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Conventions used in this yearbook and notes

CONVENTIONS USED IN THIS YEARBOOK

- 0 Rounded zero or value negligible.
 - Absolute zero.
 - . Data confidential, not available or not applicable.
 - 195** Figures in bold type show new or revised values.
 - _____ Break in the series.
-

NOTES

Rounding differences

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

Further information

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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.

Editorial deadline

The cut-off date for the tables was 23 May 2013.

Commentary

Banks in Switzerland – Key developments in 2012

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 2012, the aggregate balance sheet total for all banks in Switzerland went down slightly by 0.5% or CHF 14.7 billion to CHF 2,778.3 billion. The performance of the individual banking categories varied, with an expansion in balance sheet totals recorded by the following categories, in particular: cantonal banks (CHF 32.9 billion), Raiffeisen banks (CHF 8.8 billion) and private bankers (CHF 7.4 billion), as well as the branches of foreign banks (CHF 37.3 billion). In contrast, the big bank category registered a substantial contraction in its balance sheet total (down by CHF 101.9 billion), due in particular to foreign business. In 2012, domestic business rose significantly, by CHF 123.2 billion on the asset side and by CHF 59.0 billion on the liability side of the balance sheet. This increase meant that, for the first time since 1997, domestic assets of banks in Switzerland exceeded foreign assets (CHF 1,492.6 billion, compared to CHF 1,285.7 billion). Since 2007, the proportion of domestic business has also been increasing on the liabilities side. In 2012, domestic items rose by CHF 59.0 billion to CHF 1,363.8, while foreign items declined by CHF 73.7 billion to CHF 1,414.4 billion.

Balance sheet total

Under mortgage loans, which account for some 30% of the aggregate balance sheet total, the strong growth recorded in previous years continued. Domestic mortgage loans were up by CHF 36.6 billion or 4.6% to CHF 834.4 billion (2011: 5.2%). This increase was attributable, in particular, to the cantonal banks (up by CHF 14.1 billion or 5.1% to CHF 289.8 billion), the big banks (up by CHF 11.6 billion or 4.8% to CHF 252.1 billion) and the Raiffeisen banks (up by CHF 7.1 billion or 5.5% to CHF 135.6 billion). Once again, fixed-interest mortgage loans were up (by CHF 30.2 billion or 4.4% to CHF 710.2 billion). Unlike

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'.

previous years, the variable-interest mortgages also increased in 2012 (by CHF 6.8 billion or 5.9% to CHF 123.5 billion). Sundry loans, which are entered under the amounts due from customers item, rose by CHF 44.8 billion or 8.7% in total to CHF 559.7 billion. The increase is mainly attributable to loans abroad (up by CHF 35.0 billion to CHF 393.8 billion), and here, in particular, to lending by big banks (up by CHF 26.9 billion to CHF 286.7 billion). For loans to domestic borrowers, the advance was CHF 9.8 billion (to CHF 165.8 billion), with increases recorded mainly in lending to financial and non-financial companies.

In connection with the Swiss National Bank's (SNB) measures for the enforcement of the minimum exchange rate, SNB sight deposits grew substantially (up by CHF 94.6 billion to CHF 269.1 billion). Bank sight deposits at foreign central banks, however, declined significantly (down by CHF 14.4 billion to CHF 56.2 billion). Overall, liquid assets increased by CHF 81.8 billion to CHF 340.8 billion. The amounts due from banks item moved in the opposite direction to that of liquid assets, with a decline by CHF 102.5 billion to CHF 498.3 billion. In particular, amounts due from banks abroad fell significantly, by CHF 95.8 billion to CHF 432.8 billion. The amounts due arising from the money market instruments item was down by almost one-third or CHF 22.6 billion, to CHF 55.5 billion, where a decline was recorded in the stocks of instruments issued both by domestic borrowers (down by CHF 4.1 billion to CHF 2.7 billion) and by foreign borrowers (down by CHF 18.5 billion to CHF 52.9 billion).

Trading portfolios of securities and precious metals decreased by CHF 12.7 billion to CHF 166.8 billion, despite rising stock exchange prices. In contrast, an increase of CHF 8.2 billion to CHF 130.7 billion was recorded for financial investments, while participating interests were down by CHF 2.6 billion to CHF 61.7 billion.

The other assets item was down by one-third or CHF 46.3 billion to CHF 85.1 billion, mainly because the positive replacement value of outstanding derivative financial instruments declined by CHF 42.7 billion to CHF 75.6 billion.

Liabilities

Once again, a substantial advance was recorded in customer deposits, by a total of CHF 72.1 billion to CHF 1,571.5 billion. The increase also reflected the significant increase in bank lending. The amounts due to customers in the savings or deposit accounts item was up by CHF 38.1 billion to CHF 526.5 billion. In the case of the other amounts due to customers item, while sight liabilities recorded growth (up by CHF 85.6 billion to CHF 725.7 billion), time liabilities declined (down by CHF 47.5 billion to CHF 289.1 billion). The amounts due from cash bonds item decreased by CHF 4.1 billion to CHF 30.1 billion. As in previous years, sight deposits and savings deposits rose, while time deposits and cash bonds declined.

The amounts due to banks item went down by CHF 10.0 billion to CHF 470.4 billion, with the decrease occurring both domestically (by CHF 8.6 billion to CHF 76.2 billion) and abroad (by CHF 1.4 billion to CHF 394.2 billion). The amounts due from bond issues and central mortgage institution loans item advanced by CHF 4.7 billion to CHF 359.4 billion, attributable mainly to increases in the domestic sector, especially on central mortgage institution loans (by CHF 6.8 billion to CHF 81.6 billion). Liabilities from money market instruments halved (down by CHF 55.8 billion to CHF 59.9 billion), a development that was almost exclusively attributable to the substantial reduction in big banks' stock of money market instruments issued abroad.

Under other liabilities, a decline of CHF 25.7 billion to CHF 109.1 billion was recorded. The main reason for this was the negative replacement values (down by CHF 28.5 billion to CHF 88.7 billion).

2. DERIVATIVE FINANCIAL INSTRUMENTS AND OFF-BALANCE-SHEET TRANSACTIONS

The contract volume of derivative financial instruments declined by 15.8% or CHF 8.4 trillion to CHF 44.7 trillion. With a share of 95.8% in total contract volume, big banks dominate transactions in derivative financial instruments.

Derivative financial instruments

Interest rate derivatives declined substantially, with a fall in contract volume by 21.2% or CHF 8.2 trillion to CHF 30.7 trillion. Positive replacement values were down by 9.3%, while negative replacement values decreased by 6.9%. In terms of contract volume, interest rate derivatives are still the most important category of derivative financial instruments. Foreign exchange derivatives are the second-largest category. Their contract volume rose by 2.9% to CHF 10.6 trillion, while the positive replacement values were down by 21.2% and negative replacement values by 19.1%. Credit derivatives, the third-largest category, recorded significant decreases in contract volume (down by 18.7% to CHF 2.5 trillion), as well as in positive replacement values (down by 56.2%) and negative replacement values (down by 51.0%). The contract volume for derivatives on equity/index-related products rose by 16.7% to CHF 690.5 billion; however, the positive and negative replacement values decreased (down by 16.9% and 19.8% respectively).

The decline in fiduciary funds continued in 2012, with a fall of almost one-quarter to CHF 137.7 billion. Funds of this kind invested in euros recorded a particularly pronounced drop – halving to CHF 27.7 billion. Fiduciary funds placed in US dollars also decreased (by CHF 11.3 billion to CHF 75.4 billion), as did those in Swiss francs (by CHF 2.4 billion to CHF 6.0 billion). The significant decline in fiduciary fund

Fiduciary transactions

euro investments resulted in a reduction of the euro share from 30.4% to 20.1%. In 2012, the share of the US dollar – which is the most important investment currency for fiduciary funds – rose from 48.1% to 54.8%. The share of fiduciary funds invested in Swiss francs was down slightly from 4.6% to 4.4%.

The substantial decrease was evident in the case of both domestic fiduciary funds (down by CHF 6.8 billion to CHF 24.8 billion) and those from abroad (down by CHF 35.9 billion to CHF 112.9 billion). Fiduciary funds from advanced economies, in particular, were down sharply, by 32.3%, but significant declines were also recorded in funds from emerging economies (down by 22.7%) and offshore financial centres (down by 19.4%).

Securities held in custody accounts

Customer holdings of securities in bank custody accounts increased by 8.8% to CHF 4,612.3 billion. This was attributable, in particular, to increasing stock exchange prices. Security holdings are still below the previous peak registered in 2007 (CHF 5,402.3 billion).

Among the securities categories, the most substantial rise was recorded by share holdings (up by 13.4% to CHF 1,654.3 billion). Units in collective investment schemes and investments in bonds were also up, with the former advancing by 12.2% to CHF 1,427.3 billion and the latter by 5.1% to CHF 1,268.8 billion.

The most important investment currency was still the Swiss franc (share: 48.5%), followed by the US dollar (23.1%) and the euro (18.8%). In 2012, the most significant increases were recorded by securities holdings in US dollars (up by 11.8% to CHF 1,065.2 billion) and Swiss francs (up by 9.1% to CHF 2,239.0 billion). Although investments in euros also rose (by 2.3% to CHF 869.3 billion), the advance was less pronounced than that for Swiss francs and US dollars.

Broken down by custody account holders, the holdings of institutional investors registered the highest growth (up by 12.2% to CHF 3,166.3 billion). Investments by private customers were also up (by 3.1% to CHF 1,110.6 billion), while those of commercial customers decreased slightly (by 1.4% to CHF 335.3 billion). Custody account holders domiciled abroad held 53.1% of securities, and their holdings rose by 10.1% to CHF 2,449.5 billion in 2012. The share of custody account holdings attributable to custody account holders domiciled in Switzerland amounted to 46.9%. Their custody account holdings were also up, by 7.3% to CHF 2,162.8 billion.

3. INCOME STATEMENT

Of the 297 banks covered (2011: 312), 254 recorded an annual profit (2011: 260) and 43 an annual loss (2011: 52). The total annual profit for all the banks decreased by almost a half to CHF 7.1 billion, while the total annual loss rose from CHF 0.5 billion to CHF 6.9 billion. The decline in annual profit and the increase in annual loss was attributable to higher depreciation, provisions and extraordinary expenses at the big banks.²

Annual profit and annual loss

Unlike annual results, there was little change in profit from ordinary banking operations (gross profit), which was down by CHF 1.3 billion or 6.9% to CHF 17.4 billion. The main factors responsible for the decline were higher general and administrative expenses, higher personnel expenses, slightly lower net income from commission business and services, and a slightly lower result from trading activities. Net interest income and the other ordinary net income item were both higher than in 2011.

Gross profit

In interest rate business, a decline was recorded in both the income components (down by CHF 2.1 billion to CHF 44.6 billion) and interest expenses (down by CHF 2.2 billion to CHF 23.7 billion). Since the expenses were down by more than income, net interest income increased slightly with respect to 2011 (by CHF 0.1 billion to CHF 20.9 billion). Looking at the income components, interest and discount income decreased by CHF 1.3 billion to CHF 38.0 billion, interest and dividend income from the trading portfolio decreased by CHF 0.6 billion to CHF 4.5 billion and that from financial investments by CHF 0.3 billion to CHF 2.2 billion.

Net interest income

Since 2008, net income from commission business and services has been falling constantly. This continued in 2012, although to a significantly lesser extent. Overall, net income from commission business and services was down by CHF 0.2 billion or 1.0% to CHF 23.4 billion, attributable to a decline in commission income from securities and investment business by CHF 0.9 billion to CHF 22.2 billion. By contrast, growth was recorded in both commission income from lending business (up by CHF 0.3 billion to CHF 2.1 billion) and commission income from other services (up by CHF 0.1 billion to CHF 3.4 billion). On the expenses side, a decrease was recorded (down by CHF 0.4 billion to CHF 4.2 billion).

Net income from commission business and services

² The impact of business transactions on individual financial statements (parent company) may differ from their impact on group financial statements and this can result in differences between parent company and group results, some of which may be considerable.

Result from trading activities

Overall, there was little change in the result from trading activities item compared to 2011 (down by 1.2% to CHF 8.6 billion). While the result from trading activities was favourable for the majority of banking categories, it was down significantly for one big bank, in particular.

Other result from ordinary activities

The other result from ordinary activities item increased by CHF 0.1 billion or 1.5% to CHF 6.0 billion; however, the individual components of this item moved in opposite directions. The net result from sales of financial investments declined by a half (down by CHF 0.6 billion to CHF 0.5 billion) and the miscellaneous ordinary net income item also decreased (by CHF 0.2 billion to CHF 5.7 billion). These developments were offset by the fact that the net result from participating interests rose one-third, by CHF 0.6 billion to CHF 2.7 billion, while the miscellaneous ordinary expenses item was down by CHF 0.2 billion to CHF 3.0 billion.

Personnel expenses, general and administrative expenses

The operating expenses item rose by CHF 1.2 billion or 2.8% to CHF 41.5 billion, with both the general and administrative expenses item (up by CHF 0.6 billion or 4.5% to CHF 13.9 billion) and the personnel expenses item (up by CHF 0.5 billion or 2.0% to CHF 27.7 billion) contributing to this result.

Personnel expenses were mainly influenced by higher wages and salaries (up CHF 0.8 billion or 3.6% to CHF 22.9 billion). This increase was almost entirely attributable to the domestic sector (up CHF 0.8 billion or 4.5% to CHF 18.0 billion). Outside Switzerland, by contrast, wages and salaries remained almost unchanged (up by CHF 0.02 billion or 0.5% to CHF 4.9 billion).

Depreciation, value adjustments and provisions

Depreciation of tangible assets rose by CHF 6.4 billion to CHF 9.9 billion, influenced strongly by the increase in this item for the two big banks, by CHF 6.7 billion to CHF 8.0 billion, due largely to depreciation of participating interests. For all other bank categories, depreciation of tangible assets was down by a total of CHF 0.3 billion to CHF 1.9 billion.

The value adjustments, provisions and losses item recorded a rise of CHF 1.6 billion to CHF 3.6 billion, which was primarily attributable to higher provisions made by one big bank.

Extraordinary expenses

In 2012, the extraordinary expenses item was up by CHF 3.2 billion to CHF 5.4 billion, thereby influencing total annual profit/loss to a greater degree than in previous years. The increase in this item was mainly attributable to one big bank and the modification of its accounting principles with regard to pension fund schemes.

4. CAPITAL AND LIQUIDITY

Both required capital and eligible capital were down in 2012. The decline in required capital (by 2.3% to CHF 76.8 billion) was greater than that in eligible capital (by 0.9% to CHF 162.1 billion). Consequently, excess capital rose slightly, by 0.3% to CHF 85.3 billion.

Capital

In the fourth quarter of 2012, the required liquid funds amounted to CHF 271.5 billion (Q4 2011: CHF 257.9 billion). The available liquid funds came to CHF 579.7 billion (CHF 559.2 billion), thereby increasing the excess cover from CHF 301.3 billion to CHF 308.2 billion. By contrast, the liquidity ratio decreased from 216.8% to 213.5%. The increase in liquid funds is attributable to liquid assets, which include bank sight deposits at the SNB. These increased significantly in connection with the SNB's measures for the enforcement of the minimum exchange rate.

Liquidity

5. OFFICES

In 2012, the number of banks in Switzerland (excluding institutions with a special field of business) fell from 312 to 297. While two new banks were included in the banking statistics, 17 were removed. Five banks were taken over by other banks, six were wound up and one lost its status as a bank. Bankruptcy proceedings were initiated for one bank. These changes involved the stock exchange banks, other banking institutions and foreign-controlled banks categories. In addition, four banks in the branches of foreign banks category were closed.

6. NUMBER OF STAFF

In terms of full-time equivalents, staff numbers decreased slightly in 2012 by 3,626 or 2.7% to 128,914. A total of 2,932 jobs disappeared in Switzerland (down by 2.7% to 105,166), while the decline abroad amounted to 694 (down by 2.8% to 23,748). The number of employed men was down by 2,021 or 2.5% to 80,121, and the number of employed women by 1,605 or 3.2% to 48,793. The proportion of female employees declined from 38.0% to 37.8%.

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 in Swiss francs: the rate of interest for most items fell significantly again in 2012.

Under asset items in Swiss francs, the average rate of interest on domestic mortgage loans,³ weighted by holdings, declined to 2.18% (down by 21 basis points). The average rate of interest on amounts due from domestic customers also decreased, amounting to 2.31% at the end of the year (down by 35 basis points). In both cases, all bank categories contributed to the decline.

For liability items in Swiss francs, the average rate of interest on domestic amounts due in savings or deposit accounts was again down, decreasing by 8 basis points to 0.53%. The average rate of interest on other amounts due to domestic customers declined by 5 basis points to 0.31%. All banks recorded lower figures for both items. The rate of interest for amounts due from cash bonds was down by 17 basis points to 1.68%; here, too, all bank categories contributed to the decline. The average rate of interest on bonds, warrant issues and convertible bonds decreased by 22 basis points to 2.13%, with individual bank categories recording decreases ranging between 1 and 30 basis points.

The rate of interest on both claims against and liabilities towards domestic banks in Swiss francs, weighted by holdings, recorded a decline. While the rate of interest on the claims side was down by 9 basis points to 0.48%, it fell by 10 basis points to 0.54% on the liabilities side.

³ Not comparable with the reference interest rate for tenancies. For the reference rate for tenancies, only banks in Switzerland whose domestic mortgage loans 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:

Banks

- 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 (cf. also ‘Banks’ above). 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 (cf. also section 4, ‘Bank categories’).

Institutions required
to report data

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 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 (cf. also ‘Currency Treaty between the Swiss Confederation and the Principality of Liechtenstein’).

Geographic criteria

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.

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

Economic criteria	For more detailed information on the economic criteria, cf. section 7, ‘Surveys’.
Reporting entities	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
Definition of reporting entities	<ul style="list-style-type: none">— The bank office reporting entity comprises all domestic offices (cf. also ‘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.
Consolidated figures	<ul style="list-style-type: none">— 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.

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

Consequently, the data for this bank category are collected in consolidated form. The statistics cover all Raiffeisen banks, Raiffeisen Switzerland and other group companies. Please also refer to the explanations on Raiffeisen banks in section 4, ‘Bank categories’.

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.
- Amounts due from 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.

Country breakdown
for on and
off-balance-sheet
items

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).

Legal basis for
data collection

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).

Confidentiality

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

Currency Treaty
between the Swiss
Confederation and
the Principality
of Liechtenstein

⁴ SR 951.11

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

⁶ SR 0.951.951.4

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 (cf. also ‘Geographic criteria’).

3. FINANCIAL REPORTING REGULATIONS

**Orderly reporting
and FINMA-RS 08/2**

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

**Revised minimum
grouping
requirements**

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.

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.

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

8 Until the end of 2008, BAG-SFBC.

9 Cf. 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*.

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.

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.

Cantonal banks
(category 1.00)

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 co-operation 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 then began to phase out its state guarantee in a gradual process terminating in 2012. However, it is the only canton 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.

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).

Big banks
(category 2.00)

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

Legal status: Private joint-stock companies.

Trade association: –

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

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

Geographic scope of activities: Regional.

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

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

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: In most of the tables in this publication, the Raiffeisen bank category contains consolidated data for the individual Raiffeisen banks, Raiffeisen Switzerland and other group companies. Notenstein Private Bank, which was taken over in 2012, is not included

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

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

in these consolidated figures, however, and is taken into account as part of the total for the stock exchange banks instead. Selected tables based on FINMA surveys are consolidated differently. The data published in tables 34 (Outstanding derivative financial instruments), 44a (Capital adequacy reporting) and 45 (Liquidity statement) comprises the consolidated data for the Raiffeisen group, i.e. Notenstein Private Bank is recorded under the Raiffeisen bank category.

Since 2000, data provided by Raiffeisen Switzerland has been reported together with data from the Raiffeisen banks and the group companies. Until 1999, this data was reported under the category of institutions with a special field of business.

The category of other banks currently includes the following sub-categories: stock exchange banks (5.12), other banking institutions (5.14) and foreign-controlled banks (5.20).

Other banks
(category 5.00)

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

Commercial banks
(category 5.11)

Geographic scope of activities: Mainly domestic.

Legal status: Private joint-stock companies.

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.

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

Stock exchange
banks
(category 5.12)

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: –

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

Consumer credit
banks
(category 5.13)

Geographic scope of activities: Domestic or regional.

	<p>Legal status: Private joint-stock companies.</p> <p>Trade association: –</p> <p>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.</p>
Other banking institutions (category 5.14)	<p>Business focus: –</p> <p>Geographic scope of activities: –</p> <p>Legal status: –</p> <p>Trade association: –</p> <p>Special features: This category covers all banks that cannot be included under another heading. Consequently, there are no significant features in common.</p>
Foreign-controlled banks (category 5.20)	<p>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.</p> <p>Geographic scope of activities: International.</p> <p>Legal status: Almost exclusively private joint-stock companies.</p> <p>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).</p> <p>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.</p> <p>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.</p>
Finance companies (category 6.00)	<p>Business focus: –</p> <p>Geographic scope of activities: –</p> <p>Legal status: –</p> <p>Trade association: –</p> <p>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</p>

¹³ Art. 3^{bis} para. 3 Banking Act.

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.

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

Branches of
foreign banks
(category 7.00)

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

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

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

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

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

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

Private bankers
(category 8.00)

Geographic scope of activities: International and domestic.

Legal status: Sole proprietorships, limited and general partnerships.

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

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

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

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

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 bond issues – 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.

Central mortgage bond institute and mortgage bond bank

The central mortgage bond institutions limit their business activities to issuing mortgage bond issues 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 20 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
SIS x-clear Ltd

18 SR 211.423.4, Mortgage Bond Issues Act, in particular art. 1 para. 1.

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

**Totals, additions
and removals,
by bank category**

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

Bank category	Total at 31.12.2011	Additions	Removals	Total at 31.12.2012
1.00 Cantonal banks	24	–	–	24
2.00 Big banks	2	–	–	2
3.00 Regional banks and savings banks	66	–	–	66
4.00 Raiffeisen banks	1	–	–	1
5.12 Stock exchange banks	46	2	1	47
5.14 Other banking institutions	12	1	–	13
5.20 Foreign-controlled banks	116	1	14	103
7.00 Branches of foreign banks	32	–	4	28
8.00 Private bankers	13	–	–	13
Total	312	4	19	297

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).

²¹ Cf. also section 9, 'Banks in Switzerland on the SNB website'.

A number of banks also report foreign assets and liabilities by country.

Off-balance-sheet reporting primarily includes data on fiduciary transactions, contingent liabilities and irrevocable commitments.

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.

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 (297 banks).

If a bank's foreign assets and liabilities exceed CHF 1 billion (79 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

Outstanding derivative financial instruments constitute a part of the supervisory reporting.

Reporting entity: Parent company

Survey on securities holdings

Institutions required to report data: All banks and securities dealers. This publication reports only the data relating to banks (296 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.

Reporting entity: Bank office

Institutions required to report data: A full sample survey including the SNB²² is conducted once a year (298 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 (261 banks).

Frequency: Quarterly

Table: 44a

Comments: The survey is conducted on behalf of FINMA. The Ordinance on Capital Adequacy and Risk Diversification for Banks and Securities Dealers (Capital Adequacy 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.

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

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.

Liquidity statement

Reporting entity: Parent company

Institutions required to report data: 278 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.

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.

In **2012**, Notenstein Private Bank was integrated in the Raiffeisen Group. In most of the tables in this publication, the Raiffeisen bank category contains consolidated data for the individual Raiffeisen banks, Raiffeisen Switzerland and other group companies. Notenstein Private Bank is not included in these consolidated figures, however, and is taken into account as part of the total for the stock exchange banks (5.12) instead. See also the explanations in Section 4, ‘Bank categories’.

Changes to accounting procedures, legal requirements or other revisions
Consolidated data for the Raiffeisen Group

As of **2012**, banks in liquidation are no longer reported.

Banks in liquidation

In **2012**, UBS changed the presentation of certain structured liabilities in their balance sheet, resulting in some liabilities from money market instruments being reclassified as bond issues and central mortgage institution loans. When interpreting the results, this reclassification should be taken into account.

Accounting change to structured liabilities

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

Restructuring
measures within
a bank

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 amounts due from customers (in particular, unsecured amounts due from domestic customers in Swiss francs), other amounts due to customers (particularly short-term domestic and foreign positions in foreign currencies), participating interests (domestic and foreign), depreciation and amortisation of fixed assets, and total eligible capital.

Change at
Credit Suisse

Since **2009**, Credit Suisse has been using the Swiss-GAAP valuation and allocation framework. This change affects the trading portfolios of securities and precious metals, financial investments, and participating interests balance sheet items, in particular. In addition, the non-monetary claims and liabilities from lending and repo transactions items are no longer reported in the balance sheet. This has led to a substantial drop in the other assets and the other liabilities items (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 commitments items.

Capital adequacy
reporting under
Basel II

In **2009**, the table on capital adequacy reporting (table 44a) was based, for the first time, on the Ordinance on Capital Adequacy and Risk Diversification for Banks and Securities Dealers. 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.

Netting of cash
collateral at UBS

Since **2009**, 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 the other assets and the 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 commitments, liabilities for calls on shares and other equities, and commitment credits. The former time series have had to be discontinued.

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.

Introduction of the Collective Capital Investment Schemes Act (CISA)

This change in the law has necessitated adjustments to the tables on securities holdings in bank custody accounts (tables 38a, 38b and 38c) and bank holdings of securities (table 15).

‘Units in closed collective investment schemes’ have been added to the ‘Units in collective investment schemes’ category of securities in the tables on securities holdings in bank custody accounts (tables 38b and 38c). These securities were previously reported under ‘Shares’. The investment funds business category has been adjusted in table 15 and is now designated ‘Units in collective investment schemes’.

The liquidity requirements under banking law were revised with effect from 1 January **2006**. This was necessary first, because the SNB had eliminated Lombard loans and, second, because of a modification in deposit guarantees. The SNB replaced Lombard loans by special-rate repo transactions with effect from 1 January 2006, and art. 16 para. 1c Banking Ordinance was amended accordingly. Securities that could be pledged with the SNB (those eligible for Lombard loans) are no longer eligible as liquid assets. Instead, only those debt instruments issued by domestic borrowers and traded on a representative market are now eligible. However, debt instruments issued by the bank itself as well as debt instruments issued by companies that, together with the bank, constitute one single business entity, are excluded from this group of eligible liquid assets. As a consequence, some assets (e.g. cash bonds) 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

Changes in the liquidity requirements

25 SR 951.31

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

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

The changes introduced in the new consumer credit 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).

Introduction of minimum reserve requirements

In **2005**, new minimum reserve requirements replaced the former cash liquidity provisions set out in the Banking Act. Unlike the former provisions on cash liquidity, postal account balances may now no longer be included under available liquid assets. The fact that, already in 2004, there was a substantial drop in postal account balances is probably attributable to this alteration in the legal requirements.²⁷

²⁶ SR 221.214.1, Federal Act on Consumer Credit.

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

In essence, the other assets and the 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.

Credit Suisse and Credit Suisse First Boston switch to US-GAAP²⁸

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

Netting of other assets and other liabilities at UBS

In essence, the other assets and the 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 the other assets and the other liabilities items have declined.

Full-time equivalents used to calculate staff numbers

Since **2001**, part-time jobs, as well as apprentice and trainee posts, have been weighted in the statistics (full-time equivalents), rather than counting them as full-time positions.³⁰

New accounting procedure for interest business at UBS

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

Adjustment of balance sheet data to exclude lending and repo transactions²⁸

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

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).

New accounting procedure for repo transactions³¹

individual balance sheet items (particularly amounts due from and to banks, as well as amounts due from and to customers), and also a drop in the balance sheet total.

SNB uses repo transactions as a new monetary policy instrument

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 an amount due from or to 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.

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

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 amounts due to 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, amounts due to the SNB appeared in bank balance sheets for the first time.

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).

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).

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.

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

Modifications to bank categories

In **2012**, Clariden Leu AG was fully integrated into Credit Suisse AG. Clariden Leu had previously been one of the largest institutions recorded under stock exchange banks (5.12); consequently, the year-on-year figures in this bank category can only be compared to a limited extent. The integration had only minor impact on the big banks category (2.00).

Clariden Leu AG integrated

In **2012**, Raiffeisen Group took over part of Wegelin & Co. Private Bankers. The business areas affected were brought together under Notenstein Private Bank AG (formerly nettobank AG), which has since become a part of Raiffeisen Group. The acquisition particularly impacted the private bankers category (8.00), to which Wegelin belongs. Consequently, a comparison with the previous year's figures for the private bankers category is only possible to a limited extent. In most of the tables, the Notenstein Private Bank data is not incorporated in the Raiffeisen banks category (see also the explanations in Section 4, 'Bank categories'). Like the former nettobank, Notenstein Private Bank is included under the stock exchange banks (5.12). The acquisition only had a minimal impact on the data in this category.

Partial acquisition
of Wegelin & Co.
Private Bankers

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.

Reclassification
of EFG Bank Ltd

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)

33 As of 2009, FINMA-RS 08/2.

Takeover of
Banca del Gottardo

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).

UBS Card Center Ltd

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.

Reclassification
of Bank
Sarasin & Cie 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).

Reallocation of Bank
Julius Bär & Co 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.

