	3 359	1 666	2 848
2009	41 081	5 912	1 354	1 433	910	280	353	380	299	455	447	867
2010	30 266	9 507	2 455	1 106	768	370	538	669	743	658	559	670
2011	24 743	3 321	2 964	1 527	829	459	647	1 063	986	674	338	395

Jahres- ende	3 -3 1/4%	3 1/4 -3 1/2%	3 1/2 -3 3/4%	3 3/4 -4%	4 -4 1/4%	4 1/4 -4 1/2%	4 1/2 -4 3/4%	4 3/4 -5%	5 -6%	6 -7%	7 -8%	8% und mehr	Total	
End of year	13	14	15	16	17	18	19	20	21	22	23	8% or more	24	25
2007	1 487	972	616	1 084	737	6	32	55	11	0	—	0	89 588	
2008	2 572	1 108	417	196	689	141	156	1	3	—	—	3	70 343	
2009	1 035	706	331	117	644	95	102	—	3	—	—	0	56 803	
2010	742	577	305	102	670	82	100	0	3	0	—	0	50 890	
2011	487	455	287	98	710	61	0	0	4	0	—	—	40 049	

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.