Takeover of Crédit
Agricole Indosuez

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

Reclassification
of Banca del Gottardo

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

Dissolution
of category 5.13
(consumer credit
banks)

In **1999**, the banks listed under the consumer credit banks category (5.13) were moved to other banking institutions (5.14) because there were only two institutions left in category 5.13. By continuing to publish this data under category 5.13, the SNB would have breached its duty of confidentiality. Already in 1997, there had been a considerable drop in the balance sheet total for consumer credit banks, as well as in the figures for foreign assets and liabilities in this category. This was

due to the reclassification of Bank Aufina under the category of foreign-controlled banks (5.20). In 1998, Banque Procrédit was acquired by GE Capital Bank (category 5.20), and this led to another substantial decline in the figures for consumer credit banks.

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

Reclassification of
Bank Leu and Banca
della Svizzera Italiana

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).

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

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).

Reclassification
of the RBA central
bank

As of **2012**, the Netherlands Antilles, which had previously been grouped under the offshore centres, was no longer included in the list of countries, but was split into the following new countries instead: Curaçao (Offshore centres), Sint Maarten (Offshore centres) as well as Bonaire, Sint Eustatius and Saba (Latin America and Caribbean area).

Revision of the
list of countries
Reclassification of the
Netherlands Antilles

As of **2012**, South Sudan is listed as a separate country.

Separate listing
for South Sudan

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

Reclassification
of Estonia

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

Reclassification
of Slovakia

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

Reclassification
of Malta and Cyprus

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

Separate listings
for Serbia and
Montenegro

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

Reclassification
of Slovenia

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.

Amounts due from
and to Serbia and
Montenegro

Since **2003**, tables 32 and 38 have listed amounts due from and to 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

Tables in Excel
and text format

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

Longer time series

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

Bank categories

No institutions are currently listed 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.

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 / Banken

Tables covering banks

1 Bilanzsumme

Balance sheet total

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	2003 1	2004 2	2005 3	2006 4	2007 5	2008 6	2009 7	2010 8	2011 9	2012 10
1.00–8.00 Alle Banken	2 237 043	2 490 768	2 846 455	3 194 197	3 457 897	3 079 613	2 668 223	2 714 526	2 792 965	2 778 279
1.00 Kantonalbanken	310 664	314 331	326 997	343 080	356 580	389 316	403 548	421 548	449 385	482 278
2.00 Grossbanken	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	1 364 750
3.00 Regionalbanken und Sparkassen	80 619	81 492	83 878	85 942	85 311	89 922	92 276	96 070	101 117	104 307
4.00 Raiffeisenbanken	102 140	106 098	108 187	113 998	123 076	131 575	139 520	147 239	155 889	164 670
5.00 Übrige Banken	301 519	313 610	382 315	410 586	487 838	519 090	524 978	496 813	508 667	506 384
5.11 Handelsbanken	41 994	42 948	44 593	45 936	47 214	.	.	.	.	.
5.12 Börsenbanken	82 853	85 514	106 069	121 919	144 645	131 395	138 424	122 968	137 250	125 344
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	3 139	3 502	3 426	3 617	7 177	56 051	58 745	61 137	65 715	69 143
5.20 Ausländisch beherrschte Banken	173 533	181 645	228 227	239 114	288 802	331 644	327 809	312 708	305 701	311 897
6.00 Finanzgesellschaften	.	.	.	.	.	.	.	.	.	.
7.00 Filialen ausländischer Banken	16 013	14 925	17 427	23 657	34 444	23 717	23 891	24 912	56 813	94 121
8.00 Privatbankiers	17 427	16 807	17 207	18 561	29 513	40 677	39 211	45 798	54 399	61 768
1.00–5.00 Total	2 203 602	2 459 036	2 811 821	3 151 979	3 393 940	3 015 219	2 605 121	2 643 816	2 681 753	2 622 390

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	– 0.7	11.3	14.3	12.2	8.3	– 10.9	– 13.4	1.7	2.9	– 0.5
1.00 Cantonal banks	– 0.7	1.2	4.0	4.9	3.9	9.2	3.7	4.5	6.6	7.3
2.00 Big banks	– 2.5	16.7	16.2	15.1	6.5	– 19.5	– 23.4	2.6	– 1.0	– 7.0
3.00 Regional banks and savings banks	2.3	1.1	2.9	2.5	– 0.7	5.4	2.6	4.1	5.3	3.2
4.00 Raiffeisen banks	10.2	3.9	2.0	5.4	8.0	6.9	6.0	5.5	5.9	5.6
5.00 Other banks	3.8	4.0	21.9	7.4	18.8	6.4	1.1	– 5.4	2.4	– 0.4
5.11 Commercial banks	3.4	2.3	3.8	3.0	2.8	.	.	.	.	.
5.12 Stock exchange banks	2.5	3.2	24.0	14.9	18.6	– 9.2	5.3	– 11.2	11.6	– 8.7
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	– 3.1	11.6	– 2.2	5.6	98.4	681.0	4.8	4.1	7.5	5.2
5.20 Foreign-controlled banks	4.7	4.7	25.6	4.8	20.8	14.8	– 1.2	– 4.6	– 2.2	2.0
6.00 Finance companies	.	.	.	.	.	.	.	.	.	.
7.00 Branches of foreign banks	– 2.6	– 6.8	16.8	35.7	45.6	– 31.1	0.7	4.3	128.1	65.7
8.00 Private bankers	7.4	– 3.6	2.4	7.9	59.0	37.8	– 3.6	16.8	18.8	13.5
Total for 1.00–5.00	– 0.7	11.6	14.3	12.1	7.7	– 11.2	– 13.6	1.5	1.4	– 2.2

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

Gruppe Category	Jahresende End of year									
	1985 1	1990 2	1995 3	2000 4	2005 5	2008 6	2009 7	2010 8	2011 9	2012 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 Kantonalsbanken Cantonal banks	18.5	19.8	19.8	14.3	11.5	12.6	15.1	15.5	16.1	17.4
2.00 Grossbanken Big banks	50.7	48.4	55.2	63.1	67.1	61.2	54.1	54.6	52.5	49.1
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	8.3	8.7	5.5	3.6	2.9	2.9	3.5	3.5	3.6	3.8
4.00 Raiffeisenbanken Raiffeisen banks	2.7	3.1	3.8	3.6	3.8	4.3	5.2	5.4	5.6	5.9
5.00 Übrige Banken Other banks	14.7	15.5	14.1	13.7	13.4	16.9	19.7	18.3	18.2	18.2
5.11 Handelsbanken Commercial banks	3.1	4.9	4.1	2.6	1.6	.	.	.	.	.
5.12 Börsenbanken Stock exchange banks	1.2	1.6	2.3	3.3	3.7	4.3	5.2	4.5	4.9	4.5
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	1.8	2.2	2.3	2.4	2.5
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	9.9	8.4	7.3	7.6	8.0	10.8	12.3	11.5	10.9	11.2
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	0.8	0.9	0.9	2.0	3.4
8.00 Privatbankiers Private bankers	0.5	0.5	0.5	0.9	0.6	1.3	1.5	1.7	1.9	2.2
1.00–5.00 Total	94.9	95.5	98.3	98.2	98.8	97.9	97.6	97.4	96.0	94.4

2 Gruppierung nach der Höhe der Bilanzsumme Breakdown of bank categories by balance sheet total

Anzahl Institute / Number of institutions

Jahresende	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

2008	.	.	.	.	.	.	.	.	.	327
2009	.	.	.	.	.	.	.	.	.	325
2010	.	.	.	.	.	.	.	.	.	320
2011	.	.	.	.	.	.	.	.	.	312
2012	.	.	.	.	.	.	.	.	.	297

1.00 Kantonalbanken / Cantonal banks

2008	—	—	—	—	7	3	13	—	1	24
2009	—	—	—	—	7	3	13	—	1	24
2010	—	—	—	—	7	2	14	—	1	24
2011	—	—	—	—	7	2	14	—	1	24
2012	—	—	—	—	6	3	14	—	1	24

2.00 Grossbanken / Big banks

2008	—	—	—	—	—	—	—	—	2	2
2009	—	—	—	—	—	—	—	—	2	2
2010	—	—	—	—	—	—	—	—	2	2
2011	—	—	—	—	—	—	—	—	2	2
2012	—	—	—	—	—	—	—	—	2	2

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	4	7	20	16	16	1	2	—	—	66

4.00 Raiffeisenbanken / Raiffeisen banks

2008	—	—	—	—	—	—	—	—	1	1
2009	—	—	—	—	—	—	—	—	1	1
2010	—	—	—	—	—	—	—	—	1	1
2011	—	—	—	—	—	—	—	—	1	1
2012	—	—	—	—	—	—	—	—	1	1

In Millionen Franken / In CHF millions

Jahresende	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

2008	.	.	.	.	.	.	.	.	.	3 079 613
2009	.	.	.	.	.	.	.	.	.	2 668 223
2010	.	.	.	.	.	.	.	.	.	2 714 546
2011	.	.	.	.	.	.	.	.	.	2 792 965
2012	.	.	.	.	.	.	.	.	.	2 778 279

1.00 Kantonalbanken / Cantonal banks

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
2012	—	—	—	—	18 205	22 854	293 590	—	147 628	482 278

2.00 Grossbanken / Big banks

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
2012	—	—	—	—	—	—	—	—	1 364 750	1 364 750

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	191	1 467	7 458	11 645	29 713	6 781	47 052	—	—	104 307

4.00 Raiffeisenbanken / Raiffeisen banks

2008	—	—	—	—	—	—	—	—	131 575	131 575
2009	—	—	—	—	—	—	—	—	139 520	139 520
2010	—	—	—	—	—	—	—	—	147 239	147 239
2011	—	—	—	—	—	—	—	—	155 889	155 889
2012	—	—	—	—	—	—	—	—	164 670	164 670

2 Gruppierung nach der Höhe der Bilanzsumme Breakdown of bank categories by balance sheet total

Anzahl Institute / Number of institutions

Jahresende	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)

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
2012	14	35	29	22	44	6	11	2	—	163

5.11 Handelsbanken / Commercial banks

2008	—	—	—	—	—	—	—	—	—	—
2009	—	—	—	—	—	—	—	—	—	—
2010	—	—	—	—	—	—	—	—	—	—
2011	—	—	—	—	—	—	—	—	—	—
2012	—	—	—	—	—	—	—	—	—	—

5.12 Börsenbanken / Stock exchange banks

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
2012	8	9	11	5	10	1	2	1	—	47

5.14 Andere Banken / Other banking institutions

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
2012	1	3	2	1	4	—	2	—	—	13

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2012	5	23	16	16	30	5	7	1	—	103

In Millionen Franken / In CHF millions

Jahresende	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)

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	1 463	6 015	12 523	14 296	95 263	39 711	221 459	117 936	—	508 667
2012	890	6 294	11 492	14 838	104 673	38 837	211 994	117 366	—	506 384

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2012	481	1 621	4 178	3 413	21 466	7 783	32 448	53 954	—	125 344

5.14 Andere Banken / Other banking institutions

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
2012	36	665	746	943	13 634	—	53 119	—	—	69 143

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	970	4 166	7 656	10 906	66 953	32 268	116 475	66 306	—	305 701
2012	373	4 009	6 568	10 482	69 572	31 054	126 427	63 412	—	311 897

2 Gruppierung nach der Höhe der Bilanzsumme Breakdown of bank categories by balance sheet total

Anzahl Institute / Number of institutions

Jahresende	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

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
2012	9	2	4	4	3	3	3	—	—	28

8.00 Privatbankiers / Private bankers

2008	·	·	·	·	·	·	·	·	·	14
2009	·	·	·	·	·	·	·	·	·	14
2010	·	·	·	·	·	·	·	·	·	13
2011	·	·	·	·	·	·	·	·	·	13
2012	·	·	·	·	·	·	·	·	·	13

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

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
2012	18	42	49	38	66	10	27	2	4	256

In Millionen Franken / In CHF millions

Jahresende	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

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
2012	182	322	1 452	3 044	7 935	22 393	58 793	—	—	94 121

8.00 Privatbankiers / Private bankers

2008	.	.	.	.	.	.	.	.	.	40 677
2009	.	.	.	.	.	.	.	.	.	39 211
2010	.	.	.	.	.	.	.	.	.	45 798
2011	.	.	.	.	.	.	.	.	.	54 399
2012	.	.	.	.	.	.	.	.	.	61 768

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

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	1 656	7 667	20 383	26 419	144 161	63 330	546 892	117 936	1 753 308	2 681 753
2012	1 081	7 761	18 950	26 483	152 592	68 472	552 636	117 366	1 677 049	2 622 390

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	15	3	212	25	42	297
1.00 Kantonalbanken Cantonal banks	15	.	9	.	.	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	.	.	161	2	.	163
5.11 Handelsbanken Commercial banks	.	.	.	.	.	.
5.12 Börsenbanken Stock exchange banks	.	.	47	.	.	47
5.14 Andere Banken Other banking institutions	.	.	11	2	.	13
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	.	.	103	.	.	103
7.00 Filialen ausländischer Banken Branches of foreign banks	.	.	.	.	28	28
8.00 Privatbankiers Private bankers	.	.	.	.	13	13
1.00–5.00 Total	15	3	212	25	1	256

4 Aktiven Assets

In Millionen Franken / In CHF millions

Jahres-ende	Anzahl Institute	Flüssige Mittel	Forderungen aus Geldmarktpapieren	Forderungen gegenüber Banken	Forderungen gegenüber Kunden	Hypothekarforderungen		
End of year	Number of institutions	Liquid assets	Amounts due arising from money market instruments	auf Sicht Sight	auf Zeit Time	Total	davon / of which gedeckt Secured	Mortgage loans
	1	2	3	4	5	6	7	8

1.00–8.00 Alle Banken / All banks

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	258 964	78 167	110 627	490 168	514 885	261 639	809 368
2012	297	340 805	55 543	96 913	401 405	559 670	296 078	847 859

1.00 Kantonalbanken / Cantonal banks

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
2012	24	46 782	307	10 798	18 657	52 368	15 398	290 301

2.00 Grossbanken / Big banks

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
2012	2	98 121	36 450	34 435	297 522	349 082	159 980	256 603

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	3 174	80 623
2012	66	4 226	6	942	1 985	6 786	3 465	83 466

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	1	6 535	1	145	4 065	7 674	3 425	135 599

Handelsbestände in Wert- schriften und Edelmetallen	Finanzanlagen	Beteiligungen	Sachanlagen	Rechnungs- abgrenzungen	Sonstige Aktiven	Nicht einbezahltes Gesellschafts- kapital	Saldo vortrag (Verlust)	Bilanzsumme	
Trading portfolios of securities and precious metals	Financial investments	Participating interests	Tangible fixed assets	Accrued income and prepaid expenses	Other assets	Unpaid capital	Balance carried forward	Balance sheet total	
	9	10	11	12	13	14	15	16	17

1.00–8.00 Alle Banken / All banks

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	122 496	64 309	23 663	9 250	131 466	100	.	2 792 965
166 816	130 702	61 712	22 455	9 156	85 145	100	.	2 778 279

1.00 Kantonalbanken / Cantonal banks

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	—	.	449 385
15 124	25 002	1 563	3 195	1 242	16 939	—	.	482 278

2.00 Grossbanken / Big banks

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
135 190	32 102	55 229	8 589	4 695	56 733	—	.	1 364 750

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
62	5 084	235	1 115	149	251	—	.	104 307

4.00 Raiffeisenbanken / Raiffeisen banks

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
1 652	3 489	1 210	2 335	198	1 766	—	.	164 670

4 Aktiven Assets

In Millionen Franken / In CHF millions

Jahres-ende	Anzahl Institute	Flüssige Mittel	Forderungen aus Geldmarktpapieren	Forderungen gegenüber Banken	Forderungen gegenüber Kunden	Hypothekarforderungen		
End of year	Number of institutions	Liquid assets	Amounts due arising from money market instruments	auf Sicht Sight	auf Zeit Time	Total	davon / of which gedeckt Secured	Mortgage loans
	1	2	3	4	5	6	7	8

5.00 Übrige Banken / Other banks (5.11–5.20)

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	43 876	90 790	121 174	99 508	78 977
2012	163	82 853	16 589	39 376	68 286	128 159	104 521	81 121

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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	22 702	8 440
2012	47	32 358	1 926	12 372	12 746	24 899	24 258	6 828

5.14 Andere Banken / Other banking institutions

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
2012	13	4 853	16	1 645	2 003	9 926	3 269	46 593

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	26 163	66 047	87 489	73 730	26 214
2012	103	45 642	14 647	25 360	53 536	93 333	76 994	27 700

Handelsbestände in Wert- schriften und Edelmetallen	Finanzanlagen	Beteiligungen	Sachanlagen	Rechnungs- abgrenzungen	Sonstige Aktiven	Nicht einbezahltes Gesellschafts- kapital	Saldo vortrag (Verlust)	Bilanzsumme	
Trading portfolios of securities and precious metals	Financial investments	Participating interests	Tangible fixed assets	Accrued income and prepaid expenses	Other assets	Unpaid capital	Balance carried forward	Balance sheet total	
	9	10	11	12	13	14	15	16	17

5.00 Übrige Banken / Other banks (5.11–5.20)

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	13 541	100	.	508 667
12 652	57 996	3 264	6 642	2 569	6 777	100	.	506 384

5.11 Handelsbanken / Commercial banks

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5.12 Börsenbanken / Stock exchange banks

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
7 500	20 341	509	2 806	604	2 455	—	.	125 344

5.14 Andere Banken / Other banking institutions

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
324	2 699	179	501	186	217	—	.	69 143

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	7 738	100	.	305 701
4 828	34 957	2 576	3 334	1 778	4 105	100	.	311 897

4 Aktiven Assets

In Millionen Franken / In CHF millions

Jahresende	Anzahl Institute	Flüssige Mittel	Forderungen aus Geldmarktpapieren	Forderungen gegenüber Banken	Forderungen gegenüber Kunden	Hypothekarforderungen		
End of year	Number of institutions	Liquid assets	Amounts due arising from money market instruments	auf Sicht Sight	auf Zeit Time	Total	davon / of which gedeckt Secured	Mortgage loans
	1	2	3	4	5	6	7	8

7.00 Filialen ausländischer Banken / Branches of foreign banks

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	3 473	844
2012	28	75 506	84	2 589	4 486	10 051	4 236	754

8.00 Privatbankiers / Private bankers

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	12 289	7 588	8 611	8 996	5 235	4 885	361
2012	13	26 782	2 106	8 627	6 404	5 551	5 052	14

Handelsbestände in Wert- schriften und Edelmetallen	Finanzanlagen	Beteiligungen	Sachanlagen	Rechnungs- abgrenzungen	Sonstige Aktiven	Nicht einbezahltes Gesellschafts- kapital	Saldo vortrag (Verlust)	Bilanzsumme	
Trading portfolios of securities and precious metals	Financial investments	Participating interests	Tangible fixed assets	Accrued income and prepaid expenses	Other assets	Unpaid capital	Balance carried forward	Balance sheet total	
	9	10	11	12	13	14	15	16	17

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
124	111	0	35	103	278	—	.	94 121

8.00 Privatbankiers / Private bankers

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	—	.	54 399
2011	6 917	210	545	200	2 401	—	.	61 768

4 Aktiven Assets

In Millionen Franken / In CHF millions

Jahres-ende	Anzahl Institute	Flüssige Mittel	Forderungen aus Geldmarktpapieren	Forderungen gegenüber Banken ¹ Amounts due from banks ¹		Forderungen gegenüber Kunden ¹ Amounts due from customers ¹	Hypothekarforderungen	
End of year	Number of institutions	Liquid assets	Amounts due arising from money market instruments	auf Sicht Sight	auf Zeit Time	Total	davon / of which gedeckt Secured	Mortgage loans
	1	2	3	4	5	6	7	8

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

1983	431	19 920	25 002	21 212	125 573	155 650	69 273	180 580
1984	439	22 054	28 896	23 320	143 500	177 179	78 418	196 187
1985	441	23 832	31 093	24 359	156 520	188 719	86 814	214 076
1986	448	25 140	30 730	25 754	182 060	195 627	91 111	236 362
1987	452	26 375	29 463	26 038	187 485	208 926	92 265	264 443
1988	454	12 360	21 328	20 163	205 905	241 208	106 325	299 588
1989	455	12 332	25 776	23 186	174 180	280 979	119 699	340 395
1990	457	11 876	33 898	18 766	177 849	300 671	128 590	369 590
1991	445	11 715	29 411	18 170	169 268	322 499	134 390	388 908
1992	435	11 818	34 438	18 293	178 049	325 471	136 554	401 270
1993	419	11 828	34 822	22 818	183 128	327 660	137 346	410 944
1994	393	10 996	38 926	17 932	178 278	314 510	140 733	429 980
1995	382	11 424	46 850	19 435	212 142	284 708	122 744	445 815
1996	370	13 255	50 271	28 064	259 542	320 651	152 892	463 710
1997	360	14 619	71 706	31 383	365 357	348 792	160 598	478 961
1998	339	14 314	57 188	47 486	456 024	398 542	208 392	496 419
1999	334	19 699	116 959	37 872	595 355	407 596	217 328	507 665
2000	335	14 972	103 409	45 630	475 675	409 371	195 342	512 262
2001	327	33 144	104 647	39 029	492 639	416 188	185 550	526 963
2002	316	16 501	80 034	34 078	485 834	393 560	149 190	545 733
2003	301	15 717	62 935	60 003	552 583	343 957	179 404	578 713
2004	299	16 594	68 856	66 773	631 471	385 866	220 184	601 118
2005	295	16 361	93 804	70 643	729 460	455 468	266 342	646 199
2006	288	16 505	116 537	74 778	787 135	621 973	303 182	666 605
2007	286	25 594	116 574	126 715	856 933	710 044	359 548	681 341
2008	282	122 653	134 176	133 624	664 059	570 313	287 152	700 738
2009	278	87 752	148 589	96 785	475 216	535 587	253 447	732 544
2010	275	100 128	131 119	93 324	485 225	503 198	260 854	765 811
2011	267	209 194	70 476	99 147	474 363	501 955	253 281	808 164
2012	256	238 517	53 354	85 697	390 515	544 069	286 790	847 091

Handelsbestände in Wert- schriften und Edelmetallen ¹	Finanzanlagen	Beteiligungen	Sachanlagen	Rechnungs- abgrenzungen	Sonstige Aktiven	Nicht einbezahltes Gesellschafts- kapital	Saldo vortrag ² (Verlust)	Bilanzsumme
Trading portfolios of securities and precious metals ¹	Financial investments	Participating interests	Tangible fixed assets	Accrued income and prepaid expenses	Other assets	Unpaid 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								
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	9 980	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	18 892	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	116 821	64 106	23 007	8 994	128 309	100	.	2 681 753
164 681	123 674	61 502	21 874	8 853	82 466	100	.	2 622 390

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	Bilanzsumme	Flüssige Mittel	Forderungen aus Geldmarktpapieren	Forderungen gegenüber Banken ¹	Forderungen gegenüber Kunden ¹	Hypothekarforderungen	Handelsbestände in Wertschriften und Edelmetallen ¹	Finanzanlagen	Beteiligungen	Sachanlagen	Übrige Positionen ²
End of year	Balance sheet total	Liquid assets	Amounts due arising from money market instruments	Amounts due from banks ¹	Amounts from customers ¹	Mortgage loans	Trading portfolios of securities and precious metals ¹	Financial investments	Participating interests	Tangible fixed 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

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
2012	100.0	12.3	2.0	17.9	20.1	30.5	6.0	4.5	2.2	0.8	3.4

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

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
2012	100.0	18.5	0.2	3.3	9.5	55.2	1.6	3.4	3.9	1.4	2.9

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

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

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

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

² Rechnungsabgrenzungen, Sonstige Aktiven, Nicht einbezahltes Gesellschaftskapital.

Accrued income and prepaid expenses, other assets, unpaid capital.

6 Flüssige Mittel Liquid assets

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2008	128 047	7 788	39 072	669	524	76 448
2009	93 202	7 542	44 083	1 213	665	36 908
2010	106 143	6 446	37 992	1 166	703	56 994
2011	258 964	6 256	174 488	3 645	908	70 508
2012	340 805	6 503	269 096	4 252	1 103	56 152

1.00 Kantonalbanken / Cantonal banks

2008	6 798	1 736	4 370	237	5	15
2009	6 426	1 594	3 999	346	0	7
2010	5 547	1 534	3 295	300	0	5
2011	18 271	1 651	15 250	945	—	12
2012	46 782	1 732	43 537	1 104	—	8

2.00 Grossbanken / Big banks

2008	95 040	3 877	14 560	54	—	75 932
2009	49 723	2 971	9 569	71	—	36 256
2010	71 246	2 756	11 323	159	—	56 180
2011	130 015	2 357	55 226	1 914	—	69 540
2012	98 121	2 452	36 921	2 318	—	55 406

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2008	1 831	495	650	114	504	0
2009	2 046	479	611	163	665	—
2010	1 924	461	538	150	647	—
2011	3 160	446	1 416	226	898	—
2012	4 226	473	2 309	170	1 102	—

4.00 Raiffeisenbanken / Raiffeisen banks

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	—	—
2012	6 535	1 243	4 814	11	—	—

6 Flüssige Mittel Liquid assets

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2008	17 155	488	13 747	204	15	501
2009	28 218	1 272	24 742	506	0	646
2010	19 948	523	16 961	441	56	809
2011	53 049	535	49 877	439	10	956
2012	82 853	563	79 469	524	0	739

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.
2009	.	.	.	.	.	.
2010	.	.	.	.	.	.
2011	.	.	.	.	.	.
2012	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2008	8 441	82	8 145	24	1	12
2009	16 768	65	16 332	39	0	18
2010	8 007	65	7 448	89	0	15
2011	24 317	71	23 575	140	4	22
2012	32 358	101	31 465	77	—	27

5.14 Andere Banken / Other banking institutions

2008	2 046	256	1 507	110	—	2
2009	1 938	1 045	630	77	—	1
2010	2 632	295	2 083	98	—	20
2011	2 909	300	2 346	108	—	—
2012	4 853	286	4 201	215	—	0

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2008	6 668	150	4 095	70	14	487
2009	9 513	162	7 780	390	0	627
2010	9 309	163	7 431	255	56	775
2011	25 822	164	23 956	191	6	934
2012	45 642	176	43 803	232	0	712

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

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	—	—
2012	75 506	3	75 441	41	—	—

8.00 Privatbankiers / Private bankers

2008	3 821	76	3 672	23	—	—
2009	3 261	83	3 048	58	—	—
2010	2 459	61	2 311	36	—	—
2011	12 289	56	12 108	70	—	—
2012	26 782	36	26 606	84	—	—

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

2008	122 653	7 709	33 863	618	524	76 448
2009	87 752	7 456	38 920	1 088	665	36 908
2010	100 128	6 382	32 188	1 074	703	56 994
2011	209 194	6 197	124 949	3 535	908	70 508
2012	238 517	6 463	167 050	4 127	1 103	56 152

7 Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

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
2012	1 403	23 140	.	.	.	31 000	55 543

1.00 Kantonalbanken / Cantonal banks

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
2012	291	14	—	—	—	1	307

2.00 Grossbanken / Big banks

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
2012	38	21 016	—	—	—	15 396	36 450

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2008	7	5	5	—	—	30	42
2009	6	4	4	—	—	—	10
2010	7	—	—	—	—	20	27
2011	7	—	—	—	—	—	7
2012	6	—	—	—	—	—	6

4.00 Raiffeisenbanken / Raiffeisen banks

2008	5	—	—	—	—	—	5
2009	4	—	—	—	—	—	4
2010	2	—	—	—	—	100	101
2011	1	—	—	—	—	—	1
2012	1	—	—	—	—	—	1

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2012	1 006	1 918	0	—	—	13 665	16 589

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2012	0	612	0	—	—	1314	1926

5.14 Andere Banken / Other banking institutions

2008	1	1	1	—	—	—	2
2009	1	—	—	—	—	—	1
2010	0	15	—	—	—	—	15
2011	1	15	—	—	—	—	16
2012	1	15	—	—	—	—	16

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2012	1 004	1 292	—	—	—	12 351	14 647

7 Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments

In Millionen Franken / In CHF millions

Jahresende	Wechsel und Checks	Reskriptionen und Schatzscheine Rescriptions and treasury bills	Total	davon / of which	Geldmarktpapiere	Total (1+2+6)			
End of year	Bills of exchange and cheques			in Schweizer Franken In CHF	Money market instruments				
				des Bundes	der Kantone	der Gemeinden			
			1	2	3	4	5	6	7

7.00 Filialen ausländischer Banken / Branches of foreign banks

2008	53	—	—	—	—	—	53
2009	48	—	—	—	—	—	48
2010	106	—	—	—	—	1 000	1 106
2011	91	—	—	—	—	12	103
2012	60	—	—	—	—	24	84

8.00 Privatbankiers / Private bankers

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
2012	0	192	.	.	.	1 913	2 106

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

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
2012	1 343	22 948	0	—	—	29 062	53 354

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

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
2012	505 352	1 052 339	1 073 586	1 061 729	964 284	851 158	682 716	564 861	437 202

Anzahl Kredite / Number of loans

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
2012	154 616	144 170	86 860	61 026	43 091	31 081	21 106	15 103	10 312

Jahresende End of year	45 001 -50 000 CHF	50 001 -55 000 CHF	55 001 -60 000 CHF	60 001 -65 000 CHF	65 001 -70 000 CHF	70 001 -75 000 CHF	75 001 -80 000 CHF	Total	Anzahl Institute Number of institutions
	10	11	12	13	14	15	16	17	18
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
2012	355 575	271 483	213 241	152 548	112 186	76 767	59 481	8 434 511	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
2012	7 509	5 183	3 716	2 446	1 666	1 062	769	589 717	55

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 beinhalteten 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 Körperschaften¹ Lending to domestic public law institutions¹

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2008	5 544	18 014	.	.
2009	5 063	18 254	.	.
2010	1 817	19 634	.	.
2011	244	18 779	.	.
2012	192	19 120	.	.

1.00 Kantonalbanken / Cantonal banks

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
2012	—	11 600	5 414	17 014

2.00 Grossbanken / Big banks

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
2012	—	3 355	2 263	5 618

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	—	1 110	1 459	2 569

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	—	2 537	828	3 364

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2012	0	471	2 662	3 133

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.
2009	.	.	.	.
2010	.	.	.	.
2011	.	.	.	.
2012	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2008	156	24	794	973
2009	56	8	858	922
2010	102	35	772	909
2011	71	0	774	845
2012	0	0	1 072	1 072

5.14 Andere Banken / Other banking institutions

2008	1	164	586	751
2009	—	387	510	897
2010	—	83	473	556
2011	—	193	328	521
2012	—	276	233	508

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2012	—	195	1 357	1 552

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

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2008	—	47	232	278
2009	—	47	100	147
2010	—	47	82	129
2011	—	47	61	108
2012	—	47	73	120

8.00 Privatbankiers / Private bankers

2008	4 218	3	.	.
2009	362	2	.	.
2010	1 065	77	.	.
2011	67	2	.	.
2012	192	1	.	.

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

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
2012	0	19 073	12 624	31 697

10 Hypothekarforderungen Inland – Bewegungen Domestic mortgage loans, 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

2008	.	.	.	689 193
2009	.	.	.	724 764
2010	.	.	.	758 130
2011	.	.	.	797 840
2012	.	.	.	834 422

1.00 Kantonalbanken / Cantonal banks

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
2012	275 743	48 829	34 749	289 823

2.00 Grossbanken / Big banks

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
2012	240 576	48 357	36 786	252 147

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	80 506	11 121	8 319	83 308

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	128 527	16 205	9 132	135 599

10 Hypothekarforderungen Inland – Bewegungen¹ Domestic mortgage loans, annual increases and decreases¹

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2012	68 452	14 418	10 040	72 830

5.11 Handelsbanken / Commercial banks

2008	:	:	:	:
2009	:	:	:	:
2010	:	:	:	:
2011	:	:	:	:
2012	:	:	:	:

5.12 Börsenbanken / Stock exchange banks

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
2012	5 027	1 707	601	6 134

5.14 Andere Banken / Other banking institutions

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
2012	44 178	7 458	5 204	46 432

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2012	19 247	5 253	4 235	20 264

Jahr Year	Bestand am Jahresanfang Level at the beginning of the year	Zunahme ² Increase ²	Abgang ² Decrease ²	Bestand am Jahresende Level at the end of the year	4
		1	2	3	
1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00					
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	
2012	793 804	138 929	99 026	833 707	

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 – Belehnungsgruppen¹ Domestic mortgage loans (first, second and third mortgages)¹

In Millionen Franken / In CHF millions

Jahresende 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

2008	689 193	.	.	.	.	.	.
2009	724 764	.	.	.	.	.	.
2010	758 130	.	.	.	.	.	.
2011	797 840	.	.	.	.	.	.
2012	834 422	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

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	246 127	223 628	20 153	18 419	9 463	8 558
2012	289 823	262 317	229 339	18 795	16 639	8 711	7 681

2.00 Grossbanken / Big banks

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
2012	252 147	231 119	195 010	16 949	14 367	4 079	3 398

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	83 308	75 376	68 071	6 299	5 401	1 633	1 319

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	135 599	125 077	98 264	8 488	6 897	2 034	1 529

Jahresende	Total	1. Belehnungsgruppe First mortgages		2. Belehnungsgruppe Second mortgages		3. Belehnungsgruppe Third mortgages	
End of year		Total	davon / of which	Total	davon / of which	Total	davon / of which
	1	2	3	4	5	6	7

5.00 Übrige Banken / Other banks (5.11–5.20)

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	64 617	54 126	3 994	3 173	2 783	2 111
2012	72 830	66 163	56 880	4 125	3 392	2 543	2 052

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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	7 159	6 503	542	502	245	226
2012	6 134	5 428	5 083	483	428	222	207

5.14 Andere Banken / Other banking institutions

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
2012	46 432	42 672	38 463	2 368	1 989	1 392	1 251

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	16 854	11 609	1 157	797	1 258	794
2012	20 264	18 063	13 334	1 274	975	928	593

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 loans (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

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

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	722 852	617 469	54 347	46 348	19 504	16 250
2012	833 707	760 051	647 564	54 657	46 695	18 999	15 978

² 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.

13 Spartätigkeit nach Domizil und Hypothekarforderungen nach Standort der Pfandobjekte

Geographic breakdown of savings (by domicile) and of mortgage loans (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 Amounts due in savings and deposit accounts		Total Anzahl Konten Total number of accounts	Inländische Hypothekarforderungen Domestic mortgage loans	
		Total	davon / of which		Total	davon / of which
			Grossbanken Big banks			
		1	2	3	4	5
Zürich	Zurich	116 726	45 203	3 872 242	159 977	59 184
Bern	Berne	55 807	10 812	2 655 310	89 785	29 755
Luzern	Lucerne	24 424	3 335	1 169 514	38 652	7 883
Uri	Uri	1 891	236	104 550	3 323	498
Schwyz	Schwyz	14 760	3 218	443 660	19 787	3 696
Obwalden	Obwalden	2 481	322	113 079	3 939	453
Nidwalden	Nidwalden	3 842	851	132 805	4 518	763
Glarus	Glarus	2 272	261	106 142	3 672	527
Zug	Zug	11 678	3 022	352 082	17 047	4 021
Freiburg	Fribourg	12 911	2 120	738 260	26 911	6 895
Solothurn	Solothurn	13 929	2 610	718 258	28 112	6 593
Basel-Stadt	Basel-Stadt	19 567	9 588	425 894	16 000	4 937
Basellandschaft	Baselland	17 283	3 436	798 492	32 218	8 792
Schaffhausen	Schaffhausen	4 046	733	185 493	7 795	1 756
Appenzell AR	Appenzell Ausserrhoden	3 343	898	136 958	5 153	1 528
Appenzell IR	Appenzell Innerrhoden	1 218	108	43 377	1 526	122
St. Gallen	St Gallen	27 515	3 644	1 241 825	47 739	7 658
Graubünden	Graubünden	12 001	2 067	469 416	27 746	8 092
Aargau	Aargau	37 957	5 214	1 751 850	72 819	13 974
Thurgau	Thurgau	14 804	2 061	647 336	29 035	4 882
Tessin	Ticino	16 774	5 249	699 380	39 462	13 369
Waadt	Vaud	30 401	9 104	1 407 842	67 297	27 305
Wallis	Valais	16 335	3 682	761 958	29 927	10 112
Neuenburg	Neuchâtel	5 836	1 590	350 606	12 785	4 034
Genf	Geneva	20 006	10 270	781 008	42 156	23 760
Jura	Jura	2 913	495	180 773	6 287	1 557
Fürstentum Liechtenstein	Principality of Liechtenstein	811	367	9 976	38	1
Total	Total	491 531	130 496	20 298 084	833 707	252 147

14 Forderungen gegenüber und Einlagen von inländischen Kunden¹ Amounts due from and deposits by domestic customers¹

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	2003 1	2004 2	2005 3	2006 4	2007 5	2008 6	2009 7	2010 8	2011 9	2012 10

Forderungen gegenüber inländischen Kunden² / Amounts due from domestic customers²

1.00–8.00 Alle Banken	677 850	697 677	721 293	756 667	790 529	832 883	862 911	879 834	914 900	962 715
1.00 Kantonalbanken	234 356	237 991	243 028	249 402	256 252	267 686	284 930	300 428	317 622	333 678
2.00 Grossbanken	234 694	240 775	250 518	269 393	278 833	296 361	293 208	275 853	277 077	297 445
3.00 Regionalbanken und Sparkassen	68 529	70 332	72 124	73 944	73 547	76 496	79 986	83 600	87 020	89 781
4.00 Raiffeisenbanken	81 280	86 523	90 742	95 049	101 473	108 536	117 582	127 188	136 123	143 123
5.00 Übrige Banken	56 713	59 762	61 899	65 686	76 140	79 615	83 511	88 675	93 549	95 705
5.11 Handelsbanken	31 789	32 861	33 759	35 810	37 787	.	.	.	.	.
5.12 Börsenbanken	10 086	10 564	11 352	11 613	11 354	8 952	9 377	11 587	12 154	11 497
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	1 949	2 189	2 419	2 879	5 357	45 069	47 322	49 837	53 044	55 600
5.20 Ausländisch beherrschte Banken	12 890	14 148	14 369	15 384	21 642	25 594	26 812	27 251	28 351	28 608
7.00 Filialen ausländischer Banken	1 538	1 615	1 946	2 239	3 065	2 868	2 522	2 368	2 304	2 123
8.00 Privatbankiers	739	679	1 037	954	1 217	1 321	1 171	1 722	1 206	860
1.00–5.00 Total	675 572	695 383	718 310	753 474	786 246	828 694	859 217	875 744	911 390	959 732

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	34.6	34.1	33.7	33.0	32.4	32.1	33.0	34.1	34.7	34.7
2.00 Big banks	34.6	34.5	34.7	35.6	35.3	35.6	34.0	31.4	30.3	30.9
3.00 Regional banks and savings banks	10.1	10.1	10.0	9.8	9.3	9.2	9.3	9.5	9.5	9.3
4.00 Raiffeisen banks	12.0	12.4	12.6	12.6	12.8	13.0	13.6	14.5	14.9	14.9
5.00 Other banks	8.4	8.6	8.6	8.7	9.6	9.6	9.7	10.1	10.2	9.9
5.11 Commercial banks	4.7	4.7	4.7	4.7	4.8	.	.	.	.	.
5.12 Stock exchange banks	1.5	1.5	1.6	1.5	1.4	1.1	1.1	1.3	1.3	1.2
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	0.3	0.3	0.3	0.4	0.7	5.4	5.5	5.7	5.8	5.8
5.20 Foreign-controlled banks	1.9	2.0	2.0	2.0	2.7	3.1	3.1	3.1	3.1	3.0
7.00 Branches of foreign banks	0.2	0.2	0.3	0.3	0.4	0.3	0.3	0.3	0.3	0.2
8.00 Private bankers	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.2	0.1	0.1
Total for 1.00–5.00	99.7	99.7	99.6	99.6	99.5	99.5	99.6	99.5	99.6	99.7

Gruppe Category	Jahresende End of year										
	2003 1	2004 2	2005 3	2006 4	2007 5	2008 6	2009 7	2010 8	2011 9	2012 10	

Einlagen inländischer Kunden³ / Deposits by domestic customers³

1.00–8.00 Alle Banken	648 782	659 622	687 093	706 684	724 556	737 288	775 940	824 603	873 931	948 242
1.00 Kantonalsbanken	227 900	234 060	236 732	239 071	245 801	270 642	278 698	285 182	306 959	333 984
2.00 Grossbanken	209 700	207 861	222 317	234 465	233 711	196 382	213 295	234 302	243 601	272 768
3.00 Regionalbanken und Sparkassen	66 095	67 476	69 828	71 064	70 444	74 371	76 522	79 637	83 380	86 749
4.00 Raiffeisenbanken	80 535	85 774	88 400	93 033	99 366	108 788	114 474	122 186	131 221	140 193
5.00 Übrige Banken	57 463	58 676	64 240	63 830	68 482	77 105	82 098	89 672	94 347	98 688
5.11 Handelsbanken	32 387	33 093	34 271	35 488	36 307					
5.12 Börsenbanken	13 650	13 444	17 987	15 928	14 718	16 270	17 093	16 495	19 416	19 971
5.13 Kleinkreditbanken										
5.14 Andere Banken	2 427	2 778	2 913	2 857	3 330	42 529	44 123	46 182	48 903	52 015
5.20 Ausländisch beherrschte Banken	8 999	9 362	9 068	9 557	14 128	18 306	20 882	26 995	26 028	26 702
7.00 Filialen ausländischer Banken	508	499	452	414	1 270	1 180	1 553	1 468	1 663	1 899
8.00 Privatbankiers	6 581	5 277	5 125	4 807	5 483	8 820	9 299	12 155	12 761	13 961
1.00–5.00 Total	641 693	653 846	681 516	701 463	717 804	727 288	765 087	810 980	859 507	932 382

Anteil in Prozent / Percentage share of total

1.00–8.00 All banks	100.0									
1.00 Cantonal banks	35.1	35.5	34.5	33.8	33.9	36.7	35.9	34.6	35.1	35.2
2.00 Big banks	32.3	31.5	32.4	33.2	32.3	26.6	27.5	28.4	27.9	28.8
3.00 Regional banks and savings banks	10.2	10.2	10.2	10.1	9.7	10.1	9.9	9.7	9.5	9.1
4.00 Raiffeisen banks	12.4	13.0	12.9	13.2	13.7	14.8	14.8	14.8	15.0	14.8
5.00 Other banks	8.9	8.9	9.3	9.0	9.5	10.5	10.6	10.9	10.8	10.4
5.11 Commercial banks	5.0	5.0	5.0	5.0	5.0					
5.12 Stock exchange banks	2.1	2.0	2.6	2.3	2.0	2.2	2.2	2.0	2.2	2.1
5.13 Consumer credit banks										
5.14 Other banking institutions	0.4	0.4	0.4	0.4	0.5	5.8	5.7	5.6	5.6	5.5
5.20 Foreign-controlled banks	1.4	1.4	1.3	1.4	1.9	2.5	2.7	3.3	3.0	2.8
7.00 Branches of foreign banks	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2
8.00 Private bankers	1.0	0.8	0.7	0.7	0.8	1.2	1.2	1.5	1.5	1.5
Total for 1.00–5.00	98.9	99.1	99.2	99.3	99.1	98.6	98.6	98.3	98.3	98.3

¹ Schweizer-Franken-Positionen (ohne Edelmetallkonten, ohne bilanzierte nicht-monetäre Forderungen und Verpflichtungen aus dem Leih- und Repogeschäft). 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.
Amounts due from customers and mortgage loans.

³ Verpflichtungen gegenüber Kunden, Kassenobligationen, Anleihen und Pfandbriefdarlehen.
Amounts due to customers, cash bonds, bond issues and central mortgage institution loans.

15 Wertschriften¹ Securities¹

In Millionen Franken / In CHF millions

Jahres-ende	Schweizerische Titel Swiss securities									
End of year	Obligationen und Pfandbriefe Bond issues and mortgage bond issues									
	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	Muni- cipalities		Banks	Finance companies	Manufacturing companies	Others	Mortgage bond issues	
	1	2	3	4	5	6	7	8	9	10
1.00–8.00 Alle Banken / All banks										
2008	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.
1.00 Kantonalbanken / Cantonal banks										
2008	3464	1316	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	2 162	866	1 212	271	10 307	21 535
2012	3 188	1 565	660	5 414	3 485	870	1 233	169	8 185	19 356
2.00 Grossbanken / Big banks										
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
2012	2 221	32	10	2 263	1 163	1 025	60	66	218	4 795
3.00 Regionalbanken und Sparkassen / Regional banks and savings banks										
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
2012	672	522	264	1 459	411	181	285	121	1 465	3 921
4.00 Raiffeisenbanken / Raiffeisen banks										
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
2012	399	274	155	828	246	—	96	—	2 580	3 750

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 Bond issues	Aktien Shares	Total ausländi- sche Titel (17+19)	davon / of which	auslän- dische Kollektiv- anlagen	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 öffent- lich- rechtliche Körper- schaften Public law insti- tutions	17	18	19	20	21	22
Banks	Finance compa- nies	Manufac- turing compa- nies	Others	11	12	13	14	15	16	17	18	19
.	298 703
.	309 895
.	321 493
.	266 825
.	261 764

1.00–8.00 Alle Banken / All banks

.	.	.	.	.	.	.	.	.	.	.	.	298 703
.	.	.	.	.	.	.	.	.	.	.	.	309 895
.	.	.	.	.	.	.	.	.	.	.	.	321 493
.	.	.	.	.	.	.	.	.	.	.	.	266 825
.	.	.	.	.	.	.	.	.	.	.	.	261 764

1.00 Kantonalbanken / Cantonal banks

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
705	365	1 939	19	3 029	22 385	12 569	2 188	915	13 484	1 707	657	37 576

2.00 Grossbanken / Big banks

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	35 596	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
1 380	1 049	4 671	1 230	8 331	13 125	77 339	41 100	38 742	116 081	13 686	13 062	142 893

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
56	15	41	14	125	4 045	1 035	185	9	1 044	34	9	5 123

4.00 Raiffeisenbanken / Raiffeisen banks

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
0	16	9	—	26	3 776	304	23	141	445	19	12	4 240

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

Jahresende	Schweizerische Titel Swiss securities									
End of year	Obligationen und Pfandbriefe Bond issues and mortgage bond issues									
	Bund ⁴	Kantone	Gemeinden	Total (1 bis 3) (1 to 3)	Banken	Finanzgesell-schaften	Industrielle Unter-nehmen	Andere	Pfandbriefe	Total (4 bis 9) (4 to 9)
	Swiss Confederation ⁴	Cantons	Municipalities		Banks	Finance companies	Manufacturing companies	Others	Mortgage bond issues	
	1	2	3	4	5	6	7	8	9	10

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2012	2 127	436	99	2 662	1 563	550	584	117	1 046	6 521

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2012	940	99	32	1 072	839	233	313	41	124	2 621

5.14 Andere Banken / Other banking institutions

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
2012	169	40	23	233	309	92	196	38	198	1 065

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2012	1 018	296	43	1 357	415	226	75	38	724	2 835

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 Bond issues	Aktien Shares	Total ausländi-sche Titel (17+19)	davon / of which	auslän-dische Kollektiv-anlagen	Total securities holdings (16+20 +21)		
Banken	Finanz-gesell-schaften	Indus-trielle Unternehmen	Andere	Total (11 bis 14) (11 to 14)	Total Swiss securities (10+15)	davon / of which öffent-lich-rechtliche Körper-schaften Public law insti-tutions	Total foreign securities (17+19)	Foreign collective invest-ment schemes	auslän-dische Kollektiv-anlagen	Total securities holdings (16+20 +21)		
Banks	Finance compa-nies	Manufac-turing compa-nies	Others	15	16	17	18	19	20	21	23	
11	12	13	14									
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	2 826	52 194	2 336	1 889	66 212
454	262	1 667	19	2 401	8 923	50 449	8 796	1 611	52 060	2 320	1 849	63 303

5.00 Übrige Banken / Other banks (5.11–5.20)

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	2 826	52 194	2 336	1 889	66 212
454	262	1 667	19	2 401	8 923	50 449	8 796	1 611	52 060	2 320	1 849	63 303

5.11 Handelsbanken / Commercial banks

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5.12 Börsenbanken / Stock exchange banks

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
223	135	734	12	1 104	3 725	17 271	2 180	1 172	18 442	1 556	1 332	23 723

5.14 Andere Banken / Other banking institutions

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
55	9	43	4	111	1 177	1 640	274	44	1 683	137	23	2 997

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	1 264	34 171	582	484	38 856
176	117	890	3	1 186	4 021	31 539	6 341	395	31 934	627	494	36 583

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	Schweizerische Titel Swiss securities									
End of year	Obligationen und Pfandbriefe Bond issues and mortgage bond issues									
	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	Muni- cipalities		Banks	Finance companies	Manufac- turing companies	Others	Mortgage bond issues	
	1	2	3	4	5	6	7	8	9	10

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
2012	73	—	—	73	3	1	6	—	—	82

8.00 Privatbankiers / Private bankers

2008	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.

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

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	5 007	1 500	2 030	627	16 216	39 717
2012	8 607	2 830	1 188	12 624	6 868	2 626	2 258	473	13 493	38 342

Schweizerische Titel Swiss securities					Ausländische Titel Foreign securities					Anteile an Kollektiv-anlagen Units in collective investment schemes		Wertschriften-bestand insge-samt (16+20 +21)
Aktien Shares					Total schwei-zerische Titel (10+15)	Obligationen Bond issues	Aktien Shares	Total ausländi-sche Titel (17+19)		davon / of which ausländische Kollektiv-anlagen	Total securities holdings (16+20 +21)	
Banken	Finanz-gesell-schaften	Indus-trielle Unter nehmen	Andere	Total (11 bis 14) (11 to 14)	Total Swiss securities (10+15)	davon / of which öffentlich-rechtliche Körperschaften Public law institutions	Total foreign securities (17+19)		Foreign collective invest-ment schemes			
Banks	Finance companies	Manufacturing companies	Others									
11	12	13	14	15	16	17	18	19	20	21	22	23
363	102	134	339	939	1273	1696	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
—	20	—	—	20	103	109	2	—	109	—	—	226

7.00 Filialen ausländischer Banken / Branches of foreign banks

363	102	134	339	939	1273	1696	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
—	20	—	—	20	103	109	2	—	109	—	—	226

8.00 Privatbankiers / Private bankers

.	.	.	.	.	.	.	.	.	.	.	.	3 569
.	.	.	.	.	.	.	.	.	.	.	.	6 297
.	.	.	.	.	.	.	.	.	.	.	.	5 934
.	.	.	.	.	.	.	.	.	.	.	.	7 031
.	.	.	.	.	.	.	.	.	.	.	.	8 404

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

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	36 866	191 503	14 010	11 434	259 232
2 595	1 707	8 327	1 282	13 912	52 254	141 695	52 292	41 417	183 113	17 766	15 589	253 134

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	Aktien und andere Beteiligungspapiere Shares and other equities				Ausländische Titel Foreign securities				Total (5+10) (5+10)	
End of year	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)
	Banken	Finance companies	Manufacturing companies	Others		Banks	Finance companies	Manufacturing companies	Others	
	1	2	3	4	5	6	7	8	9	10
										11
1.00–8.00 Alle Banken / All banks										
2008	.	.	.	.	13 142	.	.	.	.	34 945
2009	.	.	.	.	9 433	.	.	.	.	34 278
2010	.	.	.	.	3 656	.	.	.	.	57 419
2011	.	.	.	.	4 744	.	.	.	.	59 565
2012	.	.	.	.	7 185	.	.	.	.	54 527
										61 712
1.00 Kantonalbanken / Cantonal banks										
2008	1 012	258	12	205	1 487	41	7	0	0	49
2009	1 016	259	11	141	1 428	85	14	0	0	98
2010	963	353	12	147	1 474	104	5	0	0	109
2011	1 058	359	12	155	1 585	109	8	0	0	118
2012	1 024	254	23	142	1 443	111	9	0	0	120
										1 563
2.00 Grossbanken / Big banks										
2008	420	7 448	94	22	7 985	8 997	23 221	67	16	32 300
2009	27	6 046	129	2	6 204	7 945	23 584	106	15	31 651
2010	32	217	89	2	340	16 443	38 138	311	5	54 897
2011	19	1 249	107	2	1 377	16 654	40 140	281	42	57 117
2012	2 234	781	86	2	3 103	10 489	41 321	288	29	52 126
										55 229
3.00 Regionalbanken und Sparkassen / Regional banks and savings banks										
2008	74	37	0	18	130	—	—	—	0	0
2009	114	47	0	16	177	—	0	—	0	0
2010	101	46	0	20	168	—	—	—	0	0
2011	106	54	0	19	180	—	—	—	0	0
2012	146	68	12	9	235	—	—	—	0	0
										235
4.00 Raiffeisenbanken / Raiffeisen banks										
2008	247	9	—	80	335	4	0	—	—	4
2009	321	27	—	104	452	4	0	—	—	4
2010	327	120	—	107	553	4	—	—	—	4
2011	280	130	—	105	515	4	—	—	—	4
2012	945	152	—	108	1 206	4	—	—	—	4
										1 210

Jahresende 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	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)

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
2012	522	423	45	52	1 041	1 278	835	107	2	2 222	3 264

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2012	106	71	2	12	191	207	106	3	1	318	509

5.14 Andere Banken / Other banking institutions

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
2012	88	51	2	3	144	32	3	—	0	36	179

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2012	327	301	41	37	707	1 039	725	104	1	1 869	2 576

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)		
	Banken Banks	Finanz- gesell- schaften Finance compa- nies	Industri- elle Unter- nehmen Manufacturing compa- nies	Andere Others	Total (1 bis 4) (1 to 4)	Banken Banks	Finanz- gesell- schaften Finance compa- nies	Industri- elle Unter- nehmen Manufacturing 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

2008	—	0	—	0	0	—	—	—	—	—	0
2009	—	0	—	0	0	—	—	—	—	—	0
2010	—	0	—	0	0	—	—	—	—	—	0
2011	0	—	0	0	0	—	—	—	—	—	0
2012	0	—	0	—	0	—	—	—	—	—	0

8.00 Privatbankiers / Private bankers

2008	.	.	.	.	123	.	.	.	.	48	172
2009	.	.	.	.	122	.	.	.	.	48	170
2010	.	.	.	.	124	.	.	.	.	71	194
2011	.	.	.	.	148	.	.	.	.	54	202
2012	.	.	.	.	156	.	.	.	.	54	210

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

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
2012	4 872	1 678	166	313	7 029	11 882	42 164	395	31	54 473	61 502

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

In Millionen Franken / In CHF millions

Gruppe Category	Anzahl Institute Number of institutions	Flüssige Mittel Liquid assets	Forderungen aus Geld- markt- papieren Amounts due arising from money market instruments	Forderungen gegenüber Banken Amounts due from banks		Forderungen gegenüber Kunden Amounts due from customers	Hypothekar- forderungen Mortgage loans
				auf Sicht Sight	auf Zeit Time		
1	2	3	4	5	6	7	8

1.00–8.00 Alle Banken / All banks

Staatsinstitute								
Cantonal institutions	15	34 642	79	6 957	15 110	30 790	8 603	181 645
Gemeindeinstitute								
Municipal institutions	3	122	0	51	21	43	22	1 091
Aktiengesellschaften								
Joint-stock companies	212	196 517	53 273	78 337	370 955	503 821	273 474	512 651
Genossenschaften								
Cooperatives	25	7 235	1	348	4 428	9 412	4 687	151 641
Übrige Institute								
Other institutions	42	102 288	2 189	11 220	10 890	15 605	9 292	831
Total	297	340 805	55 543	96 913	401 405	559 670	296 078	847 859

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

Staatsinstitute								
Cantonal institutions	15	34 642	79	6 957	15 110	30 790	8 603	181 645
Gemeindeinstitute								
Municipal institutions	3	122	0	51	21	43	22	1 091
Aktiengesellschaften								
Joint-stock companies	212	196 517	53 273	78 337	370 955	503 821	273 474	512 651
Genossenschaften								
Cooperatives	25	7 235	1	348	4 428	9 412	4 687	151 641
Übrige Institute								
Other institutions	1	0	—	3	—	3	3	63
Total	256	238 517	53 354	85 697	390 515	544 069	286 790	847 091

Handelsbestände in Wertpapieren und Edelmetallen	Finanzanlagen	Beteiligungen	Sachanlagen	Rechnungsabgrenzungen	Sonstige Aktiven	Nicht einbezahltes Gesellschaftskapital	Bilanzsumme
Trading portfolios of securities and precious metals	Financial investments	Participating interests	Tangible fixed assets	Accrued income and prepaid expenses	Other assets	Unpaid capital	Balance sheet total
9	10	11	12	13	14	15	16

1.00–8.00 Alle Banken / All banks

14 356	13 612	916	1 689	765	14 538	—	315 101
—	69	2	8	1	3	—	1 411
148 517	105 833	59 325	17 495	7 859	66 134	100	2 120 817
1 807	4 156	1 258	2 682	228	1 791	—	184 987
2 135	7 031	210	581	303	2 679	—	155 963
166 816	130 702	61 712	22 455	9 156	85 145	100	2 778 279

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

14 356	13 612	916	1 689	765	14 538	—	315 101
—	69	2	8	1	3	—	1 411
148 517	105 833	59 325	17 495	7 859	66 134	100	2 120 817
1 807	4 156	1 258	2 682	228	1 791	—	184 987
—	3	0	—	0	0	—	73
164 681	123 674	61 502	21 874	8 853	82 466	100	2 622 390

18 Passiven Liabilities

In Millionen Franken / In CHF millions

Jahres-ende	Anzahl Institute	Verpflich-tungen aus Geldmarkt-papieren	Verpflichtungen gegenüber Banken Amounts due to banks	Verpflichtungen gegenüber Kunden Amounts due to customers				Kassen-obliga-tionen	Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans		
End of year	Number of institu-tions	Liabilities from money market instru-ments		in Spar- und Anlage-form	Übrige Other	Cash bonds	Obligationen-, Options- und Wandelanleihen	Bond issues, warrant issues and convertible bond issues	Darlehen Pfand- brief- und Emissions-zentralen		
			auf Sicht auf Zeit	In the form of savings and deposits	auf Sicht auf Zeit		Total	davon / of which nachrangig Subordi-nated	Loans by central mortgage bond and issuing institutions		
	1	2	3	4	5	6	7	8	9	10	11

1.00–8.00 Alle Banken / All banks

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	117 305	363 124	488 478	640 051	336 629	34 250	279 970	39 455	74 794
2012	297	59 853	120 598	349 847	526 533	725 694	289 144	30 106	277 816	36 724	81 631

1.00 Kantonalbanken / Cantonal banks

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
2012	24	16	10 964	37 999	181 108	98 375	26 045	5 638	29 669	798	29 378

2.00 Grossbanken / Big banks

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
2012	2	56 517	66 029	162 170	146 620	311 971	201 818	3 754	241 653	35 245	15 425

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	66	1	364	3 872	49 978	14 700	2 610	5 297	1 458	10	16 189

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	1	—	400	5 347	100 648	12 149	4 073	12 877	3 370	535	11 816

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ¹	Reserven für allgemeine Bankrisiken	Eigene Mittel Equity					Bilanzsumme
				Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	
Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ¹	Reserves for general banking risks	Bank capital	General legal reserve	Other reserves	Profit carried forward	Loss carried forward	Balance sheet total
12	13	14	15	16	17	18	19	20	22

1.00–8.00 Alle Banken / All banks

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
18 208	134 760	16 139	19 947	153 629	26 668	80 532	32 979	14 298	– 849	2 792 965
17 995	109 108	17 997	20 467	151 491	26 257	80 278	32 915	12 650	– 610	2 778 279

1.00 Kantonalbanken / Cantonal banks

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
1 947	20 734	4 217	16 043	20 146	5 569	9 431	5 122	23	—	482 278

2.00 Grossbanken / Big banks

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
10 178	71 977	4 463	—	72 174	4 783	55 932	6 299	5 160	—	1 364 750

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
331	697	1 578	1 190	6 042	650	2 784	2 588	20	—	104 307

4.00 Raiffeisenbanken / Raiffeisen banks

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
583	1 943	1 031	—	10 434	616	—	9 818	—	—	164 670

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	Anzahl Institute	Verpflich-tungen aus Geldmarkt-papieren	Verpflichtungen gegenüber Banken Amounts due to banks	Verpflichtungen gegenüber Kunden Amounts due to customers				Kassen-obliga-tionen	Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans		
End of year	Number of institu-tions	Liabilities from money market instru-ments		in Spar- und Anlage-form	Übrige Other	Cash bonds	Obligationen-, Options- und Wandelanleihen	Bond issues, warrant issues and convertible bond issues	Darlehen Pfand- brief und Emissio-nzentralen		
		auf Sicht	auf Zeit	In the form of savings and deposits	auf Sicht	auf Zeit	Total	davon / of which nachrangig Subordi-nated	Loans by central mortgage bond and issuing institutions		
	1	2	3	4	5	6	7	8	9	10	11

5.00 Übrige Banken / Other banks (5.11–5.20)

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	213 696	65 969	2 931	3 682	133	8 558
2012	163	3 319	25 884	59 177	46 860	241 434	53 645	2 538	1 666	137	8 823

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2012	47	3 246	9 991	3 396	3 573	79 933	9 090	7	—	—	61

5.14 Andere Banken / Other banking institutions

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
2012	13	9	1 033	3 919	36 530	8 913	1 748	1 659	1 227	45	7 140

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	46 493	1 008	490	133	1 293
2012	103	63	14 860	51 862	6 757	152 588	42 807	872	439	92	1 623

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ²	Reserven für allgemeine Bankrisiken	Eigene Mittel Equity					Bilanzsumme
				Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	
Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ²	Reserves for general banking risks	Bank capital	General legal reserve	Other reserves	Profit carried forward	Loss carried forward	Balance sheet total
12	13	14	15	16	17	18	19	20	22

5.00 Übrige Banken / Other banks (5.11–5.20)

5272	31 575	6 651	2 358	40 301	12 333	12 364	8 571	7 277	- 243	519 090
4374	17 011	6 664	2 492	40 623	12 459	12 100	8 600	7 887	- 424	524 978
4040	19 754	6 244	2 488	40 793	12 529	11 706	9 137	8 042	- 621	496 813
3 917	17 696	6 157	2 544	41 428	12 436	12 475	8 621	8 636	- 739	508 667
4 143	10 919	6 024	2 502	39 450	12 132	12 123	8 996	6 670	- 472	506 384

5.11 Handelsbanken / Commercial banks

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.
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.
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5.12 Börsenbanken / Stock exchange banks

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
924	4 611	1 104	449	8 958	1 844	4 394	2 247	619	- 146	125 344

5.14 Andere Banken / Other banking institutions

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
313	506	2 050	412	3 685	1 250	1 022	1 326	94	- 7	69 143

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2 648	9 103	2 890	1 610	28 329	9 339	6 569	5 526	7 463	- 568	305 701
2 906	5 802	2 870	1 641	26 807	9 039	6 708	5 423	5 956	- 319	311 897

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	Anzahl Institute	Verpflich-tungen aus Geldmarkt-papieren	Verpflichtungen gegenüber Banken Amounts due to banks	Verpflichtungen gegenüber Kunden Amounts due to customers			Kassen-obliga-tionen	Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans		
End of year	Number of institu-tions	Liabilities from money market instru-ments		in Spar- und Anlage-form	Übrige Other	Cash bonds	Obligationen-, Options- und Wandelanleihen	Bond issues, warrant issues and convertible bond issues	Darlehen Pfand- brief und Emissio-nzentralen	
			auf Sicht auf Zeit	In the form of savings and deposits	auf Sicht auf Zeit		Total	davon / of which nachrangig Subordi-nated	Loans by central mortgage bond and issuing institutions	
	1	2	3	4	5	6	7	8	9	10
			Sight Time		Sight Time					11

7.00 Filialen ausländischer Banken / Branches of foreign banks

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	—	—
2012	28	—	3 432	80 913	584	7 125	321	2	—	—

8.00 Privatbankiers / Private bankers

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	9 301	236	3 838	32 468	1 298	—	—	—
2012	13	1	13 525	370	734	39 941	633	—	—	—

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
314	205	191	336	697	197	—	—	639	— 138	94 121

8.00 Privatbankiers / Private bankers

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	—	54 399
498	2 632	491	396	2 547	2 310	7	91	139	—	61 768

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	Anzahl Institute	Verpflich-tungen aus Geldmarkt-papieren	Verpflichtungen gegenüber Banken Amounts due to banks	Verpflichtungen gegenüber Kunden Amounts due to customers				Kassen-obliga-tionen	Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans		
End of year	Number of institu-tions	Liabilities from money market instru-ments		in Spar- und Anlage-form	Übrige Other		Cash bonds	Obligationen-, Options- und Wandelanleihen	Bond issues, warrant issues and convertible bond issues	Darlehen Pfand-brief und Emissi-onszentralen	
			auf Sicht auf Zeit	In the form of savings and deposits	auf Sicht auf Zeit	Sight Time		Total	davon / of which nachrangig ⁴	Subordi-nated ⁴	
	1	2	3	4	5	6	7	8	9	10	11

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

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	599 218	334 751	34 249	279 970	39 455	74 794
2012	256	59 853	103 640	268 564	525 215	678 628	288 190	30 104	277 816	36 724	81 631

Rech-nungsab-grenzungen	Sonstige Passiven	Wertberich-tigungen und Rück-stellungen ⁵	Reserven für allge-mene Bankrisiken	Eigene Mittel Equity					Bilanz-summe
				Total	Gesell-schafts-kapital	Allge-meine gesetz-liche Reserve	Übrige Reserven	Gewinn-vortrag	
Accrued expenses and deferred income	Other liabilities	Value adjust-ments and provisions ⁵	Reserves for general banking risks	Bank capital	General legal reserve	Other reserves	Profit carried forward	Loss carried forward	Balance sheet total
12	13	14	15	16	17	18	19	20	22

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

.	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
17 394	131 388	15 306	19 302	150 372	24 034	80 525	32 891	13 661	- 739	2 681 753
17 183	106 270	17 314	19 735	148 246	23 750	80 271	32 824	11 873	- 472	2 622 390

⁴ Bis 1983 werden unter dieser Position ausschliesslich die «Wandelanleihen» aufgeführt.

Until 1983, this item includes exclusively convertible bond issues.

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	Bilanz- summe	Verpflich- tungen aus Geld- markt- papieren	Verpflich- tungen gegen- über Banken	Verpflichtungen gegenüber Kunden Amounts due to customers					Übrige Positionen ¹	Eigene Mittel	
	Total	davon / of which	in Spar- und Anla- geform	Übrige Verpflich- tungen auf Sicht	Übrige Verpflich- tungen auf Zeit	Kassen- obliga- tionen	Anleihen und Pfand- brief- darlehen	Sundry items ¹			
End of year	Balance sheet total	Liabilities from money market instru- ments	Amounts due to banks	4	5	6	7	8	9	10	11
	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

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
2012	100.0	2.2	16.9	69.5	19.0	26.1	10.4	1.1	12.9	6.0	5.5

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

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
2012	100.0	0.3	11.0	71.7	35.4	21.1	3.3	2.1	9.8	6.4	10.6

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

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

22 Pfandbriefdarlehen Central mortgage institution loans

Gruppe Category	Jahresende End of year									
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
	1	2	3	4	5	6	7	8	9	10
Anzahl Banken / Number of institutions										
1.00–8.00 Alle Banken	105	105	105	104	103	101	98	97	96	97
1.00 Kantonalskatten	23	23	24	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	74	74	72	71	70	68	65	64	61	61
4.00 Raiffeisenbanken	1	1	1	1	1	1	1	1	1	1
5.00 Übrige Banken	5	5	6	6	6	6	6	6	8	9
5.11 Handelsbanken	2	2	2	2	2	.	.	.	.	.
5.12 Börsenbanken	1	1	2	2	1	1	1	1	1	1
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	1	1	1	1	1	3	3	3	3	4
5.20 Ausländisch beherrschte Banken	1	1	1	1	2	2	2	2	4	4
7.00 Filialen ausländischer Banken	—	—	—	—	—	—	—	—	—	—
8.00 Privatbankiers	—	—	—	—	—	—	—	—	—	—
1.00–5.00 Total	105	105	105	104	103	101	98	97	96	97
In Millionen Franken / In CHF millions										
1.00–8.00 All banks	46 488	43 966	44 922	46 996	47 954	53 624	64 364	69 466	74 782	81 621
1.00 Cantonal banks	25 793	23 415	23 293	23 974	23 472	24 207	22 734	23 632	26 092	29 378
2.00 Big banks	640	419	367	345	555	4 033	15 187	16 526	14 703	15 425
3.00 Regional banks and savings banks	11 137	11 473	11 721	12 151	12 123	12 945	14 015	14 801	15 501	16 189
4.00 Raiffeisen banks	4 401	3 922	4 304	4 946	5 468	5 852	5 619	7 022	9 941	11 816
5.00 Other banks	4 516	4 738	5 237	5 581	6 335	6 588	6 808	7 485	8 545	8 812
5.11 Commercial banks	4 085	4 289	4 736	5 070	5 190	.	.	.	.	.
5.12 Stock exchange banks	71	69	121	126	70	70	70	70	50	50
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	300	320	320	340	408	5 747	5 847	6 482	7 202	7 140
5.20 Foreign-controlled banks	60	60	60	45	668	771	891	933	1 293	1 623
7.00 Branches of foreign banks	—	—	—	—	—	—	—	—	—	—
8.00 Private bankers	—	—	—	—	—	—	—	—	—	—
Total for 1.00–5.00	46 488	43 966	44 922	46 996	47 954	53 624	64 364	69 466	74 782	81 621

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

In Millionen Franken / In CHF millions

Gruppe Category	Anzahl Institute	Verpflich- tungen aus Geldmarktpa- pieren	Verpflichtungen gegenüber Banken Amounts due to banks		Verpflichtungen gegenüber Kunden Amounts due to customers				
			auf Sicht Sight	auf Zeit Time	In Spar- und Anlageform	Übrige Other			
	Number of institutions	Liabilities from money market instruments	1	2	3	4	5	6	7

1.00–8.00 Alle Banken / All banks

Staatsinstitute									
Cantonal institutions	15	9	7 912	32 125	110 586	60 601	18 467		
Gemeindeinstitute									
Municipal institutions	3	—	0	5	757	192	7		
Aktiengesellschaften									
Joint-stock companies	212	59 843	95 327	230 643	302 494	603 737	264 635		
Genossenschaften									
Cooperatives	25	0	402	5 792	111 318	14 096	5 079		
Übrige Institute									
Other institutions	42	1	16 958	81 282	1 379	47 069	955		
Total	297	59 853	120 598	349 847	526 533	725 694	289 144		

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

Staatsinstitute									
Cantonal institutions	15	9	7 912	32 125	110 586	60 601	18 467		
Gemeindeinstitute									
Municipal institutions	3	—	0	5	757	192	7		
Aktiengesellschaften									
Joint-stock companies	212	59 843	95 327	230 643	302 494	603 737	264 635		
Genossenschaften									
Cooperatives	25	0	402	5 792	111 318	14 096	5 079		
Übrige Institute									
Other institutions	1	—	—	—	61	2	1		
Total	256	59 853	103 640	268 564	525 215	678 628	288 190		

Kassen- obligationen	Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans			Rechnungs- abgrenzungen	Sonstige Passiven	Wertberich- tigungen und Rückstellungen ¹	Reserven für allgemeine Bankrisiken
Cash bonds	Obligationen-, Options- und Wandelanleihen Bond issues, warrant issues and convertible bond issues		Darlehen Pfandbrief- und Emissions- zentralen	Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ¹	Reserves for general banking risks
Total	davon / of which		Loans by central mortgage bond and issuing institutions				
8	9	10	11	12	13	14	15

1.00–8.00 Alle Banken / All banks

4 117	20 202	175	15 889	1 226	17 670	2 400	13 105
195	—	—	105	4	7	16	38
11 612	254 199	35 969	51 384	15 309	86 597	13 143	6 151
14 180	3 415	580	14 253	644	1 996	1 755	438
2	—	—	—	812	2 838	683	735
30 106	277 816	36 724	81 631	17 995	109 108	17 997	20 467

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

4 117	20 202	175	15 889	1 226	17 670	2 400	13 105
195	—	—	105	4	7	16	38
11 612	254 199	35 969	51 384	15 309	86 597	13 143	6 151
14 180	3 415	580	14 253	644	1 996	1 755	438
—	—	—	—	0	0	0	3
30 104	277 816	36 724	81 631	17 183	106 270	17 314	19 735

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	Gesellschafts- kapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag		
	Total equity	Bank capital	General legal reserve	Other reserves	Profit carried forward	Loss carried forward		
	16	17	18	19	20	21		22

1.00–8.00 Alle Banken / All banks

Staatsinstitute								
Cantonal institutions	10 792	3 773	6 354	647	18	—	315 101	
Gemeindeinstitute								
Municipal institutions	84	11	33	40	0	—	1 411	
Aktiengesellschaften								
Joint-stock companies	125 744	19 279	72 875	22 211	11 851	– 472	212 0817	
Genossenschaften								
Cooperatives	11 620	688	1 003	9 927	2	—	184 987	
Übrige Institute								
Other institutions	3 250	2 506	13	91	778	– 138	155 963	
Total	151 491	26 257	80 278	32 915	12 650	– 610	277 8279	

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

Staatsinstitute								
Cantonal institutions	10 792	3 773	6 354	647	18	—	315 101	
Gemeindeinstitute								
Municipal institutions	84	11	33	40	0	—	1 411	
Aktiengesellschaften								
Joint-stock companies	125 744	19 279	72 875	22 211	11 851	– 472	212 0817	
Genossenschaften								
Cooperatives	11 620	688	1 003	9 927	2	—	184 987	
Übrige Institute								
Other institutions	6	—	6	—	—	—	73	
Total	148 246	23 750	80 271	32 824	11 873	– 472	2 622 390	

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- währ- ungen Foreign currencies	Edel- metalle ¹ Precious metals ¹	Total	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ¹ Precious metals ¹	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	280 954	2 114	.	283 068	0	57 736	.	57 737	340 805
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	269 096	.	.	269 096	.	.	.	.	269 096
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	2 237	437	.	2 674	726	52 144	.	52 869	55 543
davon Reskriptionen und Schatzscheine of which, prescriptions and treasury bills	192	—	.	192	—	22 948	.	22 948	23 140
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	8 370	13 927	8 223	30 520	4 875	56 941	4 577	66 393	96 913
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	22 580	12 376	1	34 958	14 546	351 873	28	366 447	401 405
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	77 457	19 125	260	96 842	2 273	164 377	100	166 750	263 592
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	51 147	17 614	240	69 001	13 535	213 369	173	227 077	296 078
davon hypothekarisch gedeckt of which, secured by mortgages	13 882	247	1	14 130	1 268	4 237	—	5 505	19 634
Hypothekarforderungen Mortgage loans	834 110	312	.	834 422	3 489	9 947	.	13 437	847 859
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	19 322	2 372	26 010	47 704	4 773	110 102	4 236	119 112	166 816
Finanzanlagen Financial investments	35 108	401	3 647	39 156	16 974	73 091	1 481	91 545	130 702
Beteiligungen Participating interests	7 182	3	.	7 185	52 638	1 890	.	54 527	61 712
Sachanlagen Tangible fixed assets	21 368	– 2	.	21 365	44	1 046	.	1 089	22 455
davon Liegenschaften of which, real estate	14 729	0	.	14 729	12	362	.	374	15 103
Rechnungsabgrenzungen Accrued income and prepaid expenses	4 075	505	.	4 581	287	4 288	.	4 575	9 156
Sonstige Aktiven Other assets	16 603	3 893	527	21 023	22 283	41 768	71	64 122	85 145
Nicht einbezahltes Gesellschaftskapital Unpaid capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	1 380 613	73 079	38 908	1 492 600	136 441	1 138 572	10 666	1 285 679	2 778 279

Bilanzpositionen Balance sheet items	Inland Domestic			Ausland Foreign			Total		
	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ¹ Precious metals ¹	Total	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ¹ Precious metals ¹	Total	
	1	2	3	4	5	6	7	8	
Passiven / Liabilities									
Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	978	879	.	1 857	3 399	54 597	.	57 996	59 853
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	8 879	10 531	8 657	28 067	22 748	61 450	8 333	92 531	120 598
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	30 136	18 012	2	48 150	96 864	203 667	1 166	301 697	349 847
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	485 358	7 184	.	492 541	25 953	8 039	.	33 992	526 533
davon Freizeigütekonten (2. Säule) ² of which, vested benefit accounts (pillar 2) ²	30 669	5	.	30 682	668	0	.	668	31 350
davon gebundene Vorsorgegelder (Säule 3a) ² of which, tied pension provision (pillar 3a) ²	46 740	—	.	46 740	184	—	.	184	46 924
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	264 266	80 429	4 497	349 192	40 541	311 970	23 991	376 502	725 694
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	42 616	18 151	77	60 844	5 268	222 245	787	228 300	289 144
Kassenobligationen Cash bonds	30 077	29	.	30 106	—	—	.	.	30 106
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	125 925	2 435	.	128 361	15 276	215 811	.	231 087	359 447
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	44 294	2 435	.	46 729	15 276	215 811	.	231 087	277 816
davon nachrangig of which, subordinated	6 590	—	.	6 590	4 147	25 986	.	30 134	36 724
Rechnungsabgrenzungen Accrued expenses and deferred income	9 494	624	.	10 118	1 324	6 552	.	7 876	17 995
Sonstige Passiven Other liabilities	19 206	7 657	502	27 365	26 377	55 273	92	81 743	109 108
Wertberichtigungen und Rückstellungen ³ Value adjustments and provisions ³	15 337	721	.	16 058	580	1 359	.	1 939	17 997
Reserven für allgemeine Bankrisiken Reserves for general banking risks	20 081	0	.	20 081	89	298	.	386	20 467
Gesellschaftskapital Bank capital	26 257	—	.	26 257	—	—	.	.	26 257
Allgemeine gesetzliche Reserven General legal reserve	80 278	—	.	80 278	—	—	.	.	80 278
Reserve für eigene Beteiligungstitel Reserve for own shares	1 173	—	.	1 173	—	—	.	.	1 173
Aufwertungsreserve Revaluation reserve	—	—	.	—	—	—	.	.	—
Andere Reserven Other reserves	31 743	—	.	31 743	—	—	.	.	31 743
Gewinnvortrag Profit carried forward	12 711	— 573	.	12 138	1 456	— 944	.	512	12 650
Verlustvortrag Loss carried forward	— 491	—	.	— 491	— 119	—	.	— 119	— 610
Bilanzsumme Balance sheet total	1 204 024	146 079	13 734	1 363 837	239 757	1 140 317	34 369	1 414 442	2 778 279

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 1	Fremd- währ- ungen Foreign currencies 2	Edel- metalle ⁴ Precious metals ⁴ 3	Total 4	CHF 5	Fremd- währ- ungen Foreign currencies 6	Edel- metalle ⁴ Precious metals ⁴ 7	Total 8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	46 374	296	.	46 670	—	112	.	112	46 782
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	43 537	.	.	43 537	—	.	.	.	43 537
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	117	3	.	119	8	179	.	188	307
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	14	.	14	14
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	1 198	2 244	1 666	5 108	728	4 627	334	5 690	10 798
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	4 011	1 054	—	5 065	1 344	12 248	—	13 592	18 657
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	30 376	3 260	9	33 645	324	3 001	—	3 325	36 970
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	13 509	561	3	14 073	725	601	—	1 326	15 398
davon hypothekarisch gedeckt of which, secured by mortgages	5 169	21	1	5 191	40	129	—	169	5 360
Hypothekforderungen Mortgage loans	289 793	30	.	289 823	386	93	.	479	290 301
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	5 818	157	2 153	8 128	1 503	5 493	—	6 996	15 124
Finanzanlagen Financial investments	17 592	40	225	17 857	5 810	1 335	—	7 144	25 002
Beteiligungen Participating interests	1 443	—	.	1 443	33	88	.	120	1 563
Sachanlagen Tangible fixed assets	3 195	—	.	3 195	—	—	.	—	3 195
davon Liegenschaften of which, real estate	2 801	—	.	2 801	—	—	.	—	2 801
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 101	96	.	1 197	29	16	.	45	1 242
Sonstige Aktiven Other assets	7 477	792	40	8 309	6 215	2 378	37	8 630	16 939
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	—	—
Bilanzsumme Balance sheet total	422 003	8 533	4 095	434 631	17 104	30 172	370	47 646	482 278

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total 9
	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ⁴ Precious metals ⁴	Total 4	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ⁴ Precious metals ⁴	Total 8	
		1	2	3		5	6	7	
Passiven / Liabilities									
Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	12	4	.	16	—	—	.	—	16
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	2 658	2 633	3 374	8 666	534	1 760	5	2 298	10 964
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	5 586	7 102	1	12 689	8 533	16 777	—	25 310	37 999
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	169 884	1 228	.	171 112	8 644	1 352	.	9 996	181 108
davon Freizeigkeitskonten (2. Säule) ⁵ of which, vested benefit accounts (pillar 2) ⁵	9 880	—	.	9 880	421	—	.	421	10 301
davon gebundene Vorsorgegelder (Säule 3a) ⁵ of which, tied pension provision (pillar 3a) ⁵	14 432	—	.	14 432	115	—	.	115	14 547
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	77 794	9 935	1 084	88 813	3 346	5 786	430	9 562	98 375
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	22 022	1 654	—	23 676	484	1 885	—	2 369	26 045
Kassenobligationen Cash bonds	5 638	—	.	5 638	—	—	.	—	5 638
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	58 647	—	.	58 647	233	167	.	400	59 047
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	29 269	—	.	29 269	233	167	.	400	29 669
davon nachrangig of which, subordinated	798	—	.	798	—	—	.	—	798
Rechnungsabgrenzungen Accrued expenses and deferred income	1 854	52	.	1 906	37	4	.	41	1 947
Sonstige Passiven Other liabilities	9 298	1 473	36	10 806	7 279	2 620	28	9 927	20 734
Wertberichtigungen und Rückstellungen ⁶ Value adjustments and provisions ⁶	4 121	38	.	4 158	57	1	.	58	4 217
Reserven für allgemeine Bankrisiken Reserves for general banking risks	16 043	—	.	16 043	—	—	.	—	16 043
Gesellschaftskapital Bank capital	5 569	—	.	5 569	—	—	.	—	5 569
Allgemeine gesetzliche Reserven General legal reserve	9 431	—	.	9 431	—	—	.	—	9 431
Reserve für eigene Beteiligungstitel Reserve for own shares	152	—	.	152	—	—	.	—	152
Aufwertungsreserve Revaluation reserve	—	—	.	—	—	—	.	—	—
Andere Reserven Other reserves	4 971	—	.	4 971	—	—	.	—	4 971
Gewinnvortrag Profit carried forward	23	—	.	23	—	—	.	—	23
Verlustvortrag Loss carried forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	393 701	24 119	4 495	422 316	29 146	30 353	463	59 962	482 278

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 1	Fremd- währ- ungen Foreign currencies 2	Edel- metalle ⁷ Precious metals ⁷ 3	Total 4	CHF 5	Fremd- währ- ungen Foreign currencies 6	Edel- metalle ⁷ Precious metals ⁷ 7	Total 8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	41 690	520	.	42 210	0	55 910	.	55 910	98 121
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	36 921	.	.	36 921	.	.	.	.	36 921
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	1 257	85	.	1 342	495	34 613	.	35 108	36 450
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	21 016	.	21 016	21 016
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	1 240	418	651	2 310	1 099	30 617	409	32 125	34 435
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	9 534	1 050	1	10 585	5 963	280 946	28	286 938	297 522
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	26 872	9 503	230	36 605	1 453	150 950	94	152 497	189 102
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	18 576	7 197	16	25 790	5 371	128 747	72	134 190	159 980
davon hypothekarisch gedeckt of which, secured by mortgages	2 210	105	0	2 316	42	1 976	—	2 018	4 334
Hypothekforderungen Mortgage loans	251 997	151	.	252 147	600	3 856	.	4 455	256 603
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	9 839	1 866	20 203	31 909	2 181	97 006	4 094	103 281	135 190
Finanzanlagen Financial investments	2 147	0	—	2 147	8	29 947	—	29 956	32 102
Beteiligungen Participating interests	3 103	—	.	3 103	51 096	1 031	.	52 126	55 229
Sachanlagen Tangible fixed assets	7 581	—	.	7 581	0	1 008	.	1 008	8 589
davon Liegenschaften of which, real estate	5 884	—	.	5 884	—	333	.	333	6 217
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 020	118	.	1 138	31	3 526	.	3 557	4 695
Sonstige Aktiven Other assets	5 339	1 932	461	7 732	12 828	36 172	0	49 001	56 733
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	380 194	22 841	21 563	424 598	81 126	854 329	4 697	940 152	1 364 750

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total 9	
	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ⁷ Precious metals ⁷	Total 4	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ⁷ Precious metals ⁷	Total 8		
		1	2	3		5	6			
Passiven / Liabilities										
Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	840	797	.	1 636	2 761	52 120	.	54 881	56 517	
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	1 364	2 268	4 444	8 076	11 616	39 602	6 736	57 954	66 029	
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	7 825	5 774	0	13 598	5 304	142 165	1 102	148 571	162 170	
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	126 748	3 749	.	130 496	11 376	4 748	.	16 124	146 620	
davon Freizeigkeitskonten (2. Säule) ⁸ of which, vested benefit accounts (pillar 2) ⁸	8 258	—	.	8 258	—	—	.	—	8 258	
davon gebundene Vorsorgegelder (Säule 3a) ⁸ of which, tied pension provision (pillar 3a) ⁸	12 120	—	.	12 120	—	—	.	—	12 120	
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	113 165	41 557	1 580	156 302	16 340	128 468	10 862	155 669	311 971	
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	5 082	11 188	16	16 286	3 468	181 494	569	185 532	201 818	
Kassenobligationen Cash bonds	3 725	29	.	3 754	—	—	.	—	3 754	
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	24 048	2 435	.	26 483	15 043	215 552	.	230 595	257 078	
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	8 623	2 435	.	11 058	15 043	215 552	.	230 595	241 653	
davon nachrangig of which, subordinated	5 202	—	.	5 202	4 147	25 895	.	30 042	35 245	
Rechnungsabgrenzungen Accrued expenses and deferred income	2 947	167	.	3 114	1 095	5 970	.	7 065	10 178	
Sonstige Passiven Other liabilities	3 958	3 525	441	7 924	14 974	49 079	0	64 053	71 977	
Wertberichtigungen und Rückstellungen ⁹ Value adjustments and provisions ⁹	2 408	364	.	2 772	451	1 240	.	1 691	4 463	
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—	
Gesellschaftskapital Bank capital	4 783	—	.	4 783	—	—	.	—	4 783	
Allgemeine gesetzliche Reserven General legal reserve	55 932	—	.	55 932	—	—	.	—	55 932	
Reserve für eigene Beteiligungstitel Reserve for own shares	889	—	.	889	—	—	.	—	889	
Aufwertungsreserve Revaluation reserve	—	—	.	—	—	—	.	—	—	
Andere Reserven Other reserves	5 410	—	.	5 410	—	—	.	—	5 410	
Gewinnvortrag Profit carried forward	6 134	— 573	.	5 561	540	— 941	.	— 401	5 160	
Verlustvortrag Loss carried forward	—	—	.	—	—	—	.	—	—	
Bilanzsumme Balance sheet total	365 258	71 278	6 481	443 016	82 968	819 497	19 270	921 734	1 364 750	

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- währ- ungen Foreign currencies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	4 054	49	.	4 104	—	122	.	122	4 226
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	2 309	.	.	2 309	—	.	.	.	2 309
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	6	—	.	6	—	—	.	—	6
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	431	295	122	849	12	81	—	93	942
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	1 304	561	—	1 866	10	109	—	119	1 985
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	3 178	125	0	3 303	15	3	—	17	3 321
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	3 312	40	—	3 352	85	28	—	113	3 465
davon hypothekarisch gedeckt of which, secured by mortgages	1 340	20	—	1 360	12	0	—	12	1 372
Hypothekforderungen Mortgage loans	83 290	18	.	83 308	159	—	.	159	83 466
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	46	0	1	47	12	3	—	15	62
Finanzanlagen Financial investments	4 040	3	2	4 045	925	114	—	1 039	5 084
Beteiligungen Participating interests	235	—	.	235	—	0	.	0	235
Sachanlagen Tangible fixed assets	1 115	—	.	1 115	—	—	.	—	1 115
davon Liegenschaften of which, real estate	979	—	.	979	—	—	.	—	979
Rechnungsabgrenzungen Accrued income and prepaid expenses	147	1	.	147	1	1	.	1	149
Sonstige Aktiven Other assets	215	5	21	240	11	0	—	11	251
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	101 375	1 097	145	102 617	1 230	461	—	1 691	104 307

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total 9
	CHF	Fremd- währ- ungen	Edel- metalle ¹⁰	Total	CHF	Fremd- währ- ungen	Edel- metalle ¹⁰	Total	
		Foreign currencies	Precious metals ¹⁰	4		5	6	8	
Passiven / Liabilities									
Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	1	—	.	1	—	—	.	—	1
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	347	10	0	357	5	2	—	7	364
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	3 539	333	—	3 872	—	—	—	—	3 872
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	48 389	246	.	48 635	1 170	173	.	1 343	49 978
davon Freizeigkeitskonten (2. Säule) ¹¹ of which, vested benefit accounts (pillar 2) ¹¹	3 902	—	.	3 902	18	—	.	18	3 920
davon gebundene Vorsorgegelder (Säule 3a) ¹¹ of which, tied pension provision (pillar 3a) ¹¹	4 843	—	.	4 843	5	—	.	5	4 848
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	12 940	1 031	84	14 054	235	372	38	645	14 700
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	2 475	91	—	2 566	13	30	—	43	2 610
Kassenobligationen Cash bonds	5 297	—	.	5 297	—	—	—	—	5 297
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	17 647	—	.	17 647	—	—	—	—	17 647
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	1 458	—	.	1 458	—	—	.	—	1 458
davon nachrangig, of which, subordinated	10	—	.	10	—	—	.	—	10
Rechnungsabgrenzungen Accrued expenses and deferred income	330	1	.	331	0	0	.	0	331
Sonstige Passiven Other liabilities	662	4	21	687	11	0	—	11	697
Wertberichtigungen und Rückstellungen ¹² Value adjustments and provisions ¹²	1 578	—	.	1 578	—	—	.	—	1 578
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1 190	—	.	1 190	—	—	.	—	1 190
Gesellschaftskapital Bank capital	650	—	.	650	—	—	.	—	650
Allgemeine gesetzliche Reserven General legal reserve	2 784	—	.	2 784	—	—	.	—	2 784
Reserve für eigene Beteiligungstitel Reserve for own shares	0	—	.	0	—	—	.	—	0
Aufwertungsreserve Revaluation reserve	—	—	.	—	—	—	.	—	—
Andere Reserven Other reserves	2 588	—	.	2 588	—	—	.	—	2 588
Gewinnvortrag Profit carried forward	20	—	.	20	—	—	.	—	20
Verlustvortrag Loss carried forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	100 437	1 716	105	102 258	1 434	577	38	2 049	104 307

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 1	Fremd- wäh- rungen Foreign currencies 2	Edel- metalle ¹³ Precious metals ¹³ 3	Total 4	CHF 5	Fremd- wäh- rungen Foreign currencies 6	Edel- metalle ¹³ Precious metals ¹³ 7	Total 8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	6 068	438	.	6 506	—	29	.	29	6 535
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	4 814	.	.	4 814	—	.	.	.	4 814
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	1	0	.	1	—	—	.	—	1
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	2	42	27	72	1	52	20	74	145
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	185	388	—	574	827	2 665	—	3 492	4 065
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	4 171	76	—	4 247	2	1	—	2	4 249
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	3 353	4	—	3 358	29	39	—	68	3 425
davon hypothekarisch gedeckt of which, secured by mortgages	2 650	1	—	2 651	12	0	—	12	2 663
Hypothekforderungen Mortgage loans	135 599	—	.	135 599	—	—	.	—	135 599
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	672	4	860	1 535	45	52	20	117	1 652
Finanzanlagen Financial investments	3 128	2	—	3 130	203	157	—	360	3 489
Beteiligungen Participating interests	1 206	0	.	1 206	—	4	.	4	1 210
Sachanlagen Tangible fixed assets	2 335	—	.	2 335	—	—	.	—	2 335
davon Liegenschaften of which, real estate	1 992	—	.	1 992	—	—	.	—	1 992
Rechnungsabgrenzungen Accrued income and prepaid expenses	195	0	.	195	2	1	.	3	198
Sonstige Aktiven Other assets	1 000	0	—	1 000	767	0	—	767	1 766
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	157 914	955	887	159 755	1 876	2 999	40	4 915	164 670

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total 9
	CHF	Fremd- währ- ungen	Edel- metalle ¹³	Total	CHF	Fremd- währ- ungen	Edel- metalle ¹³	Total	
		Foreign currencies	Precious metals ¹³	4		5	6	8	
Passiven / Liabilities									
Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	—	—	.	—	—	—	.	—	—
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	94	39	165	298	51	46	4	101	400
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	1 908	1 723	0	3 632	560	1 155	—	1 715	5 347
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	97 274	725	.	97 999	2 333	315	.	2 649	100 648
davon Freizeigkeitskonten (2. Säule) ¹⁴ of which, vested benefit accounts (pillar 2) ¹⁴	4 742	—	.	4 742	174	—	.	174	4 915
davon gebundene Vorsorgegelder (Säule 3a) ¹⁴ of which, tied pension provision (pillar 3a) ¹⁴	10 346	—	.	10 346	27	—	.	27	10 373
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	10 885	765	142	11 792	126	195	36	356	12 149
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	3 971	58	—	4 029	23	20	—	44	4 073
Kassenobligationen Cash bonds	12 877	—	.	12 877	—	—	.	—	12 877
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	15 186	—	.	15 186	—	—	.	—	15 186
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	3 370	—	.	3 370	—	—	.	—	3 370
davon nachrangig, of which, subordinated	535	—	.	535	—	—	.	—	535
Rechnungsabgrenzungen Accrued expenses and deferred income	581	0	.	581	1	1	.	2	583
Sonstige Passiven Other liabilities	608	0	—	608	1 334	—	—	1 334	1 943
Wertberichtigungen und Rückstellungen ¹⁵ Value adjustments and provisions ¹⁵	1 031	—	.	1 031	1	—	.	1	1 031
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Bank capital	616	—	.	616	—	—	.	—	616
Allgemeine gesetzliche Reserven General legal reserve	—	—	.	—	—	—	.	—	—
Reserve für eigene Beteiligungstitel Reserve for own shares	—	—	.	—	—	—	.	—	—
Aufwertungsreserve Revaluation reserve	—	—	.	—	—	—	.	—	—
Andere Reserven Other reserves	9 818	—	.	9 818	—	—	.	—	9 818
Gewinnvortrag Profit carried forward	—	—	.	—	—	—	.	—	—
Verlustvortrag Loss carried forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	154 850	3 311	307	158 468	4 429	1 732	40	6 202	164 670

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 1	Fremd- währ- ungen Foreign currencies 2	Edel- metalle ¹⁶ Precious metals ¹⁶ 3	Total 4	CHF 5	Fremd- währ- ungen Foreign currencies 6	Edel- metalle ¹⁶ Precious metals ¹⁶ 7	Total 8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	80 556	772	.	81 328	0	1 525	.	1 525	82 853
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	79 469	.	.	79 469	.	.	.	.	79 469
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	63	349	.	412	222	15 955	.	16 177	16 589
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	0	—	.	0	—	1 918	.	1 918	1 918
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	3 668	8 738	5 080	17 486	2 080	16 416	3 395	21 891	39 376
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	7 544	6 802	0	14 346	5 366	48 573	—	53 940	68 286
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	11 538	4 058	21	15 617	427	7 588	6	8 021	23 638
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	11 452	7 440	221	19 113	7 029	78 284	96	85 408	104 521
davon hypothekarisch gedeckt of which, secured by mortgages	2 470	99	—	2 569	1 162	2 132	—	3 293	5 863
Hypothekforderungen Mortgage loans	72 716	114	.	72 830	2 320	5 971	.	8 291	81 121
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	2 645	341	2 763	5 749	919	5 862	123	6 903	12 652
Finanzanlagen Financial investments	6 178	280	2 926	9 383	9 491	37 641	1 481	48 613	57 996
Beteiligungen Participating interests	1 038	3	.	1 041	1 460	763	.	2 222	3 264
Sachanlagen Tangible fixed assets	6 569	– 2	.	6 566	38	38	.	75	6 642
davon Liegenschaften of which, real estate	2 594	0	.	2 594	7	29	.	36	2 630
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 367	275	.	1 642	210	717	.	927	2 569
Sonstige Aktiven Other assets	1 924	851	5	2 779	1 611	2 353	34	3 998	6 777
Nicht einbezahltes Gesellschaftskapital Unpaid capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	207 357	30 019	11 016	248 393	31 173	221 685	5 134	257 992	506 384

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total 9
	CHF	Fremd- währ- ungen	Edel- metalle ¹⁶	Total	CHF	Fremd- währ- ungen	Edel- metalle ¹⁶	Total	
		Foreign currencies	Precious metals ¹⁶	4		5	6	7	
Passiven / Liabilities									
Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	125	79	.	203	638	2 477	.	3 115	3 319
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	3 042	2 682	667	6 391	5 694	12 507	1 291	19 493	25 884
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	11 222	2 818	—	14 040	8 880	36 257	—	45 137	59 177
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	42 237	1 051	.	43 288	2 164	1 409	.	3 573	46 860
davon Freizeigkeitskonten (2. Säule) ¹⁷ of which, vested benefit accounts (pillar 2) ¹⁷	3 742	3	.	3 748	56	0	.	56	3 804
davon gebundene Vorsorgegelder (Säule 3a) ¹⁷ of which, tied pension provision (pillar 3a) ¹⁷	4 993	—	.	4 993	38	—	.	38	5 031
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	34 729	20 458	1 524	56 711	15 357	157 483	11 883	184 723	241 434
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	8 787	5 065	1	13 853	1 183	38 593	16	39 791	53 645
Kassenobligationen Cash bonds	2 538	0	.	2 538	—	—	.	—	2 538
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	10 397	—	.	10 397	—	92	.	92	10 489
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	1 574	—	.	1 574	—	92	.	92	1 666
davon nachrangig of which, subordinated	45	—	.	45	—	92	.	92	137
Rechnungsabgrenzungen Accrued expenses and deferred income	3 058	341	.	3 400	184	559	.	743	4 143
Sonstige Passiven Other liabilities	4 070	2 132	5	6 207	1 886	2 762	64	4 712	10 919
Wertberichtigungen und Rückstellungen ¹⁸ Value adjustments and provisions ¹⁸	5 571	266	.	5 837	70	117	.	187	6 024
Reserven für allgemeine Bankrisiken Reserves for general banking risks	2 116	0	.	2 116	89	298	.	386	2 502
Gesellschaftskapital Bank capital	12 132	—	.	12 132	—	—	.	—	12 132
Allgemeine gesetzliche Reserven General legal reserve	12 123	—	.	12 123	—	—	.	—	12 123
Reserve für eigene Beteiligungstitel Reserve for own shares	132	—	.	132	—	—	.	—	132
Aufwertungsreserve Revaluation reserve	—	—	.	—	—	—	.	—	—
Andere Reserven Other reserves	8 865	—	.	8 865	—	—	.	—	8 865
Gewinnvortrag Profit carried forward	5 787	0	.	5 787	886	— 4	.	882	6 670
Verlustvortrag Loss carried forward	— 472	—	.	— 472	—	—	.	—	— 472
Bilanzsumme Balance sheet total	166 460	34 894	2 196	203 550	37 031	252 550	13 254	302 835	506 384

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 9	
	CHF 1	Fremd- wäh- rungen 2	Edel- metalle ¹⁹ Precious metals ¹⁹ 3	Total 4	CHF 5	Fremd- wäh- rungen 6	Edel- metalle ¹⁹ Precious metals ¹⁹ 7	Total 8		
		Foreign currencies	Precious metals ¹⁹			Foreign currencies	Precious metals ¹⁹			
Aktiven / Assets										
Flüssige Mittel Liquid assets	
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	
davon hypothekarisch gedeckt of which, secured by mortgages	
Hypothekarforderungen Mortgage loans	
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	
Finanzanlagen Financial investments	
Beteiligungen Participating interests	
Sachanlagen Tangible fixed assets	
davon Liegenschaften of which, real estate	
Rechnungsabgrenzungen Accrued income and prepaid expenses	
Sonstige Aktiven Other assets	
Nicht einbezahltes Gesellschaftskapital Unpaid 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- währ- ungen Foreign currencies	Edel- metalle ¹⁹ Precious metals ¹⁹	Total	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ¹⁹ Precious metals ¹⁹	Total
	1	2	3	4	5	6	7	8

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	.	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	.	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	.	.	.	.	.	.	.	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	.	.	.	.	.	.	.	.
davon Freizeigkeitskonten (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 amounts due to customers, sight	.	.	.	.	.	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	.	.	.	.	.	.	.	.
Kassenobligationen Cash bonds	.	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	.	.	.	.	.	.	.	.
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	.	.	.	.	.	.	.	.
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 Bank capital	.	.	.	.	.	.	.	.
Allgemeine gesetzliche Reserven General legal reserve	.	.	.	.	.	.	.	.
Reserve für eigene Beteiligungstitel Reserve for own shares	.	.	.	.	.	.	.	.
Aufwertungsreserve Revaluation reserve	.	.	.	.	.	.	.	.
Andere Reserven Other reserves	.	.	.	.	.	.	.	.
Gewinnvortrag Profit carried forward	.	.	.	.	.	.	.	.
Verlustvortrag Loss carried 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 1	Fremd- währ- ungen Foreign currencies 2	Edel- metalle ²² Precious metals ²² 3	Total 4	CHF 5	Fremd- währ- ungen Foreign currencies 6	Edel- metalle ²² Precious metals ²² 7	Total 8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	31 643	365	.	32 008	0	350	.	350	32 358
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	31 465	.	.	31 465	.	.	.	.	31 465
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	20	0	.	21	214	1 691	.	1 906	1 926
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	0	—	.	0	—	611	.	611	612
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	1 109	2 543	1 445	5 097	230	5 401	1 644	7 275	12 372
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	1 355	3 167	0	4 523	413	7 811	—	8 224	12 746
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	315	55	0	370	14	258	0	272	641
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	5 057	1 117	3	6 177	1 656	16 422	2	18 080	24 258
davon hypothekarisch gedeckt of which, secured by mortgages	43	16	—	59	10	7	—	17	77
Hypothekforderungen Mortgage loans	6 126	8	.	6 134	19	676	.	695	6 828
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	1 267	265	2 053	3 585	316	3 599	0	3 915	7 500
Finanzanlagen Financial investments	2 336	84	2 061	4 481	3 325	12 534	—	15 859	20 341
Beteiligungen Participating interests	188	3	.	191	216	102	.	318	509
Sachanlagen Tangible fixed assets	2 778	—	.	2 778	26	3	.	28	2 806
davon Liegenschaften of which, real estate	742	—	.	742	5	0	.	5	748
Rechnungsabgrenzungen Accrued income and prepaid expenses	262	56	.	317	73	214	.	287	604
Sonstige Aktiven Other assets	718	403	2	1 122	376	933	23	1 333	2 455
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	53 173	8 065	5 564	66 802	6 879	49 994	1 669	58 542	125 344

Bilanzpositionen Balance sheet items	Inland Domestic			Ausland Foreign			Total		
	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ²² Precious metals ²²	Total	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ²² Precious metals ²²	Total	
	1	2	3	4	5	6	7	8	9
Passiven / Liabilities									
Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	106	65	.	171	638	2 438	.	3 076	3 246
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	1 802	1 248	256	3 307	2 792	3 555	337	6 684	9 991
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	380	322	—	701	202	2 493	—	2 695	3 396
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	1 957	373	.	2 330	356	887	.	1 243	3 573
davon Freizeigkeitskonten (2. Säule) ²³ of which, vested benefit accounts (pillar 2) ²³	54	2	.	59	—	—	.	—	59
davon gebundene Vorsorgegelder (Säule 3a) ²³ of which, tied pension provision (pillar 3a) ²³	—	—	.	—	—	—	.	—	—
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	15 686	6 869	743	23 297	8 023	43 887	4 726	56 635	79 933
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	2 260	1 060	—	3 319	222	5 549	—	5 771	9 090
Kassenobligationen Cash bonds	7	—	.	7	—	—	.	—	7
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	61	—	.	61	—	—	.	—	61
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	—	—	.	—	—	—	.	—	—
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	743	20	.	762	89	73	.	162	924
Sonstige Passiven Other liabilities	1 260	1 239	2	2 501	705	1 350	55	2 110	4 611
Wertberichtigungen und Rückstellungen ²⁴ Value adjustments and provisions ²⁴	999	44	.	1 044	4	56	.	61	1 104
Reserven für allgemeine Bankrisiken Reserves for general banking risks	449	—	.	449	—	—	.	—	449
Gesellschaftskapital Bank capital	1 844	—	.	1 844	—	—	.	—	1 844
Allgemeine gesetzliche Reserven General legal reserve	4 394	—	.	4 394	—	—	.	—	4 394
Reserve für eigene Beteiligungstitel Reserve for own shares	84	—	.	84	—	—	.	—	84
Aufwertungsreserve Revaluation reserve	—	—	.	—	—	—	.	—	—
Andere Reserven Other reserves	2 163	—	.	2 163	—	—	.	—	2 163
Gewinnvortrag Profit carried forward	623	—	.	623	0	- 4	.	- 4	619
Verlustvortrag Loss carried forward	- 146	—	.	- 146	—	—	.	—	- 146
Bilanzsumme Balance sheet total	34 671	11 240	1 001	46 912	13 030	60 285	5 117	78 432	125 344

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 1	Fremd- währ- ungen Foreign currencies 2	Edel- metalle ²⁵ Precious metals ²⁵ 3	Total 4	CHF 5	Fremd- währ- ungen Foreign currencies 6	Edel- metalle ²⁵ Precious metals ²⁵ 7	Total 8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	4 703	101	.	4 803	—	50	.	50	4 853
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	4 201	.	.	4 201	—	.	.	.	4 201
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	0	1	.	1	—	15	.	15	16
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	15	.	15	15
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	588	531	197	1 315	32	297	—	330	1 645
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	982	634	—	1 616	14	373	—	387	2 003
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	6 279	222	—	6 501	72	84	—	157	6 657
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	2 889	12	24	2 924	27	318	—	345	3 269
davon hypothekarisch gedeckt of which, secured by mortgages	1 466	2	—	1 468	1	0	—	1	1 469
Hypothekforderungen Mortgage loans	46 432	0	.	46 432	161	—	.	161	46 593
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	176	1	1	178	25	122	—	146	324
Finanzanlagen Financial investments	1 117	10	11	1 138	947	614	—	1 560	2 699
Beteiligungen Participating interests	144	—	.	144	33	3	.	36	179
Sachanlagen Tangible fixed assets	501	—	.	501	—	—	.	—	501
davon Liegenschaften of which, real estate	307	—	.	307	—	—	.	—	307
Rechnungsabgrenzungen Accrued income and prepaid expenses	177	2	.	179	4	4	.	7	186
Sonstige Aktiven Other assets	191	23	—	214	1	2	—	3	217
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	64 179	1 535	233	65 948	1 314	1 881	—	3 195	69 143

Bilanzpositionen Balance sheet items	Inland Domestic			Ausland Foreign			Total		
	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ²⁵ Precious metals ²⁵	Total	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ²⁵ Precious metals ²⁵	Total	
	1	2	3	4	5	6	7	8	9
Passiven / Liabilities									
Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	9	1	.	9	—	—	.	—	9
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	433	172	66	671	260	83	20	363	1 033
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	3 762	17	—	3 779	74	66	—	140	3 919
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	34 417	572	.	34 989	1 357	184	.	1 541	36 530
davon Freizeigkeitskonten (2. Säule) ²⁶ of which, vested benefit accounts (pillar 2) ²⁶	3 194	1	.	3 196	52	0	.	52	3 248
davon gebundene Vorsorgegelder (Säule 3a) ²⁶ of which, tied pension provision (pillar 3a) ²⁶	4 235	—	.	4 235	37	—	.	37	4 272
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	5 881	1 038	66	6 985	320	1 543	66	1 929	8 913
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	1 693	33	—	1 726	11	10	—	21	1 748
Kassenobligationen Cash bonds	1 659	0	.	1 659	—	—	.	—	1 659
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	8 366	—	.	8 366	—	—	.	—	8 366
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	1 227	—	.	1 227	—	—	.	—	1 227
davon nachrangig of which, subordinated	45	—	.	45	—	—	.	—	45
Rechnungsabgrenzungen Accrued expenses and deferred income	312	0	.	313	0	0	.	0	313
Sonstige Passiven Other liabilities	463	14	—	477	16	12	—	28	506
Wertberichtigungen und Rückstellungen ²⁷ Value adjustments and provisions ²⁷	2 049	0	.	2 049	0	0	.	0	2 050
Reserven für allgemeine Bankrisiken Reserves for general banking risks	412	—	.	412	—	—	.	—	412
Gesellschaftskapital Bank capital	1 250	—	.	1 250	—	—	.	—	1 250
Allgemeine gesetzliche Reserven General legal reserve	1 022	—	.	1 022	—	—	.	—	1 022
Reserve für eigene Beteiligungstitel Reserve for own shares	44	—	.	44	—	—	.	—	44
Aufwertungsreserve Revaluation reserve	—	—	.	—	—	—	.	—	—
Andere Reserven Other reserves	1 282	—	.	1 282	—	—	.	—	1 282
Gewinnvortrag Profit carried forward	94	—	.	94	—	—	.	—	94
Verlustvortrag Loss carried forward	— 7	—	.	— 7	—	—	.	—	— 7
Bilanzsumme Balance sheet total	63 142	1 847	132	65 121	2 039	1 898	86	4 022	69 143

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- währ- ungen Foreign currencies	Edel- metalle ²⁸ Precious metals ²⁸	Total	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ²⁸ Precious metals ²⁸	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	44 211	306	.	44 517	0	1 125	.	1 125	45 642
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	43 803	.	.	43 803	.	.	.	.	43 803
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	43	348	.	391	8	14 249	.	14 256	14 647
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	1 292	.	1 292	1 292
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	1 971	5 665	3 438	11 074	1 818	10 717	1 751	14 286	25 360
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	5 207	3 000	—	8 207	4 939	40 390	—	45 329	53 536
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	4 944	3 781	21	8 746	341	7 246	6	7 593	16 339
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	3 507	6 310	194	10 011	5 345	61 544	94	66 983	76 994
davon hypothekarisch gedeckt of which, secured by mortgages	961	81	—	1 042	1 151	2 124	—	3 275	4 317
Hypothekforderungen Mortgage loans	20 158	107	.	20 264	2 141	5 295	.	7 436	27 700
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	1 203	75	709	1 986	578	2 141	123	2 842	4 828
Finanzanlagen Financial investments	2 724	186	854	3 764	5 219	24 493	1 481	31 193	34 957
Beteiligungen Participating interests	707	0	.	707	1 211	658	.	1 869	2 576
Sachanlagen Tangible fixed assets	3 290	- 2	.	3 287	12	35	.	47	3 334
davon Liegenschaften of which, real estate	1 544	0	.	1 544	2	29	.	31	1 575
Rechnungsabgrenzungen Accrued income and prepaid expenses	928	218	.	1 146	133	499	.	633	1 778
Sonstige Aktiven Other assets	1 015	425	3	1 443	1 234	1 417	11	2 662	4 105
Nicht einbezahltes Gesellschaftskapital Unpaid capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	90 006	20 419	5 218	115 643	22 980	169 809	3 464	196 254	311 897

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total 9
	CHF	Fremd- währ- ungen	Edel- metalle ²⁸	Total	CHF	Fremd- währ- ungen	Edel- metalle ²⁸	Total	
		Foreign currencies	Precious metals ²⁸	4		5	6	7	
Passiven / Liabilities									
Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	10	13	.	23	0	40	.	40	63
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	807	1 262	345	2 414	2 643	8 869	934	12 446	14 860
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	7 080	2 480	—	9 560	8 604	33 698	—	42 302	51 862
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	5 863	106	.	5 969	451	338	.	789	6 757
davon Freizeigkeitskonten (2. Säule) ²⁹ of which, vested benefit accounts (pillar 2) ²⁹	494	—	.	494	4	—	.	4	498
davon gebundene Vorsorgegelder (Säule 3a) ²⁹ of which, tied pension provision (pillar 3a) ²⁹	758	—	.	758	0	—	.	0	759
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	13 162	12 551	715	26 429	7 014	112 053	7 092	126 159	152 588
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	4 834	3 973	1	8 808	950	33 033	16	33 999	42 807
Kassenobligationen Cash bonds	872	—	.	872	—	—	.	—	872
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	1 971	—	.	1 971	—	92	.	92	2 062
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	348	—	.	348	—	92	.	92	439
davon nachrangig, of which, subordinated	—	—	.	—	—	92	.	92	92
Rechnungsabgrenzungen Accrued expenses and deferred income	2 003	321	.	2 325	95	487	.	582	2 906
Sonstige Passiven Other liabilities	2 348	879	3	3 229	1 164	1 400	9	2 573	5 802
Wertberichtigungen und Rückstellungen ³⁰ Value adjustments and provisions ³⁰	2 523	221	.	2 744	65	61	.	126	2 870
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1 254	0	.	1 254	89	298	.	386	1 641
Gesellschaftskapital Bank capital	9 039	—	.	9 039	—	—	.	—	9 039
Allgemeine gesetzliche Reserven General legal reserve	6 708	—	.	6 708	—	—	.	—	6 708
Reserve für eigene Beteiligungstitel Reserve for own shares	3	—	.	3	—	—	.	—	3
Aufwertungsreserve Revaluation reserve	—	—	.	—	—	—	.	—	—
Andere Reserven Other reserves	5 420	—	.	5 420	—	—	.	—	5 420
Gewinnvortrag Profit carried forward	5 070	0	.	5 070	886	—	.	886	5 956
Verlustvortrag Loss carried forward	—319	—	.	—319	—	—	.	—	—319
Bilanzsumme Balance sheet total	68 647	21 806	1 063	91 517	21 962	190 368	8 050	220 380	311 897

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 1	Fremd- währ- ungen Foreign currencies 2	Edel- metalle ³¹ Precious metals ³¹ 3	Total 4	CHF 5	Fremd- währ- ungen Foreign currencies 6	Edel- metalle ³¹ Precious metals ³¹ 7	Total 8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	75 485	8	.	75 492	—	13	.	13	75 506
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	75 441	.	.	75 441	—	.	.	.	75 441
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	—	—	.	—	—	84	.	84	84
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	335	180	132	647	261	1 667	14	1 942	2 589
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	2	24	—	26	992	3 468	—	4 460	4 486
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	1 225	2 012	—	3 237	33	2 545	—	2 578	5 814
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	195	1 539	—	1 734	71	2 431	0	2 502	4 236
davon hypothekarisch gedeckt of which, secured by mortgages	33	0	—	33	0	—	—	0	34
Hypothekforderungen Mortgage loans	703	—	.	703	23	28	.	51	754
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	15	—	0	15	109	—	—	109	124
Finanzanlagen Financial investments	100	10	—	111	—	—	—	—	111
Beteiligungen Participating interests	0	—	.	0	—	—	.	—	0
Sachanlagen Tangible fixed assets	35	0	.	35	—	—	.	—	35
davon Liegenschaften of which, real estate	10	—	.	10	—	—	.	—	10
Rechnungsabgrenzungen Accrued income and prepaid expenses	79	13	.	92	9	2	.	11	103
Sonstige Aktiven Other assets	158	26	1	185	90	3	—	93	278
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	78 333	3 812	133	82 278	1 588	10 241	14	11 843	94 121

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total 9
	CHF	Fremd- währ- ungen	Edel- metalle ³¹	Total	CHF	Fremd- währ- ungen	Edel- metalle ³¹	Total	
		Foreign currencies	Precious metals ³¹	4		5	6	7	
Passiven / Liabilities									
Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	—	—	.	—	—	—	.	—	—
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	455	71	—	526	1 858	1 022	27	2 907	3 432
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	23	262	—	285	73 413	7 214	—	80 628	80 913
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	133	171	.	304	239	41	.	280	584
davon Freizeigkeitskonten (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	5	—	.	5	—	—	.	—	5
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	1 748	1 936	6	3 689	517	2 804	115	3 436	7 125
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	17	86	—	102	4	214	—	219	321
Kassenobligationen Cash bonds	2	—	.	2	—	—	.	—	2
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	—	—	.	—	—	—	.	—	—
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	—	—	.	—	—	—	.	—	—
davon nachrangig, of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	227	62	.	289	7	18	.	26	314
Sonstige Passiven Other liabilities	53	54	0	106	92	7	—	99	205
Wertberichtigungen und Rückstellungen ³³ Value adjustments and provisions ³³	177	13	.	190	0	0	.	1	191
Reserven für allgemeine Bankrisiken Reserves for general banking risks	336	—	.	336	—	—	.	—	336
Gesellschaftskapital Bank capital	197	.	.	197	—	—	.	—	197
Allgemeine gesetzliche Reserven General legal reserve	—	—	.	—	—	—	.	—	—
Reserve für eigene Beteiligungstitel Reserve for own shares	—	—	.	—	—	—	.	—	—
Aufwertungsreserve Revaluation reserve	—	—	.	—	—	—	.	—	—
Andere Reserven Other reserves	—	—	.	—	—	—	.	—	—
Gewinnvortrag Profit carried forward	608	—	.	608	30	1	.	31	639
Verlustvortrag Loss carried forward	— 19	—	.	— 19	— 119	—	.	— 119	— 138
Bilanzsumme Balance sheet total	3 955	2 654	6	6 615	76 042	11 322	142	87 506	94 121

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- währ- ungen Foreign currencies	Edel- metalle ³⁴ Precious metals ³⁴	Total	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ³⁴ Precious metals ³⁴	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	26 726	31	.	26 758	—	24	.	24	26 782
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	26 606	.	.	26 606	.	.	.	.	26 606
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	793	0	.	793	—	1 313	.	1 313	2 106
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	192	—	.	192	—	—	.	—	192
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	1 494	2 009	545	4 048	694	3 480	405	4 579	8 627
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	0	2 497	—	2 497	44	3 863	—	3 907	6 404
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	97	92	—	189	20	290	—	310	499
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	750	832	—	1 582	224	3 241	5	3 470	5 052
davon hypothekarisch gedeckt of which, secured by mortgages	9	—	—	9	—	—	—	—	9
Hypothekforderungen Mortgage loans	13	—	.	13	1	—	.	1	14
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	286	5	31	321	4	1 687	—	1 690	2 011
Finanzanlagen Financial investments	1 924	66	494	2 484	537	3 897	—	4 434	6 917
Beteiligungen Participating interests	156	—	.	156	50	5	.	54	210
Sachanlagen Tangible fixed assets	539	0	.	539	6	—	.	6	545
davon Liegenschaften of which, real estate	470	—	.	470	5	—	.	5	475
Rechnungsabgrenzungen Accrued income and prepaid expenses	166	3	.	169	5	25	.	30	200
Sonstige Aktiven Other assets	492	287	0	779	760	862	0	1 622	2 401
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	—	—
Bilanzsumme Balance sheet total	33 436	5 822	1 070	40 328	2 344	18 686	410	21 440	61 768

Bilanzpositionen Balance sheet items	Inland Domestic			Ausland Foreign			Total		
	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ³⁴ Precious metals ³⁴	Total	CHF	Fremd- währ- ungen Foreign currencies	Edel- metalle ³⁴ Precious metals ³⁴	Total	
	1	2	3	4	5	6	7	8	9
Passiven / Liabilities									
Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	1	0	.	1	—	—	.	—	1
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	920	2 827	6	3 753	2 991	6 512	269	9 772	13 525
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	33	0	0	34	175	98	63	336	370
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	693	13	.	706	26	1	.	27	734
davon Freizeigkeitskonten (2. Säule) ³⁵ of which, vested benefit accounts (pillar 2) ³⁵	144	2	.	151	—	—	.	—	151
davon gebundene Vorsorgegelder (Säule 3a) ³⁵ of which, tied pension provision (pillar 3a) ³⁵	—	—	.	—	—	—	.	—	—
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	13 006	4 747	77	17 831	4 621	16 863	627	22 110	39 941
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	262	9	60	332	92	8	202	302	633
Kassenobligationen Cash bonds	—	—	.	—	—	—	.	—	—
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	—	—	.	—	—	—	.	—	—
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	—	—	.	—	—	—	.	—	—
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	496	1	.	498	0	0	.	0	498
Sonstige Passiven Other liabilities	557	469	0	1 026	802	804	0	1 606	2 632
Wertberichtigungen und Rückstellungen ³⁶ Value adjustments and provisions ³⁶	450	41	.	491	—	—	.	—	491
Reserven für allgemeine Bankrisiken Reserves for general banking risks	396	—	.	396	—	—	.	—	396
Gesellschaftskapital Bank capital	2 310	.	.	2 310	.	.	.	.	2 310
Allgemeine gesetzliche Reserven General legal reserve	7	.	.	7	.	.	.	.	7
Reserve für eigene Beteiligungstitel Reserve for own shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	91	.	.	91	.	.	.	.	91
Gewinnvortrag Profit carried forward	139	—	.	139	—	—	.	—	139
Verlustvortrag Loss carried forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	19 362	8 108	144	27 614	8 707	24 286	1 161	34 154	61 768

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 1	Fremd- währ- ungen Foreign currencies 2	Edel- metalle ³⁷ Precious metals ³⁷ 3	Total 4	CHF 5	Fremd- währ- ungen Foreign currencies 6	Edel- metalle ³⁷ Precious metals ³⁷ 7	Total 8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	178 742	2 076	.	180 818	0	57 699	.	57 699	238 517
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	167 050	.	.	167 050	.	.	.	.	167 050
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	1 444	437	.	1 881	726	50 747	.	51 473	53 354
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	0	—	.	0	—	22 948	.	22 948	22 948
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	6 541	11 738	7 546	25 825	3 920	51 793	4 159	59 872	85 697
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	22 578	9 855	1	32 435	13 510	344 542	28	358 080	390 515
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	76 135	17 022	260	93 417	2 220	161 542	100	163 863	257 279
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	50 203	15 242	240	65 685	13 239	207 698	167	221 105	286 790
davon hypothekarisch gedeckt of which, secured by mortgages	13 839	247	1	14 087	1 267	4 237	—	5 505	19 592
Hypothekforderungen Mortgage loans	833 394	312	.	833 707	3 465	9 919	.	13 384	847 091
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	19 021	2 368	25 979	47 368	4 661	108 416	4 236	117 313	164 681
Finanzanlagen Financial investments	33 084	325	3 153	36 562	16 437	69 194	1 481	87 112	123 674
Beteiligungen Participating interests	7 026	3	.	7 029	52 588	1 885	.	54 473	61 502
Sachanlagen Tangible fixed assets	20 793	– 2	.	20 791	38	1 046	.	1 083	21 874
davon Liegenschaften of which, real estate	14 249	0	.	14 249	7	362	.	369	14 618
Rechnungsabgrenzungen Accrued income and prepaid expenses	3 830	489	.	4 319	272	4 261	.	4 534	8 853
Sonstige Aktiven Other assets	15 953	3 580	526	20 059	21 433	40 903	71	62 407	82 466
Nicht einbezahltes Gesellschaftskapital Unpaid capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	1 268 844	63 445	37 705	1 369 994	132 508	1 109 646	10 242	1 252 396	2 622 390

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total 9
	CHF	Fremd- währ- ungen	Edel- metalle ³⁷	Total	CHF	Fremd- währ- ungen	Edel- metalle ³⁷	Precious metals ³⁷	
		Foreign currencies	Precious metals ³⁷	4		5	6	7	
Passiven / Liabilities									
Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	977	879	.	1 857	3 399	54 597	.	57 996	59 853
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	7 504	7 633	8 651	23 788	17 899	53 917	8 037	79 853	103 640
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	30 080	17 750	2	47 831	23 276	196 355	1 102	220 733	268 564
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	484 531	6 999	.	491 531	25 687	7 997	.	33 684	525 215
davon Freizeigkeitskonten (2. Säule) ³⁸ of which, vested benefit accounts (pillar 2) ³⁸	30 524	3	.	30 530	668	0	.	668	31 198
davon gebundene Vorsorgegelder (Säule 3a) ³⁸ of which, tied pension provision (pillar 3a) ³⁸	46 735	—	.	46 735	184	—	.	184	46 919
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	249 512	73 746	4 414	327 672	35 404	292 303	23 249	350 956	678 628
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	42 338	18 056	17	60 410	5 172	222 023	585	227 780	288 190
Kassenobligationen Cash bonds	30 075	29	.	30 104	.	.	.	.	30 104
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	125 925	2 435	.	128 361	15 276	215 811	.	231 087	359 447
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	44 294	2 435	.	46 729	15 276	215 811	.	231 087	277 816
davon nachrangig of which, subordinated	6 590	—	.	6 590	4 147	25 986	.	30 134	36 724
Rechnungsabgrenzungen Accrued expenses and deferred income	8 771	561	.	9 332	1 317	6 534	.	7 851	17 183
Sonstige Passiven Other liabilities	18 596	7 134	502	26 233	25 484	54 462	92	80 038	106 270
Wertberichtigungen und Rückstellungen ³⁹ Value adjustments and provisions ³⁹	14 709	667	.	15 377	580	1 358	.	1 938	17 314
Reserven für allgemeine Bankrisiken Reserves for general banking risks	19 349	0	.	19 349	89	298	.	386	19 735
Gesellschaftskapital Bank capital	23 750	.	.	23 750	.	.	.	.	23 750
Allgemeine gesetzliche Reserven General legal reserve	80 271	.	.	80 271	.	.	.	.	80 271
Reserve für eigene Beteiligungstitel Reserve for own shares	1 173	.	.	1 173	.	.	.	.	1 173
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	31 652	.	.	31 652	.	.	.	.	31 652
Gewinnvortrag Profit carried forward	11 964	– 573	.	11 391	1 426	– 945	.	481	11 873
Verlustvortrag Loss carried forward	– 472	—	.	– 472	—	—	.	—	– 472
Bilanzsumme Balance sheet total	1 180 706	135 317	13 585	1 329 608	155 008	1 104 709	33 065	1 292 782	2 622 390

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 1	USD 2	EUR 3	Übrige Fremdwährungen Other foreign currencies 4	Leih- und Repo-geschäfte ¹ Lending and repo transactions ¹ 5	Edelmetalle Precious metals 6	Total 7
Aktiven / Assets								
Flüssige Mittel Liquid assets	2010	46 306	41 657	3 484	14 695	.	.	106 143
	2011	185 298	38 035	24 296	11 335	.	.	258 964
	2012	280 954	40 473	8 944	10 434	.	.	340 805
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	2010	50 715	28 779	25 429	38 330	.	.	143 252
	2011	9 309	19 916	15 597	33 345	.	.	78 167
	2012	2 963	18 193	15 992	18 396	.	.	55 543
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	2010	15 858	30 288	24 472	18 838	—	14 949	104 405
	2011	14 507	33 264	30 956	17 136	—	14 764	110 627
	2012	13 245	25 476	29 494	15 898	—	12 801	96 913
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	2010	70 011	230 925	106 584	85 835	3 977	94	497 426
	2011	49 105	242 727	106 268	88 636	3 374	58	490 168
	2012	37 126	202 017	77 654	84 578	—	30	401 405
Forderungen gegenüber Kunden Amounts due from customers	2010	142 375	263 948	49 021	61 059	50	847	517 300
	2011	138 908	266 246	47 026	61 670	4	1 032	514 885
	2012	144 412	298 221	49 389	66 876	—	772	559 670
Hypothekarforderungen Mortgage loans	2010	761 494	453	1 203	3 937	.	.	767 088
	2011	801 009	895	1 372	6 093	.	.	809 368
	2012	837 599	867	1 921	7 472	.	.	847 859
Wertschriften ² und Edelmetalle Securities ² and precious metals	2010	96 095	100 703	61 896	63 258	.	31 396	353 348
	2011	85 018	79 296	52 418	50 475	.	34 790	301 997
	2012	76 176	95 042	52 096	38 830	.	35 374	297 517
Beteiligungen Participating interests	2010	49 272	6 363	745	4 694	.	.	61 074
	2011	62 379	576	640	713	.	.	64 309
	2012	59 820	602	645	645	.	.	61 712
Sachanlagen Tangible fixed assets	2010	22 405	503	5	407	.	.	23 319
	2011	22 744	532	4	384	.	.	23 663
	2012	21 411	554	3	487	.	.	22 455
Übrige Positionen ³ Sundry items ³	2010	59 092	– 6 036	11 120	76 251	—	743	141 171
	2011	58 258	23 119	5 076	53 694	—	670	140 816
	2012	43 349	– 3 712	10 236	43 931	21	577	94 401
Bilanzsumme Balance sheet total	2010	1313 624	697 582	283 961	367 304	4 027	48 029	2 714 526
	2011	1426 534	704 606	283 652	323 481	3 378	51 314	2 792 965
	2012	1517 054	677 732	246 373	287 546	21	49 553	2 778 279

Bilanzpositionen Balance sheet items	Jahres- ende	CHF	USD	EUR	Übrige Fremd- währ- ungen Other foreign currencies	Leih- und Repo- geschäfte ¹ Lending and repo trans- actions ¹	Edel- metalle Precious metals	Total
	End of year	1	2	3	4	5	6	7
Passiven / Liabilities								
Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	2010	4 981	70 957	7 900	7 547	.	.	91 386
	2011	4 626	81 423	14 431	15 201	.	.	115 681
	2012	4377	43 794	6 791	4 892	.	.	59 853
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	2010	32 656	26 222	28 087	14 723	—	20 901	122 587
	2011	30 589	24 902	27 227	17 194	—	17 392	117 305
	2012	31 627	30 397	23 878	17 706	—	16 990	120 598
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	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
	2012	127 000	123 305	48 230	50 144	—	1 168	349 847
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	2010	441 103	1 027	14 262	301	.	.	456 694
	2011	472 190	1 375	14 544	369	.	.	488 478
	2012	511 311	1 025	13 822	375	.	.	526 533
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	2010	234 387	164 780	101 477	51 418	—	19 135	571 197
	2011	267 686	188 958	99 498	60 080	—	23 829	640 051
	2012	304 807	205 823	125 808	60 767	—	28 488	725 694
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	2010	55 030	192 770	53 407	58 493	974	711	361 385
	2011	47 858	170 053	55 163	62 650	—	905	336 629
	2012	47 884	156 989	26 801	56 605	—	864	289 144
Kassenobligationen Cash bonds	2010	36 118	.	—	.	.	.	36 118
	2011	34 249	.	0	.	.	.	34 250
	2012	30 077	—	29	—	.	.	30 106
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	2010	129 020	101 749	101 647	27 584	.	.	360 000
	2011	132 202	97 398	97 379	27 785	.	.	354 764
	2012	141 202	101 044	89 833	27 368	.	.	359 447
Übrige Positionen ⁴ Sundry items ⁴	2010	103 223	28 636	— 9 533	69 709	—	631	192 665
	2011	98 632	55 148	— 15 939	50 559	—	654	189 054
	2012	92 488	26 679	— 2 986	48 792	21	574	165 566
Eigene Mittel Equity	2010	145 306	— 356	210	— 1 026	.	.	144 134
	2011	152 800	— 148	303	674	.	.	153 629
	2012	153 008	— 493	309	— 1 334	.	.	151 491
Bilanzsumme Balance sheet total	2010	1 253 913	725 661	384 272	304 779	3 204	42 697	2 714 526
	2011	1 331 538	753 174	366 353	295 644	2 082	44 173	2 792 965
	2012	1 443 781	688 564	332 515	265 317	21	48 082	2 778 279

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, unpaid 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

Jahresende End of year	Aktiven Assets	Passiven Liabilities		Bilanz- summe	Aktiven Assets	Passiven Liabilities			
	Inland Domestic	Ausland Foreign	Inland Domestic	Ausland Foreign	Balance sheet total	Inland Domestic	Ausland Foreign	Inland Domestic	Ausland Foreign
	1	2	3	4	5	6	7	8	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	1 369 353	1 423 613	1 304 788	1 488 178	2 792 965	49.0	51.0	46.7	53.3
2012	1 492 600	1 285 679	1 363 837	1 414 442	2 778 279	53.7	46.3	49.1	50.9

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 1	USD 2	EUR 3	Übrige Fremd- währungen Other foreign currencies 4	Edel- metalle ¹ Precious metals ¹ 5	Total 6
Aktiven / Assets							
Inland 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	1 251 809	47 655	24 628	6 994	38 266	1 369 353
	2012	1 380 613	42 810	21 971	8 298	38 908	1 492 600
Ausland 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	656 951	259 025	316 487	16 425	1 423 613
	2012	136 441	634 922	224 402	279 249	10 666	1 285 679
Total	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	1 426 534	704 606	283 652	323 481	54 692	2 792 965
	2012	1 517 054	677 732	246 373	287 546	49 574	2 778 279
Passiven / Liabilities							
Inland 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	1 131 201	66 356	70 927	20 080	16 223	1 304 788
	2012	1 204 024	64 263	62 338	19 479	13 734	1 363 837
Ausland 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	200 338	686 819	295 425	275 564	30 032	1 488 178
	2012	239 757	624 301	270 178	245 838	34 369	1 414 442
Total	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	1 331 538	753 174	366 353	295 644	46 256	2 792 965
	2012	1 443 781	688 564	332 515	265 317	48 103	2 778 279

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

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	29 679	44 173
2012	38 888	10 666	49 553	13 714	34 369	48 082

1.00 Kantonalbanken / Cantonal banks

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
2012	4 095	370	4 465	4 495	463	4 958

2.00 Grossbanken / Big banks

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
2012	21 563	4 697	26 260	6 481	19 270	25 750

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2008	123	—	123	105	17	121
2009	133	—	133	101	29	130
2010	126	—	126	86	37	123
2011	127	—	127	85	39	125
2012	125	—	125	84	38	122

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	887	40	927	307	40	348

Jahresende 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)

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	11 723	14 097
2012	11 016	5 134	16 150	2 196	13 254	15 450

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.
2009	.	.	.	.	.	.
2010	.	.	.	.	.	.
2011	.	.	.	.	.	.
2012	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2012	5 564	1 669	7 234	1 001	5 117	6 118

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	6 318	7 314
2012	5 218	3 464	8 683	1 063	8 050	9 114

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
2012	133	14	147	6	142	148

8.00 Privatbankiers / Private bankers

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
2012	1 070	410	1 480	144	1 161	1 305

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

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
2012	21	—	21	21	—	21

2.00 Grossbanken / Big banks

2008	8 799	—	8 799	8 799	—	8 799
2009	—	—	—	—	—	—
2010	—	—	—	—	—	—
2011	—	—	—	—	—	—
2012	—	—	—	—	—	—

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 7
		CHF 1	Fremd- währ- ungen Foreign currencies 2	Total 3	CHF 4	Fremd- währ- ungen Foreign currencies 5	Total 6	
Forderungen / Claims								
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	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	64 872	70 536	95 863
	2012	8 370	13 927	22 297	4 875	56 941	61 816	84 112
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	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	421 724	449 565	486 736
	2012	22 580	12 376	34 956	14 546	351 873	366 419	401 375
Forderungen gegenüber Banken, Total Amounts due from banks, total	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	581 157
	2010	45 680	26 098	71 778	40 190	470 845	511 034	582 812
	2011	30 107	32 390	62 497	33 505	486 597	520 101	582 599
	2012	30 950	26 303	57 253	19 421	408 813	428 234	485 487
Verpflichtungen / Liabilities								
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	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	59 476	82 058	99 913
	2012	8 879	10 531	19 410	22 748	61 450	84 198	103 608
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	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
	2012	30 136	18 012	48 148	96 864	203 667	300 531	348 679
Verpflichtungen gegenüber Banken, Total Amounts due to banks, total	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	303 951	386 199	459 562
	2012	39 015	28 542	67 558	119 612	265 117	384 730	452 287
Überschuss Aktiven bzw. Passiven / Net position								
Überschuss Aktiven (+) bzw. Passiven (-)	2008	– 26 758	– 15 731	– 42 488	– 1 137	142 278	141 142	98 653
Total Bankengelder	2009	– 18 810	– 6 419	– 25 230	– 4 227	126 832	122 605	97 375
Net position (surplus claims (+), surplus liabilities (-))	2010	– 6 344	– 1 463	– 7 807	– 12 533	126 654	114 121	106 314
	2011	– 8 940	– 1 925	– 10 865	– 48 744	182 646	133 902	123 037
	2012	– 8 065	– 2 240	– 10 305	– 100 191	143 696	43 505	33 200

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	
	1	2	3	4	5	6	7	8	9
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	2 061 805	1 367 605	76 287	694 200	461 501	1 279 378	132 158	782 426	498 247
2012	2 153 908	1 489 299	69 075	664 609	473 110	1 344 168	128 329	809 741	486 794

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

79 Banken / 79 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben²	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ³	Wertschriften ⁴
			Assets ²	Amounts due from banks	Money market instruments	Loans ³
			1	2	3	4
						5
Alle Länder	All countries	1 231 130	408 630	51 959	393 012	251 971
Fortgeschrittene Volkswirtschaften	Developed countries	934 417	355 727	40 062	229 851	201 340
Europa	Europe	498 280	238 120	24 186	83 852	109 621
Andorra	Andorra	79	—	—	—	—
Belgien	Belgium	4 158	1 679	389	834	1 131
Dänemark	Denmark	7 599	5 301	—	366	1 539
Deutschland	Germany	55 626	16 270	6 081	9 534	18 342
Estland	Estonia	56	0	—	56	—
Färöer	Faeroe Islands	1	—	—	0	—
Finnland	Finland	5 549	3 149	—	204	1 543
Frankreich	France	50 215	17 630	9 435	6 089	14 930
Griechenland	Greece	1 035	2	—	—	—
Grönland	Greenland	—	—	—	—	—
Irland	Ireland	6 553	1 508	—	—	2 450
Island	Iceland	229	127	—	2	—
Italien	Italy	7 623	2 268	—	1 518	2 591
Luxemburg	Luxembourg	33 165	9 734	355	5 633	9 582
Malta	Malta	952	192	—	—	—
Niederlande	Netherlands	33 236	2 008	3 959	14 383	—
Norwegen	Norway	2 514	173	54	—	2 105
Österreich	Austria	6 958	3 047	—	—	2 479
Portugal	Portugal	794	36	—	—	—
San Marino	San Marino	2	—	—	2	—
Schweden	Sweden	5 224	156	956	—	—
Slowakei	Slovakia	95	—	—	22	26
Slowenien	Slovenia	118	—	—	72	—
Spanien	Spain	6 283	1 226	—	—	—
Vatikanstadt	Vatican	—	—	—	—	—
Vereinigtes Königreich	United Kingdom	267 500	173 557	1 162	33 926	35 142
Zypern	Cyprus	2 716	7	—	2 660	—
Übrige	Other	436 137	117 607	15 876	145 999	91 719
Australien	Australia	22 439	6 442	1 256	—	—
Japan	Japan	48 505	23 731	6 559	2 969	—
Kanada	Canada	8 678	897	1 173	—	4 011
Neuseeland	New Zealand	911	89	—	—	—
Vereinigte Staaten	United States	355 605	86 447	6 888	132 897	74 399
Offshore-Finanzzentren	Offshore centres	185 407	32 384	9 584	105 840	24 479
Aruba	Aruba	151	—	—	151	—
Bahamas	Bahamas	14 433	3 994	—	8 501	1 315
Bahrain	Bahrain	917	159	—	724	—
Barbados	Barbados	134	—	—	127	—

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	
		Verpflich-tungen⁵	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben	Verpflich-tungen Liabilities
		Amounts due⁵	To banks	To customers in savings or deposit accounts	Other amounts due to customers	Assets	6
		1	2	3	4	5	
Alle Länder	All countries	1 290 083	332 148	25 911	552 469	935 455	902 464
Fortgeschrittene Volkswirtschaften	Developed countries	743 981	256 966	21 532	204 653	750 224	570 429
Europa	Europe	508 390	202 659	20 435	122 061	343 891	354 414
Andorra	Andorra	499	182	12	297	66	323
Belgien	Belgium	5 346	2 423	367	2 377	1 511	2 560
Dänemark	Denmark	908	404	65	262	2 191	504
Deutschland	Germany	48 341	19 089	7 954	14 250	33 302	28 322
Estland	Estonia	136	-	9	110	11	65
Färöer	Faeroe Islands	3	-	0	0	-	2
Finnland	Finland	689	309	52	219	2 639	355
Frankreich	France	45 091	26 656	5 217	10 433	18 076	16 292
Griechenland	Greece	5 212	109	819	4 280	707	3 181
Grönland	Greenland	0	-	-	-	-	0
Irland	Ireland	8 874	1 113	92	6 282	5 143	7 312
Island	Iceland	136	74	5	36	133	93
Italien	Italy	16 808	4 547	2 463	9 475	6 388	10 241
Luxemburg	Luxembourg	40 909	28 202	66	7 808	18 000	23 777
Malta	Malta	1 741	194	25	1 514	383	966
Niederlande	Netherlands	13 856	3 020	384	8 548	23 341	9 608
Norwegen	Norway	1 408	250	38	1 066	760	1 183
Österreich	Austria	4 058	1 298	654	1 960	3 920	2 565
Portugal	Portugal	1 484	195	173	1 113	440	836
San Marino	San Marino	129	71	4	54	0	89
Schweden	Sweden	4 155	730	223	3 097	2 570	3 560
Slowakei	Slovakia	163	-	28	109	8	80
Slowenien	Slovenia	180	43	46	91	8	82
Spanien	Spain	9 889	1 581	806	7 263	4 113	6 061
Vatikanstadt	Vatican	33	-	0	22	-	16
Vereinigtes Königreich	United Kingdom	291 424	111 361	893	35 284	219 209	232 874
Zypern	Cyprus	6 919	753	41	6 112	969	3 466
Übrige	Other	235 591	54 307	1 097	82 592	406 333	216 015
Australien	Australia	16 364	5 824	183	3 910	19 418	15 405
Japan	Japan	22 378	9 573	140	10 778	45 802	20 632
Kanada	Canada	6 599	2 087	299	3 007	5 684	4 615
Neuseeland	New Zealand	2 212	76	52	1 938	527	831
Vereinigte Staaten	United States	188 037	36 747	422	62 958	334 902	174 533
Offshore-Finanzzentren	Offshore centres	385 430	45 875	1 157	226 982	116 673	252 761
Aruba	Aruba	114	-	1	105	148	82
Bahamas	Bahamas	42 193	10 242	50	17 449	11 066	31 126
Bahrain	Bahrain	1 321	679	6	615	174	466
Barbados	Barbados	278	26	0	234	70	108

³ Forderungen gegenüber Kunden und Hypothekarforderungen.
Amounts due from customers and mortgage loans.

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

79 Banken / 79 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben ⁷ davon / of which				
		Assets ⁷	Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ⁸	Wertschriften ⁹
			Amounts due from banks	Money market instruments	Loans ⁸	Securities ⁹
		1	2	3	4	5
Offshore-Finanzzentren (Fortsetzung)	Offshore centres (continued)					
Bermuda	Bermuda	3 493	.	—	.	282
Curacao	Curacao	724	.	—	624	.
Gibraltar	Gibraltar	1 492	827	—	.	.
Guernsey	Guernsey	7 385	306	.	.	3 509
Hongkong	Hong Kong SAR	38 870	16 219	1 633	11 783	5 389
Insel Man	Isle of Man	737	.	—	.	.
Jersey	Jersey	10 933	356	.	2 974	4 400
Kaimaninseln	Cayman Islands	17 701	869	—	8 563	5 334
Libanon	Lebanon	1 765	107	—	.	.
Macau	Macau SAR	116	.	—	.	.
Mauritius	Mauritius	784	10	—	.	.
Panama	Panama	9 408	306	.	8 900	.
Samoa	Samoa	665	—	—	660	—
Singapur	Singapore	29 342	9 154	5 598	9 448	2 810
Sint Maarten	Sint Maarten	46	—	—	44	—
Vanuatu	Vanuatu	2	—	—	2	—
Westindien (GB)	West Indies UK	46 308	25	.	44 672	835
Aufstrebende Volkswirtschaften	Developing countries	111 306	20 519	2 313	57 321	26 152
Europa	Europe	12 831	4 148	131	6 116	2 094
Albanien	Albania	12	.	—	7	—
Belarus	Belarus	259	239	—	.	—
Bosnien und Herzegowina	Bosnia and Herzegovina	15	.	—	14	.
Bulgarien	Bulgaria	184	.	—	163	.
Kroatien	Croatia	413	.	—	399	.
Lettland	Lithuania	35	28	—	5	—
Litauen	Latvia	144	17	—	50	.
Mazedonien	Macedonia	15	.	—	10	—
Moldova	Moldova	0	—	—	0	—
Montenegro	Montenegro	19	—	—	14	.
Polen	Poland	774	184	.	.	.
Rumänien	Romania	109	22	.	64	.
Russische Föderation	Russia	4 962	1 179	—	2 222	.
Serben	Serbia	62	.	—	58	.
Tschechische Republik	Czech Republic	875	554	—	.	.
Türkei	Turkey	4 386	1 800	73	.	.
Ukraine	Ukraine	359	94	—	.	.
Ungarn	Hungary	208	12	—	125	65
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	
		Verpflich-tungen¹⁰	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben	Verpflich-tungen
		Amounts due¹⁰	To banks	To customers in savings or deposit accounts	Other amounts due to customers	Assets	Liabilities
		1	2	3	4	5	6
Offshore-Finanzzentren (Fortsetzung)	Offshore centres (continued)						
Bermuda	Bermuda	7 478	44	60	7 274	2 809	5 884
Curaçao	Curaçao	1 441	42	10	1 382	223	905
Gibraltar	Gibraltar	3 670	2 027	5	1 537	1 065	2 144
Guernsey	Guernsey	54 550	12 544	49	10 060	5 158	38 162
Hongkong	Hong Kong SAR	29 621	3 470	108	21 636	24 931	16 559
Insel Man	Isle of Man	1 891	329	2	1 547	411	964
Jersey	Jersey	65 279	3 573	24	5 610	8 647	63 246
Kaimaninseln	Cayman Islands	28 523	3 493	6	23 616	13 870	21 655
Libanon	Lebanon	5 369	2 305	21	3 007	431	2 251
Macau	Macau SAR	1 043	-	-	141	62	982
Mauritius	Mauritius	1 011	93	29	876	603	593
Panama	Panama	29 992	113	137	29 588	4 317	10 727
Samoa	Samoa	1 677	-	-	1 667	611	1 334
Singapur	Singapore	23 024	5 787	294	15 066	17 620	13 347
Sint Maarten	Sint Maarten	76	-	-	75	14	52
Vanuatu	Vanuatu	76	-	-	71	0	64
Westindien (GB)	West Indies UK	86 804	207	345	85 425	24 442	42 109
Aufstrebende Volkswirtschaften	Developing countries	160 672	29 307	3 222	120 834	68 558	79 275
Europa	Europe	27 377	6 493	984	19 655	6 395	11 720
Albanien	Albania	67	57	2	8	6	10
Belarus	Belarus	322	251	2	68	145	67
Bosnien und Herzegowina	Bosnia and Herzegovina	95	-	23	45	4	62
Bulgarien	Bulgaria	1 546	1 146	34	366	42	107
Kroatien	Croatia	810	407	78	323	30	457
Lettland	Lithuania	514	383	7	124	30	438
Litauen	Latvia	111	7	7	95	4	45
Mazedonien	Macedonia	84	-	13	38	8	47
Moldova	Moldova	33	-	2	30	0	7
Montenegro	Montenegro	33	-	4	28	11	13
Polen	Poland	1 320	646	107	544	232	561
Rumänen	Romania	320	13	46	258	41	175
Russische Föderation	Russia	13 779	1 534	190	11 989	3 343	6 197
Serben	Serbia	717	-	107	266	32	290
Tschechische Republik	Czech Republic	1 156	89	156	906	556	761
Türkei	Turkey	3 630	130	71	3 318	1 687	1 730
Ukraine	Ukraine	1 873	1 026	21	824	173	473
Ungarn	Hungary	968	403	112	426	50	278
Residual Europa	Residual Europe	-	-	-	-	-	-

⁸ Forderungen gegenüber Kunden und Hypothekarforderungen.

⁹ Amounts due from customers and mortgage loans.

¹⁰ Handelsbestände, Finanzanlagen und Beteiligungen.

Trading portfolios, financial investments and participating interests.

¹¹ 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

79 Banken / 79 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben ¹² davon / of which				
		Assets ¹²	Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ¹³	Wertschriften ¹⁴
			Amounts due from banks	Money market instruments	Loans ¹³	Securities ¹⁴
		1	2	3	4	5
Lateinamerika und Karibik	Latin America and Caribbean	24 149	4 888	161	.	6 976
Argentinien	Argentina	872	4	—	.	.
Belize	Belize	1 100	.	—	.	.
Bolivien	Bolivia	193	—	—	185	.
Bonaire, Sint Eustatius und Saba	Bonaire, St. Eustatius and Saba	.	—	—	.	.
Brasilien	Brazil	11 832	4 195	—	1 820	5 541
Chile	Chile	745	216	—	283	.
Costa Rica	Costa Rica	260	.	—	253	.
Dominica	Dominica	28	—	—	28	—
Dominikanische Republik	Dominican Republic	114	—	—	111	.
Ecuador	Ecuador	272	—	—	268	—
El Salvador	El Salvador	60	.	—	36	—
Falklandinseln	Falkland Islands	.	—	—	.	—
Grenada	Grenada	6	—	—	6	—
Guatemala	Guatemala	59	.	—	55	—
Guyana	Guyana	1	—	—	.	—
Haiti	Haiti	1	.	—	0	—
Honduras	Honduras	74	.	—	36	35
Jamaika	Jamaica	112	—	—	75	.
Kolumbien	Colombia	485	.	—	373	.
Kuba	Cuba	1	.	—	1	—
Mexiko	Mexico	5 386	405	—	.	.
Nicaragua	Nicaragua	1	—	—	1	—
Paraguay	Paraguay	175	—	—	173	.
Peru	Peru	457	39	—	.	71
St. Lucia	St. Lucia	35	—	—	35	.
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	209	—	—	207	.
Suriname	Suriname	56	—	—	56	—
Trinidad und Tobago	Trinidad and Tobago	7	.	—	6	.
Turks- und Caicosinseln	Turks and Caicos	168	.	—	162	.
Uruguay	Uruguay	391	.	—	384	.
Venezuela	Venezuela	1 024	0	—	768	.
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—	—	—	—
Afrika und Mittlerer Osten	Africa and Middle East	28 146	4 184	304	21 009	1 128
Ägypten	Egypt	717	46	—	.	.
Algerien	Algeria	65	34	—	29	—
Angola	Angola	11	.	—	10	—
Äquatorialguinea	Equatorial Guinea	0	—	—	.	—
Äthiopien	Ethiopia	11	.	—	5	—

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	
		Verpflich-tungen¹³	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben	Verpflich-tungen
		Amounts due¹⁵	To banks	To customers in savings or deposit accounts	Other amounts due to customers	Assets	Liabilities
		1	2	3	4	5	6
Lateinamerika und Karibik	Latin America and Caribbean	29 393	2 923	583	24 826	17 117	13 667
Argentinien	Argentina	5 706	12	99	5 584	419	2 544
Belize	Belize	3 569	—	12	3 546	410	1 400
Bolivien	Bolivia	237	—	7	228	45	119
Bonaire, Sint Eustatius und Saba	Bonaire, St. Eustatius and Saba	383	—	—	382	25	371
Brasilien	Brazil	4 112	764	138	2 582	10 611	2 209
Chile	Chile	706	—	28	508	362	449
Costa Rica	Costa Rica	516	—	26	365	66	173
Dominica	Dominica	106	—	0	105	2	28
Dominikanische Republik	Dominican Republic	415	—	17	219	93	136
Ecuador	Ecuador	245	18	13	214	59	57
El Salvador	El Salvador	79	—	1	33	4	13
Falklandinseln	Falkland Islands	—	—	—	—	—	—
Grenada	Grenada	22	—	1	21	3	6
Guatemala	Guatemala	71	—	8	60	38	43
Guyana	Guyana	1	—	—	1	0	0
Haiti	Haiti	11	—	1	5	1	8
Honduras	Honduras	321	279	2	40	10	31
Jamaika	Jamaica	64	—	1	22	101	48
Kolumbien	Colombia	545	—	44	441	273	320
Kuba	Cuba	31	—	4	12	—	14
Mexiko	Mexico	3 977	251	74	3 517	3 536	2 379
Nicaragua	Nicaragua	7	—	2	5	1	2
Paraguay	Paraguay	173	1	26	136	19	72
Peru	Peru	976	—	28	516	213	356
St. Lucia	St. Lucia	98	—	—	98	2	56
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	1 081	—	5	1 074	94	507
Suriname	Suriname	3	—	0	2	56	1
Trinidad und Tobago	Trinidad and Tobago	435	—	3	26	6	162
Turks- und Caicosinseln	Turks and Caicos	502	—	—	404	66	117
Uruguay	Uruguay	1 828	218	11	1 587	207	745
Venezuela	Venezuela	3 175	47	30	3 093	398	1 301
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—	—	—	—	—
Afrika und Mittlerer Osten	Africa and Middle East	59 080	14 567	1 018	42 014	11 309	27 823
Ägypten	Egypt	2 951	315	46	2 581	279	1 756
Algerien	Algeria	905	109	32	763	19	315
Angola	Angola	2 265	2 134	2	129	1	542
Äquatorialguinea	Equatorial Guinea	46	—	—	46	0	11
Äthiopien	Ethiopia	59	—	7	47	0	28

¹³ Forderungen gegenüber Kunden und Hypothekarforderungen.

Amounts due from customers and mortgage loans.

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

79 Banken / 79 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben ¹⁷ davon / of which				
		Assets ¹⁷	Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ¹⁸	Wertschriften ¹⁹
			Amounts due from 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	4	—	—	2	—
Botsuana	Botswana	39	—	—	38	—
Burkina Faso	Burkina Faso	12	—	—	2	—
Burundi	Burundi	2	—	—	2	—
Côte d'Ivoire	Côte d'Ivoire	296	—	—	29	66
Dschibuti	Djibouti	1	—	—	1	—
Eritrea	Eritrea	1	—	—	1	—
Gabun	Gabon	58	—	—	58	—
Gambia	Gambia	—	—	—	—	—
Ghana	Ghana	45	5	—	—	—
Guinea	Guinea	10	—	—	10	—
Guinea-Bissau	Guinea-Bissau	—	—	—	—	—
Irak	Iraq	67	—	—	66	—
Iran	Iran	157	—	—	60	—
Israel	Israel	2 645	418	—	—	—
Jemen	Yemen	45	—	—	43	—
Jordanien	Jordan	330	45	—	283	—
Kamerun	Cameroon	15	—	—	8	—
Kap Verde	Cape Verde	7	—	—	7	—
Katar	Qatar	2 161	402	—	1 582	—
Kenia	Kenya	340	27	—	—	—
Komoren	Comoros Islands	—	—	—	—	—
Kongo (Brazzaville)	Congo (Brazzaville)	5	—	—	5	—
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	225	—	—	38	—
Kuwait	Kuwait	1 395	22	—	1 352	—
Lesotho	Lesotho	—	—	—	—	—
Liberia	Liberia	3 448	—	—	3 398	—
Libyen	Libya	60	—	—	55	—
Madagaskar	Madagascar	3	—	—	3	—
Malawi	Malawi	1	—	—	1	—
Mali	Mali	3	—	—	3	—
Marokko	Morocco	162	30	—	105	—
Mauretanien	Mauritania	10	—	—	0	—
Mosambik	Mozambique	4	—	—	4	—
Namibia	Namibia	2	—	—	2	—
Niger	Niger	3	—	—	3	—
Nigeria	Nigeria	400	222	—	—	—
Oman	Oman	827	361	—	464	—

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	
		Verpflich-tungen²⁰	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben	Verpflich-tungen
		Amounts due²⁰	To banks	To customers in savings or deposit accounts	Other amounts due to customers	Assets	Liabilities
		1	2	3	4	5	6
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)						
Benin	Benin	43	.	1	41	0	7
Botswana	Botswana	61	.	4	17	39	52
Burkina Faso	Burkina Faso	65	.	2	52	0	7
Burundi	Burundi	23	—	.	21	0	3
Côte d'Ivoire	Côte d'Ivoire	754	374	5	174	208	232
Dschibuti	Djibouti	38	—	1	37	0	11
Eritrea	Eritrea	5	.	1	4	.	4
Gabun	Gabon	29	.	1	28	54	13
Gambia	Gambia	41	.	0	16	0	36
Ghana	Ghana	122	.	8	109	29	74
Guinea	Guinea	198	.	1	32	1	192
Guinea-Bissau	Guinea-Bissau	9	—	.	9	—	.
Irak	Iraq	150	.	1	144	54	71
Iran	Iran	432	164	6	261	115	15
Israel	Israel	6 024	129	224	5 634	913	2 824
Jemen	Yemen	178	6	.	170	1	47
Jordanien	Jordan	2 378	1 303	8	1 065	67	521
Kamerun	Cameroon	58	.	5	53	0	15
Kap Verde	Cape Verde	28	.	0	27	0	25
Katar	Qatar	1 539	1 023	8	500	343	633
Kenia	Kenya	866	.	45	756	97	292
Komoren	Comoros Islands	16	—	.	16	.	.
Kongo (Brazzaville)	Congo (Brazzaville)	60	.	2	58	2	10
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	563	.	3	318	200	378
Kuwait	Kuwait	3 063	997	13	2 031	435	1 529
Lesotho	Lesotho	5	.	.	4	.	4
Liberia	Liberia	3 932	.	4	3 847	2 883	2 211
Libyen	Libya	568	.	8	410	21	348
Madagaskar	Madagascar	94	.	4	87	1	22
Malawi	Malawi	22	.	1	21	0	12
Mali	Mali	23	.	1	22	.	4
Marokko	Morocco	1 184	9	57	1 116	45	435
Maurenien	Mauritania	27	.	1	22	0	21
Mosambik	Mozambique	72	.	3	21	2	61
Namibia	Namibia	36	.	11	25	1	15
Niger	Niger	8	.	0	8	3	7
Nigeria	Nigeria	2 018	.	9	742	288	1 694
Oman	Oman	1 741	122	3	1 614	404	1 142

¹⁸ Forderungen gegenüber Kunden und Hypothekarforderungen.

Amounts due from customers and mortgage loans.

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

79 Banken / 79 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben ²² davon / of which				
		Assets ²²	Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ²³	Wertschriften ²⁴
			Amounts due from banks	Money market instruments	Loans ²³	Securities ²⁴
		1	2	3	4	5
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)					
Palästina	Palestine	6	—	—	—	—
Ruanda	Rwanda	2	—	—	2	—
Sambia	Zambia	23	—	—	22	—
São Tomé und Príncipe	Sao Tome and Principe	—	—	—	—	—
Saudi-Arabien	Saudi Arabia	3 602	683	—	—	—
Senegal	Senegal	24	—	—	16	—
Seychellen	Seychelles	925	—	—	916	—
Sierra Leone	Sierra Leone	—	—	—	—	—
Simbabwe	Zimbabwe	9	—	—	9	—
Somalia	Somalia	—	—	—	—	—
St. Helena	St. Helena	—	—	—	—	—
Südafrika	South Africa	668	138	—	190	—
Südsudan	South Sudan	—	—	—	—	—
Sudan	Sudan	152	—	—	116	—
Swasiland	Swaziland	1	—	—	1	—
Syrien	Syria	41	—	—	41	—
Tansania	Tanzania	33	—	—	33	—
Togo	Togo	8	—	—	8	—
Tschad	Chad	—	—	—	—	—
Tunesien	Tunisia	37	17	—	18	—
Uganda	Uganda	5	—	—	5	—
Vereinigte Arabische Emirate	United Arab Emirates	9 024	1 191	—	—	266
Zentralefrikanische Republik	Central African Republic	1	—	—	1	—
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	—	—	—	—	—
Asien und Pazifik	Asia and Pacific	46 180	7 299	1 717	18 932	15 953
Afghanistan	Afghanistan	—	—	—	—	—
Armenien	Armenia	103	—	—	99	—
Aserbaidschan	Azerbaijan	285	—	—	220	—
Bangladesch	Bangladesh	25	10	—	15	—
Bhutan	Bhutan	—	—	—	—	—
Britisches Übersee- Territorium	British Overseas Territories	21	—	—	20	—
Brunei Darussalam	Brunei	96	—	—	—	—
China	China	11 294	1 671	—	—	—
Chinesisches Taipei	Chinese Taipei	6 500	1 805	—	—	—
Fidschi	Fiji	3	—	—	—	—
Französisch-Polynesien	French Polynesia	30	—	—	—	—
Georgien	Georgia	93	—	—	81	—
Indien	India	4 277	1 384	462	—	—

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	
		Verpflich-tungen²⁵	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben	Verpflich-tungen
		Amounts due²⁵	To banks	To customers in savings or deposit accounts	Other amounts due to customers	Assets	Liabilities
		1	2	3	4	5	6
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)						
Palästina	Palestine	230	.	.	66	—	—
Ruanda	Rwanda	30	—	2	28	1	25
Sambia	Zambia	74	.	1	72	19	42
São Tomé und Príncipe	Sao Tome and Principe	—	—	—	—	—	4
Saudi-Arabien	Saudi Arabia	8 616	3 203	30	5 303	1 611	5 666
Senegal	Senegal	156	.	7	147	9	33
Seychellen	Seychelles	2 694	.	5	2 682	525	1 231
Sierra Leone	Sierra Leone	11	.	.	11	.	2
Simbabwe	Zimbabwe	79	.	6	70	6	43
Somalia	Somalia	1	.	.	.	.	1
St. Helena	St. Helena	—	—	—	—	—	—
Südafrika	South Africa	2 887	1 312	209	1 316	445	936
Südsudan	South Sudan	—	—	.	.	.	—
Sudan	Sudan	47	15	1	31	0	3
Swasiland	Swaziland	59	.	1	11	0	54
Syrien	Syria	235	38	3	192	10	56
Tansania	Tanzania	160	.	5	149	12	75
Togo	Togo	61	.	2	59	7	7
Tschad	Chad	7	.	0	6	.	2
Tunesien	Tunisia	492	110	27	354	15	238
Uganda	Uganda	205	.	2	34	5	179
Vereinigte Arabische Emirate	United Arab Emirates	10 326	766	183	8 393	2 140	3 602
Zentralafrikanische Republik	Central African Republic	4	—	2	2	0	1
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	—	—	.	—	—	—
Asien und Pazifik	Asia and Pacific	44 822	5 324	637	34 339	33 737	26 065
Afghanistan	Afghanistan	17	.	1	13	0	13
Armenien	Armenia	191	11	2	178	31	41
Aserbaidschan	Azerbaijan	279	43	10	225	158	85
Bangladesch	Bangladesh	229	158	3	68	13	19
Bhutan	Bhutan	2	.	.	1	0	1
Britisches Übersee- Territorium	British Overseas Territories	244	—	.	244	.	0
Brunei Darussalam	Brunei	230	.	.	229	68	113
China	China	7 280	679	110	4 736	9 055	4 539
Chinesisches Taipei	Chinese Taipei	9 212	157	19	8 721	4 599	5 797
Fidschi	Fiji	9	.	1	8	0	5
Französisch-Polynesien	French Polynesia	36	.	5	30	1	14
Georgien	Georgia	288	124	1	163	69	114
Indien	India	1 344	92	58	920	3 252	895

²³ Forderungen gegenüber Kunden und Hypothekarforderungen.

Amounts due from customers and mortgage loans.

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

79 Banken / 79 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben ²⁷ davon / of which				
		Assets ²⁷	Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ²⁸	Wertschriften ²⁹
			Amounts due from banks	Money market instruments	Loans ²⁸	Securities ²⁹
		1	2	3	4	5
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)					
Indonesien	Indonesia	5 544	147	—	—	—
Kambodscha	Cambodia	3	—	—	3	—
Kasachstan	Kazakhstan	311	37	—	241	29
Kirgisien	Kyrgyz Republic	2	—	—	1	—
Kiribati	Kiribati	—	—	—	—	—
Laos	Laos	13	—	—	13	—
Malaysia	Malaysia	3 934	1 124	—	—	—
Malediven	Maldives	11	—	—	11	—
Marshallinseln	Marshall Islands	2 928	—	—	2 918	—
Mongolei	Mongolia	60	—	—	37	—
Myanmar	Myanmar	1	—	—	—	—
Nauru	Nauru	—	—	—	—	—
Nepal	Nepal	4	—	—	4	—
Neukaledonien	New Caledonia	16	—	—	16	—
Nordkorea	North Korea	—	—	—	—	—
Pakistan	Pakistan	365	3	—	193	—
Palau	Palau	—	—	—	—	—
Papua-Neuginea	Papua New Guinea	13	—	—	1	—
Philippinen	Philippines	1 436	91	—	—	—
Salomonen	Solomon Islands	0	—	—	—	—
Sri Lanka	Sri Lanka	119	39	—	80	—
Südkorea	South Korea	6 497	591	—	173	—
Tadschikistan	Tajikistan	0	—	—	0	—
Thailand	Thailand	1 959	241	—	817	—
Timor-Leste	Timor Leste	—	—	—	—	—
Tonga	Tonga	—	—	—	—	—
Turkmenistan	Turkmenistan	0	—	—	0	—
Tuvalu	Tuvalu	—	—	—	—	—
US Pazifische Inseln	US Pacific Islands	—	—	—	—	—
Usbekistan	Uzbekistan	14	—	—	12	—
Vietnam	Vietnam	222	51	—	109	—
Wallis und Futuna	Wallis and Futuna	—	—	—	—	—
Residual Asien und Pazifik	Residual Asia and Pacific	—	—	—	—	—
Nicht aufgeliertbar	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	
		Verpflich-tungen³⁰	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben	Verpflich-tungen
		Amounts due³⁰	To banks	To customers in savings or deposit accounts	Other amounts due to customers	Assets	Liabilities
		1	2	3	4	5	6
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)						
Indonesien	Indonesia	5 717	42	23	5 646	3 630	3 306
Kambodscha	Cambodia	48	—	3	7	1	42
Kasachstan	Kazakhstan	947	—	7	857	52	337
Kirgisien	Kyrgyz Republic	127	—	1	11	1	120
Kiribati	Kiribati	—	—	—	—	—	—
Laos	Laos	22	—	3	8	12	17
Malaysia	Malaysia	3 797	733	35	2 952	1 873	1 753
Malediven	Maldives	27	—	1	26	6	3
Marshallinseln	Marshall Islands	3 760	—	3	3 755	2 593	2 115
Mongolei	Mongolia	47	—	0	34	59	34
Myanmar	Myanmar	11	—	—	10	—	5
Nauru	Nauru	—	—	—	—	—	8
Nepal	Nepal	126	—	4	15	1	117
Neukaledonien	New Caledonia	22	—	3	19	—	5
Nordkorea	North Korea	0	—	—	—	—	—
Pakistan	Pakistan	1 170	34	72	1 059	45	242
Palau	Palau	—	—	—	—	—	—
Papua-Neuginea	Papua New Guinea	31	—	0	15	1	13
Philippinen	Philippines	2 156	188	56	1 254	965	1 295
Salomonen	Solomon Islands	—	—	—	—	—	—
Sri Lanka	Sri Lanka	113	—	9	87	62	51
Südkorea	South Korea	2 424	592	12	514	5 570	2 237
Tadschikistan	Tajikistan	41	—	1	9	0	38
Thailand	Thailand	2 992	439	178	2 265	1 409	1 430
Timor-Leste	Timor Leste	—	—	—	—	—	—
Tonga	Tonga	0	—	—	—	0	0
Turkmenistan	Turkmenistan	737	—	—	3	0	735
Tuvalu	Tuvalu	—	—	—	—	—	—
US Pazifische Inseln	US Pacific Islands	—	—	—	—	—	—
Usbekistan	Uzbekistan	466	350	1	115	11	397
Vietnam	Vietnam	669	522	13	134	199	129
Wallis und Futuna	Wallis and Futuna	—	—	—	—	—	—
Residual Asien und Pazifik	Residual Asia and Pacific	—	—	—	—	—	—
Nicht aufgelistet	Unallocated	—	—	—	—	—	—

²⁸ Forderungen gegenüber Kunden und Hypothekarforderungen.
Amounts due from customers and mortgage loans.

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

	All banks					
	Positiver Wiederbeschaffungswert	Negativer Wiederbeschaffungswert	Kontraktvolumen	davon / of which		
	Positive replacement value	Negative replacement value	Contract volumes	Grossbanken Big banks		
	1	2	3	4	5	6
Zinsinstrumente						
Interest rate instruments	267 267	264 546	30 662 504	252 690	247 842	29 840 760
davon / of which						
Terminkontrakte inklusive FRAs						
Futures contracts including FRAs	773	905	2 433 794	765	834	2 409 954
Swaps	225 866	219 474	24 073 472	211 612	203 167	23 335 643
Optionen (OTC)						
Options (OTC)	40 620	44 159	2 487 903	40 307	43 834	2 471 846
Devisen						
Foreign exchange	124 031	134 921	10 571 632	115 922	125 962	9 648 280
davon / of which						
Terminkontrakte						
Futures contracts	36 642	36 874	3 903 154	32 473	32 795	3 379 507
Swaps	74 516	84 373	4 922 701	71 736	80 437	4 671 073
Optionen (OTC)						
Options (OTC)	12 862	13 665	1 726 041	11 704	12 721	1 578 189
Edelmetalle						
Precious metals	3 122	3 363	193 280	2 271	2 625	136 646
davon / of which						
Terminkontrakte						
Futures contracts	1 506	1 658	64 098	1 209	1 383	47 485
Optionen (OTC)						
Options (OTC)	1 433	1 498	112 755	1 026	1 174	84 788
Beteiligungstitel / Indizes						
Equity / index-related products	20 230	23 778	690 467	18 340	20 062	640 764
davon / of which						
Terminkontrakte						
Futures contracts	3 483	3 584	112 596	3 432	3 530	110 573
Optionen (OTC)						
Options (OTC)	12 886	15 418	317 175	11 335	12 151	283 489
Kreditderivate						
Credit derivatives	33 009	34 268	2 455 689	32 842	34 090	2 438 428
davon / of which						
Credit Default Swaps	32 120	33 756	2 423 825	32 011	33 642	2 410 343
Total Return Swaps	598	368	22 598	540	364	18 877
First to Default Swaps	288	84	2 820	288	84	2 820
Übrige						
Other	2 357	1 755	101 131	2 316	1 462	99 046
davon / of which						
Terminkontrakte						
Futures contracts	300	173	10 285	300	173	10 105
Optionen (OTC)						
Options (OTC)	151	610	7 761	122	328	7 065
Total	450 016	462 632	44 674 703	424 382	432 043	42 803 925

36 Treuhandgeschäfte – Inland und Ausland / Währungen

Fiduciary transactions, 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 1	USD 2	EUR 3	Übrige Fremd- währungen Other foreign currencies 4	Edelmetalle Precious metals 5	Total 6
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Treuhandguthaben / Fiduciary assets

Inland	2008	1 447	664	647	131	—	2 888
Domestic	2009	2 476	911	481	247	6	4 122
	2010	2 339	779	497	165	—	3 781
	2011	2 508	777	1 672	216	17	5 190
	2012	2 566	1 344	1 601	302	82	5 895
Ausland	2008	24 705	166 121	143 709	44 900	106	379 541
Foreign	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	5 877	85 937	53 250	30 173	30	175 267
	2012	3 455	74 097	26 062	28 239	—	131 852
Total	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	8 385	86 714	54 921	30 388	48	180 457
	2012	6 020	75 441	27 662	28 541	82	137 747

Treuhandverpflichtungen / Fiduciary liabilities

Inland	2008	17 470	15 930	27 587	6 263	9	67 259
Domestic	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	6 212	8 604	11 273	5 492	22	31 603
	2012	4 567	8 337	5 851	6 058	15	24 828
Ausland	2008	8 682	150 855	116 769	38 767	97	315 170
Foreign	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	2 173	78 110	43 648	24 896	26	148 854
	2012	1 454	67 104	21 811	22 483	67	112 919
Total	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	8 385	86 714	54 921	30 388	48	180 457
	2012	6 020	75 441	27 662	28 541	82	137 747

37 Treuhandgeschäfte – Bankengruppen Fiduciary transactions, by bank category

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	2003 1	2004 2	2005 3	2006 4	2007 5	2008 6	2009 7	2010 8	2011 9	2012 10

1.00–8.00 Alle Banken / All banks

1.00–8.00 Alle Banken	309 989	314 604	376 478	434 020	482 945	382 429	249 580	201 829	180 457	137 747
1.00 Kantonalbanken	6 962	7 651	7 480	8 205	9 936	7 120	3 672	3 299	3 433	1 998
2.00 Grossbanken	50 237	50 442	58 679	76 309	81 070	57 533	27 849	21 019	17 637	14 246
3.00 Regionalbanken und Sparkassen	350	334	444	496	669	621	289	161	134	79
4.00 Raiffeisenbanken	153	147	163	230	337	220	27	14	59	6
5.00 Übrige Banken	216 754	217 450	265 508	294 087	336 983	274 103	175 049	142 897	128 752	95 669
5.11 Handelsbanken	5 700	4 537	3 045	3 205	3 595	.	.	.	.	.
5.12 Börsenbanken	48 474	50 343	61 113	75 852	75 055	61 020	40 869	33 905	30 976	21 842
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken ¹	44	44	53	55	60	1 626	2 042	1 785	1 845	1 726
5.20 Ausländisch beherrschte Banken	162 536	162 526	201 298	214 975	258 273	211 458	132 137	107 207	95 931	72 101
7.00 Filialen ausländischer Banken	9 200	11 068	7 165	8 911	7 789	8 054	8 468	6 179	3 940	4 992
8.00 Privatbankiers	26 333	27 512	37 038	45 782	46 162	34 777	34 226	28 259	26 502	20 757
1.00–5.00 Total	274 456	276 024	332 275	379 327	428 994	339 598	206 886	167 390	150 015	111 998

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	-8.7	1.5	19.7	15.3	11.3	-20.8	-34.7	-19.1	-10.6	-23.7
1.00 Cantonal banks	-16.2	9.9	-2.2	9.7	21.1	-28.3	-48.4	-10.1	4.1	-41.8
2.00 Big banks	-3.8	0.4	16.3	30.0	6.2	-29.0	-51.6	-24.5	-16.1	-19.2
3.00 Regional banks and savings banks	-14.4	-4.4	32.9	11.6	34.9	-7.1	-53.4	-44.5	-16.5	-41.3
4.00 Raiffeisen banks	-10.0	-4.1	11.5	40.9	46.2	-34.6	-87.8	-48.5	323.3	-90.0
5.00 Other banks	-9.4	0.3	22.1	10.8	14.6	-18.7	-36.1	-18.4	-9.9	-25.7
5.11 Commercial banks	-10.5	-20.4	-32.9	5.3	12.2	.	.	.	.	.
5.12 Stock exchange banks	-12.5	3.9	21.4	24.1	-1.1	-18.7	-33.0	-17.0	-8.6	-29.5
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions ¹	-3.8	-0.7	22.0	4.0	7.8	2 624.0	25.7	-12.6	3.4	-6.5
5.20 Foreign-controlled banks	-8.4	0.0	23.9	6.8	20.1	-18.1	-37.5	-18.9	-10.5	-24.8
7.00 Branches of foreign banks	13.0	20.3	-35.3	24.4	-12.6	3.4	5.1	-27.0	-36.2	26.7
8.00 Private bankers	-14.5	4.5	34.6	23.6	0.8	-24.7	-1.6	-17.4	-6.2	-21.7
Total for 1.00–5.00	-8.6	0.6	20.4	14.2	13.1	-20.8	-39.1	-19.1	-10.4	-25.3

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 transactions, by country^{1,2}

79 Banken / 79 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben Assets	Verpflichtungen Liabilities
	1		2
Alle Länder	All countries	116 899	98 892
Fortgeschrittene Volkswirtschaften	Developed countries	89 270	20 287
Europa	Europe	87 256	17 112
Andorra	Andorra	—	81
Belgien	Belgium	3 110	421
Dänemark	Denmark	—	33
Deutschland	Germany	1 004	1 734
Estonland	Estonia	—	7
Färöer	Faeroe Islands	—	—
Finnland	Finland	—	11
Frankreich	France	12 389	1 659
Griechenland	Greece	171	859
Grönland	Greenland	—	—
Irland	Ireland	3 150	199
Island	Iceland	—	—
Italien	Italy	—	576
Luxemburg	Luxembourg	30 451	1 987
Malta	Malta	3 831	239
Niederlande	Netherlands	15 106	2 033
Norwegen	Norway	892	59
Österreich	Austria	—	291
Portugal	Portugal	—	299
San Marino	San Marino	—	5
Schweden	Sweden	110	180
Slowakei	Slovakia	—	23
Slowenien	Slovenia	—	4
Spanien	Spain	177	759
Vatikanstadt	Vatican	—	—
Vereinigtes Königreich	United Kingdom	15 306	4 043
Zypern	Cyprus	182	1 602
Übrige	Other	2 014	3 175
Australien	Australia	—	367
Japan	Japan	—	307
Kanada	Canada	108	696
Neuseeland	New Zealand	—	394
Vereinigte Staaten	United States	347	1 412
Offshore-Finanzzentren	Offshore centres	24 580	45 311
Aruba	Aruba	—	24
Bahamas	Bahamas	—	4 071
Bahrain	Bahrain	326	200
Barbados	Barbados	—	39

Länder Countries		Banken Banks	Guthaben Assets	Verpflichtungen Liabilities	1	2
Offshore-Finanzzentren (Fortsetzung)						
Bermuda	Offshore centres (continued)	Bermuda	.		1 092	
Curaçao		Curaçao	.		339	
Gibraltar		Gibraltar	—		549	
Guernsey		Guernsey	5 168		1 041	
Hongkong		Hong Kong SAR	144		1 198	
Insel Man		Isle of Man	.		460	
Jersey		Jersey	10 572		2 816	
Kaimaninseln		Cayman Islands	.		3 773	
Libanon		Lebanon	2 336		1 896	
Macau		Macau SAR	—		.	
Mauritius		Mauritius	—		102	
Panama		Panama	58		7 583	
Samoa		Samoa	—		122	
Singapur		Singapore	574		1 647	
Sint Maarten		Sint Maarten	—		70	
Vanuatu		Vanuatu	—		25	
Westindien (GB)		West Indies UK	.		18 256	
Aufstrebende Volkswirtschaften						
Europa	Developing countries		3 049		33 294	
Albanien	Europe	Europe	1 665		5 884	
Belarus		Albania	—		.	
Bosnien und Herzegowina		Belarus	—		13	
Bulgarien		Bosnia and Herzegovina	—		.	
Kroatien		Bulgaria	—		44	
Lettland		Croatia	—		100	
Litauen		Lithuania	—		8	
Mazedonien		Latvia	—		3	
Moldova		Macedonia	—		4	
Montenegro		Moldova	.		.	
Polen		Montenegro	—		1	
Rumänien		Poland	.		207	
Russische Föderation		Romania	396		52	
Serbien		Russia	892		2 508	
Tschechische Republik		Serbia	.		15	
Türkei		Czech Republic	.		87	
Ukraine		Turkey	73		2 660	
Ungarn		Ukraine	115		128	
Residual Europa		Hungary	.		51	
		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 transactions, by country^{3,4}

79 Banken / 79 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben Assets	Verpflichtungen Liabilities
	1		2
Lateinamerika und Karibik	Latin America and Caribbean	69	6 545
Argentinien	Argentina	13	907
Belize	Belize	—	1 666
Bolivien	Bolivia	—	17
Bonaire, Sint Eustatius und Saba	Bonaire, St. Eustatius and Saba	—	3
Brasilien	Brazil	—	279
Chile	Chile	—	134
Costa Rica	Costa Rica	—	92
Dominica	Dominica	—	34
Dominikanische Republik	Dominican Republic	—	96
Ecuador	Ecuador	—	83
El Salvador	El Salvador	—	4
Falklandinseln	Falkland Islands	—	—
Grenada	Grenada	—	—
Guatemala	Guatemala	—	24
Guyana	Guyana	—	—
Haiti	Haiti	—	—
Honduras	Honduras	—	5
Jamaika	Jamaica	—	—
Kolumbien	Colombia	—	79
Kuba	Cuba	—	1
Mexiko	Mexico	—	830
Nicaragua	Nicaragua	—	—
Paraguay	Paraguay	—	47
Peru	Peru	—	131
St. Lucia	St. Lucia	—	114
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	—	513
Suriname	Suriname	—	—
Trinidad und Tobago	Trinidad and Tobago	—	—
Turks- und Caicosinseln	Turks and Caicos	—	308
Uruguay	Uruguay	—	216
Venezuela	Venezuela	—	945
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—
Afrika und Mittlerer Osten	Africa and Middle East	1 238	17 174
Ägypten	Egypt	—	714
Algerien	Algeria	—	76
Angola	Angola	—	90
Äquatorialguinea	Equatorial Guinea	—	—
Äthiopien	Ethiopia	—	69

Länder Countries		Banken Banks	Guthaben Assets	Verpflichtungen Liabilities
		1		2
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)			
Benin	Benin	—		28
Botswana	Botswana	—		4
Burkina Faso	Burkina Faso	—		.
Burundi	Burundi	—		.
Côte d'Ivoire	Côte d'Ivoire	—		37
Dschibuti	Djibouti	—		.
Eritrea	Eritrea	—		.
Gabun	Gabon	—		5
Gambia	Gambia	—		.
Ghana	Ghana	—		5
Guinea	Guinea	—		.
Guinea-Bissau	Guinea-Bissau	—		.
Irak	Iraq	—		25
Iran	Iran	—		61
Israel	Israel	288		1 359
Jemen	Yemen	—		324
Jordanien	Jordan	—		651
Kamerun	Cameroon	—		8
Kap Verde	Cape Verde	—		.
Katar	Qatar	—		116
Kenia	Kenya	—		178
Komoren	Comoros Islands	—		.
Kongo (Brazzaville)	Congo (Brazzaville)	—		11
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	—		80
Kuwait	Kuwait	—		396
Lesotho	Lesotho	—		—
Liberia	Liberia	—		2 431
Libyen	Libya	—		41
Madagaskar	Madagascar	—		7
Malawi	Malawi	—		.
Mali	Mali	—		.
Marokko	Morocco	—		217
Mauretanien	Mauritania	—		.
Mosambik	Mozambique	—		.
Namibia	Namibia	—		18
Niger	Niger	—		—
Nigeria	Nigeria	—		112
Oman	Oman	—		292

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 transactions, by country^{5, 6}

79 Banken / 79 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	Palestine	—	—
Ruanda	Rwanda	—	—
Sambia	Zambia	—	13
São Tomé und Príncipe	Sao Tome and Principe	—	—
Saudi-Arabien	Saudi Arabia	—	5 185
Senegal	Senegal	—	40
Seychellen	Seychelles	—	371
Sierra Leone	Sierra Leone	—	—
Simbabwe	Zimbabwe	—	11
Somalia	Somalia	—	—
St. Helena	St. Helena	—	—
Südafrika	South Africa	—	138
Südsudan	South Sudan	—	—
Sudan	Sudan	—	12
Swasiland	Swaziland	—	—
Syrien	Syria	—	179
Tansania	Tanzania	—	31
Togo	Togo	—	2
Tschad	Chad	—	—
Tunesien	Tunisia	—	140
Uganda	Uganda	—	5
Vereinigte Arabische Emirate	United Arab Emirates	830	3 474
Zentralafrikanische Republik	Central African Republic	—	—
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	—	—
Asien und Pazifik	Asia and Pacific	77	3 690
Afghanistan	Afghanistan	—	—
Armenien	Armenia	—	6
Aserbaidschan	Azerbaijan	76	150
Bangladesch	Bangladesh	—	—
Bhutan	Bhutan	—	—
Britisches Übersee-Territorium	British Overseas Territories	—	—
Brunei Darussalam	Brunei	—	23
China	China	—	149
Chinesisches Taipei	Chinese Taipei	—	390
Fidschi	Fiji	—	—
Französisch-Polynesien	French Polynesia	—	27
Georgien	Georgia	—	69
Indien	India	—	77

Länder Countries		Banken Banks	Guthaben Assets	Verpflichtungen Liabilities
			1	2
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)			
Indonesien	Indonesia	—	—	127
Kambodscha	Cambodia	—	—	
Kasachstan	Kazakhstan	—	—	336
Kirgisien	Kyrgyz Republic	—	—	19
Kiribati	Kiribati	—	—	—
Laos	Laos	—	—	—
Malaysia	Malaysia	—	—	236
Malediven	Maldives	—	—	
Marshallinseln	Marshall Islands	—	—	1 111
Mongolei	Mongolia	—	—	
Myanmar	Myanmar	—	—	—
Nauru	Nauru	—	—	—
Nepal	Nepal	—	—	
Neukaledonien	New Caledonia	—	—	3
Nordkorea	North Korea	—	—	—
Pakistan	Pakistan	—	—	271
Palau	Palau	—	—	—
Papua-Neuginea	Papua New Guinea	—	—	—
Philippinen	Philippines	—	—	63
Salomonen	Solomon Islands	—	—	—
Sri Lanka	Sri Lanka	—	—	12
Südkorea	South Korea	—	—	23
Tadschikistan	Tajikistan	—	—	
Thailand	Thailand	—	—	169
Timor-Leste	Timor Leste	—	—	—
Tonga	Tonga	—	—	—
Turkmenistan	Turkmenistan	—	—	—
Tuvalu	Tuvalu	—	—	—
US Pazifische Inseln	US Pacific Islands	—	—	
Usbekistan	Uzbekistan	—	—	122
Vietnam	Vietnam	—	—	7
Wallis und Futuna	Wallis and Futuna	—	—	—
Residual Asien und Pazifik	Residual Asia and Pacific	—	—	—
Nicht aufgeliertbar	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: Bankstelle³ / Reporting entity: bank office³

Nach Domizil des Depotinhabers, Wirtschaftssektor und Anlagegewährung⁴ / By domicile of custody account holder, business sector and investment currency⁴

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	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	1 077	340	2 823	2 224	597	123	1 504
	2012	4 612	1 111	335	3 166	2 450	611	118	1 720
CHF	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
	2012	2 239	410	185	1 644	803	78	14	712
EUR	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
	2012	869	275	55	539	595	201	36	358
USD	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	292	74	587	691	245	57	388
	2012	1 065	314	73	678	768	263	54	451
Übrige Währungen Other currencies	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
	2012	439	112	22	305	283	70	14	199

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	Versicherungen und Pensionskassen Insurance companies and pension funds	
		9	10	11	12	13	14	15
Alle Währungen All currencies	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	480	217	1 319	579	703	448
	2012	2 163	499	218	1 446	653	753	484
CHF	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	317	168	858	309	534	339
	2012	1 436	333	170	933	347	573	367
EUR	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
	2012	274	73	20	181	99	71	36
USD	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
	2012	297	51	19	226	133	81	61
Übrige Währungen Other currencies	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	140	44	8	87	61	24	18
	2012	156	42	9	106	73	28	20

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.

38b Wertschriftenbestände in Kundendepots der Banken^{1,2} Holdings of securities in bank custody accounts^{1,2}

Erhebungsstufe: Bankstelle³ / Reporting entity: bank office³

Nach Domizil des Depotinhabers, Wertschriftenkategorie und Anlagegewährung / 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	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	
	2012	4 612	2 163	2 450	2 239	1 436	803	869	274	595	
Obligationen ^{4,5} Bond issues ^{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	
	2012	1 289	697	592	542	423	119	296	124	172	
Aktien ⁶ 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	126	
	2012	1 654	642	1 012	1 011	419	592	218	65	153	
Anteile an Kollektivanlagen ^{5,7} 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	497	58	271	63	208	
	2012	1 427	756	672	628	564	64	286	66	220	
Übrige ^{5,8} 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	
	2012	242	68	173	58	30	28	69	20	49	

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 cash bonds, bond issues subject to notice of termination, notes, convertible bond issues and warrant issues. As of 2008, including cash bonds 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 Kollektiv-anlagen und der Wertschriftenkategorie Übrige.
Between 2008 and 2009, clarification of definition issues led to reallocations between bond issues and units in collective investment schemes, on the one hand, and the 'others' securities category, on the other.

Wertschriftenkategorien Category of securities	Jahresende End of year	USD In- und ausländische Depotinhaber Resident and non-resident custody account holders	Übrige Other		Ausland Non-resident			
			Inland	Ausland				
			In- und ausländische Depotinhaber Resident and non-resident custody account holders	Inland				
			10	11	12	13	14	15
Total	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	140	245	
	2012	1 065	297	768	439	156	283	
Obligationen ^{4,5}	2008	223	56	167	79	36	43	
Bond issues ^{4,5}	2009	262	66	196	96	40	56	
	2010	259	69	190	116	47	69	
	2011	272	77	195	125	52	73	
	2012	315	92	224	136	59	77	
Aktien ⁶	2008	133	51	82	98	30	68	
Shares ⁶	2009	174	65	109	156	47	110	
	2010	188	69	119	175	54	121	
	2011	188	68	119	187	70	117	
	2012	214	79	135	211	79	132	
Anteile an Kollektivanlagen ^{5,7}	2008	397	83	315	37	12	25	
Units in collective investment schemes ^{5,7}	2009	403	93	310	40	13	27	
	2010	422	104	318	49	16	33	
	2011	400	102	299	46	13	32	
	2012	446	112	334	67	13	53	
Übrige ^{5,8}	2008	142	21	120	22	4	18	
Others ^{5,8}	2009	122	19	104	22	4	18	
	2010	92	16	76	24	3	20	
	2011	93	15	78	27	4	22	
	2012	90	14	76	25	5	20	

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: Bankstelle³ / Reporting entity: bank office³

Nach Domizil des Depotinhabers, Wertschriftenkategorie und Wirtschaftssektor⁴ / By domicile of custody account holder, category of security and business sector⁴

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	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	1 077	340	2 823	2 224	597	123	1 504
	2012	4 612	1 111	335	3 166	2 450	611	118	1 720
Obligationen ^{8,9} Bond issues ^{8,9}	2008	1 201	307	119	775	548	193	49	306
Bonds ¹⁰	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
	2012	1 289	263	92	934	592	166	37	389
Aktien ¹⁰ Shares ¹⁰	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
	2012	1 654	351	157	1 147	1 012	141	34	837
Anteile an Kollektivanlagen ^{9,11} Units in collective investment schemes ^{9,11}	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
	2012	1 427	427	68	932	672	259	35	378
Übrige ^{9,12} Other ^{9,12}	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
	2012	242	69	19	154	173	45	12	116

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				Institutionelle Anleger ⁶ Institutional investors ⁶			
		Total	Privat-kunden ⁵ Private customers ⁵	Kommer-zieile Kunden ⁵ Commercial customers ⁵	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 Pensionskassen Pension funds
			9	10		12		14	
Total		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	480	217	1 319	579	703	448
		2012	2 163	499	218	1 446	653	753	484
Obligationen ^{8, 9}		2008	653	114	70	469	183	266	129
Bond issues ^{8, 9}		2009	696	125	67	505	214	273	137
		2010	678	107	60	511	229	266	123
		2011	679	99	58	522	244	267	124
		2012	697	97	55	545	265	267	118
Aktien ¹⁰		2008	482	157	126	199	124	63	53
Shares ¹⁰		2009	596	197	136	264	169	79	70
		2010	607	200	131	276	188	77	64
		2011	585	199	118	268	180	75	62
		2012	642	210	123	310	213	83	68
Anteile an Kollektivanzlagen ^{9, 11} Units in collective investment schemes ^{9, 11}		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
		2012	756	169	34	553	143	397	294
Übrige ^{9, 12}		2008	107	33	10	64	48	12	8
Other ^{9, 12}		2009	104	30	12	63	47	13	7
		2010	103	29	23	51	37	13	8
		2011	78	25	10	43	34	7	5
		2012	68	24	6	38	31	6	4

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

Including cash bonds, bond issues subject to notice of termination, notes, convertible bond issues and warrant issues. As of 2008, including cash bonds 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 Kollektivanzlagen und der Wertschriftenkategorie Übrige.

Between 2008 and 2009, clarification of definition issues led to reallocations between bond issues and units in collective investment schemes, on the one hand, and the 'others' securities category, on the other.

¹⁰ 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 Kollektivanzlagen» 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 «Anlagefondszerifikate». In den Jahren 2005 und 2006 nur Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur. Anteile an Kollektivanzlagen mit Closed-End-Struktur wurden unter den «Aktien» verbucht. Ab dem Jahr 2007 alle Anteile an Kollektivanzlagen (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

Jahresende End of year	Eventualverpflichtungen Contingent liabilities	Unwiderrufliche Zusagen Irrevocable commitments	Einzahlungs- und Nachschussverpflichtungen Liabilities for calls on shares and other equities	Verpflichtungskredite Commitment credits	
	1	2	3	4	

1.00–8.00 Alle Banken / All banks

2008	.	.	.	.
2009	.	.	.	.
2010	.	.	.	.
2011	.	.	.	.
2012	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

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	
2012	9 180	17 762	695	53	

2.00 Grossbanken / Big banks

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	
2012	355 684	179 337	105	7 397	

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	—	
2012	1 665	6 858	182	0	

4.00 Raiffeisenbanken¹ / Raiffeisen banks¹

2008	333	3 857	38	—	
2009	412	4 555	62	—	
2010	422	5 272	60	—	
2011	366	5 701	60	—	
2012	361	6 129	97	—	

Jahresende End of year	Eventualverpflichtungen Contingent liabilities	Unwiderrufliche Zusagen Irrevocable commitments	Einzahlungs- und Nachschussverpflichtungen Liabilities for calls on shares and other equities	Verpflichtungskredite Commitment credits
	1	2	3	4

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2012	34 088	11 229	186	1 202

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.
2009	.	.	.	.
2010	.	.	.	.
2011	.	.	.	.
2012	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2012	2 201	737	53	3

5.14 Andere Banken / Other banking institutions

2008	310	849	26	1
2009	300	761	45	—
2010	313	851	45	0
2011	322	886	46	0
2012	321	959	78	3

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2012	31 565	9 533	55	1 196

¹ Enthält nur die Einzahlungs- und Nachschussverpflichtungen gegenüber konzernfremden Gesellschaften.
Includes only liabilities for calls on shares and other equities 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 End of year	Eventualverpflichtungen Contingent liabilities	Unwiderrufliche Zusagen Irrevocable commitments	Einzahlungs- und Nachschussverpflichtungen Liabilities for calls on shares and other equities	Verpflichtungskredite Commitment credits	
	1	2	3	4	

7.00 Filialen ausländischer Banken / Branches of foreign banks

2008	6 235	1 747	—	151
2009	9 542	2 244	—	240
2010	10 355	1 566	—	281
2011	12 968	1 684	—	462
2012	11 877	2 688	—	84

8.00 Privatbankiers / Private bankers

2008	.	.	.	.
2009	.	.	.	.
2010	.	.	.	.
2011	.	.	.	.
2012	.	.	.	.

Jahres-ende End of year	Eventualverpflichtungen Contingent liabilities	Unwiderrufliche Zusagen Irrevocable commitments	Einzahlungs- und Nachschussverpflichtungen Liabilities for calls on shares and other equities	Verpflichtungskredite Commitment credits	
		1	2	3	4

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

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
2012	400 977	221 315	1 264	8 652

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)	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

1.00–8.00 Alle Banken / All banks

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	39 244 117	7 525 539	25 925 055	20 844 601	28 233 124	23 102 534	1 832 194	3 298 396
2012	37 963 200	6 657 992	23 676 739	20 944 449	27 629 307	22 161 251	2 085 575	3 382 481

1.00 Kantonalbanken / Cantonal banks

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
2012	7 667 718	499 458	2 933 702	5 233 474	1 992 949	1 400 715	199 888	392 346

2.00 Grossbanken / Big banks

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
2012	18 483 046	4 493 078	16 124 502	6 851 622	12 930 983	10 462 637	1126 996	1 341 350

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	1 955 579	95 257	809 273	1 241 563	315 427	213 761	10 351	91 315

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	3 380 357	71 357	1 390 266	2 061 448	357 853	184 300	15 027	158 526

Kommissions- aufwand	Erfolg (5–9)	Erfolg aus dem Handels- geschäft ²	Übriger ordentlicher Erfolg Other result from ordinary activities		Geschäftsauwand Operating expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungs- ertrag	Personnel expenses	Sachaufwand	Total	
Commission expenses	Net income (5–9)			Income from participating interests				
9	10	11	12	13	14	15	16	17

1.00–8.00 Alle Banken / All banks

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	23 627 198	8 686 159	5 959 131	2 057 760	27 105 369	13 279 293	40 384 662	18 732 427
4 231 791	23 397 517	8 578 033	6 049 834	2 655 218	27 652 522	13 882 927	41 535 449	17 434 384

1.00 Kantonalbanken / Cantonal banks

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
223 803	1 769 146	811 471	298 719	116 268	2 892 736	1 422 817	4 315 553	3 797 255

2.00 Grossbanken / Big banks

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	– 421 864
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
1 861 301	11 069 682	5 243 579	4 444 212	2 142 637	13 976 755	7 036 787	21 013 542	6 595 551

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
39 628	275 799	62 889	62 550	16 121	550 787	420 518	971 305	671 498

4.00 Raiffeisenbanken / Raiffeisen banks

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
90 070	267 783	149 388	50 351	43 950	1 189 415	458 878	1 648 293	880 677

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

² 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 Profit for the year / loss for the year							
Year	Abschreibungen auf dem Anlagevermögen Depreciation and amortisation of fixed assets	Wertberichtigungen, Rückstellungen und Verluste Value adjustments, provisions and losses	Zwischenergebnis Result before extraordinary items and taxes	Ausserordentlicher Ertrag Extraordinary income	Ausserordentlicher Aufwand Extraordinary expenses	Steuern Taxes	Jahresgewinn Profit for the year	Jahresverlust Loss for the year
	18	19	20	21	22	23	24	25

1.00–8.00 Alle Banken / All banks

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	2 060 132	13 175 492	3 443 182	2 162 513	1 459 685	13 509 786	513 309
2012	9 876 675	3 628 078	3 929 631	3 207 569	5 407 454	1 543 665	7 089 379	6 903 301

1.00 Kantonalbanken / Cantonal banks

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	—
2012	442 786	253 960	3 100 510	415 459	876 000	271 346	2 368 622	—

2.00 Grossbanken / Big banks

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	—
2012	8 018 284	2 260 734	– 3 683 466	1 542 415	4 223 142	97 933	183 043	6 645 169

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	—
2012	124 918	60 939	485 641	59 935	53 226	95 234	397 115	—

4.00 Raiffeisenbanken / Raiffeisen banks

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	—
2012	197 450	18 013	665 214	89 185	2 321	147 465	604 613	—

Gewinnverwendung – auszugleichender Verlust
Appropriation of profit / Elimination of losses

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

1.00–8.00 Alle Banken / All banks

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	- 50 760 47	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	- 84918	3 514	714	47 522	- 40 470	14 298 179	- 848 743
4 371 140	2 748 244	- 6779 983	3 557	2 287	31 819	- 26 202	12 650 394	- 609 918

1.00 Kantonalbanken / Cantonal banks

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	—
1 429 631	934 980	—	—	—	2 800	—	23 065	—

2.00 Grossbanken / Big banks

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	—
10 000	—	- 6 645 169	—	—	—	—	5 160 022	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	—
154 797	235 228	—	—	787	3 392	—	19 568	—

4.00 Raiffeisenbanken / Raiffeisen banks

27 288	537 130	—	—	—	—	—	—	—
28 557	616 855	—	—	—	—	—	—	—
29 945	597 290	—	—	—	—	—	—	—
31 464	563 801	—	—	—	—	—	—	—
31 961	572 652	—	—	—	—	—	—	—

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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	6 434 999	1 330 230	2 463 866	5 301 363	9 778 121	8 172 867	549 959	1 055 295
2012	6 062 456	1 433 783	2 218 479	5 277 760	9 260 210	7 668 532	559 783	1 031 895

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2012	634 346	565 337	151 630	1 048 053	3 071 496	2 871 032	12 159	188 305

5.14 Andere Banken / Other banking institutions

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
2012	1 537 883	71 367	546 170	1 063 080	467 399	231 044	38 260	198 095

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	3 945 196	744 308	1 583 614	3 105 890	5 679 141	4 559 179	490 349	629 613
2012	3 890 226	797 080	1 520 679	3 166 627	5 721 315	4 566 456	509 363	645 496

		Erfolg aus dem Handelsgeschäft ⁴	Übriger ordentlicher Erfolg Other result from ordinary activities	Geschäftsauwand Operating expenses			Bruttogewinn	
Kommunikationsaufwand	Erfolg (5–9)	Result from trading activities ⁴	Erfolg Total	Personalaufwand	Sachauwand	Total	Gross profit	
Commission expenses	Net income (5–9)			davon / of which Beteiligungs-ertrag	Personnel expenses	General and administrative expenses		
	9	10	11	12	13	14	15	16
								17

5.00 Übrige Banken / Other banks (5.11–5.20)

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	8 059 389	2 005 576	825 542	462 685	7 685 509	3 976 490	11 661 999	4 529 871
1 534 543	7 725 667	1 962 558	1 020 553	315 900	7 472 378	3 807 896	11 280 274	4 706 264

5.11 Handelsbanken / Commercial banks

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5.12 Börsenbanken / Stock exchange banks

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	302 038	233 452	2 486 487	1 250 680	3 737 167	1 389 890
496 325	2 575 171	634 914	249 052	144 491	2 193 203	1 055 592	3 248 795	1 258 393

5.14 Andere Banken / Other banking institutions

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
71 377	396 022	135 114	16 284	4 514	484 650	363 625	848 275	762 225

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	4 695 178	1 219 865	501 261	224 845	4 718 437	2 381 156	7 099 593	2 422 602
966 841	4 754 474	1 192 530	755 217	166 894	4 794 526	2 388 678	7 183 204	2 685 644

³ Aus Handelsbeständen und Finanzanlagen.
From trading portfolios and financial investments.

⁴ Enthält auch Zins- und Dividendenerlöse, 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 Profit for the year / loss for the year							
Year	Abschreibungen auf dem Anlagevermögen Depreciation and amortisation of fixed assets	Wertberichtigungen, Rückstellungen und Verluste Value adjustments, provisions and losses	Zwischenergebnis Result before extraordinary items and taxes	Ausserordentlicher Ertrag Extraordinary income	Ausserordentlicher Aufwand Extraordinary expenses	Steuern Taxes	Jahresgewinn Profit for the year	Jahresverlust Loss for the year
	18	19	20	21	22	23	24	25

5.00 Übrige Banken / Other banks (5.11–5.20)

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	903 050	2 380 230	1 055 146	193 946	691 577	2 941 206	391 353
2012	1 033 418	918 640	2 754 204	969 322	126 936	693 274	3 071 354	168 038

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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	637 951	108 423	29 656	155 091	673 431	111 803
2012	432 976	138 783	686 634	257 890	25 568	149 880	793 930	24 853

5.14 Andere Banken / Other banking institutions

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
2012	74 883	157 340	530 002	11 267	43 069	118 914	388 113	8 827

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	575 772	1 246 219	909 187	133 898	418 611	1 863 230	260 333
2012	525 559	622 516	1 537 569	700 164	58 299	424 480	1 889 311	134 357

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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	– 84 918	3 514	—	101	– 14 277	8 635 874	– 739 417
2 543 822	1 001 972	– 134 814	3 557	—	100	– 11 848	6 669 967	– 471 561

5.11 Handelsbanken / Commercial banks

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5.12 Börsenbanken / Stock exchange banks

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	– 166 022
326 092	448 727	– 85 573	3 557	—	0	– 5 227	619 486	– 146 058

5.14 Andere Banken / Other banking institutions

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
160 447	221 801	– 24 192	—	—	100	—	94 400	– 6 511

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	– 22 558	—	—	—	– 14 277	7 463 151	– 568 199
2 057 283	331 445	– 25 049	—	—	—	– 6 621	5 956 080	– 318 992

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	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

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
2012	271 080	2 210	82 239	191 051	669 466	311 129	167 848	190 489

8.00 Privatbankiers / Private bankers

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
2012	142 965	62 848	118 279	87 534	2 102 421	1 920 178	5 683	176 560

		Erfolg aus dem Handelsgeschäft ⁵	Übriger ordentlicher Erfolg Other result from ordinary activities	Geschäfts aufwand Operating expenses			Bruttogewinn
Kommunikations- aufwand	Erfolg (5–9)	Result from trading activities ⁶	Erfolg Total	Personal- aufwand	Sachaufwand	Total	Gross profit
Commission expenses	Net income (5–9)			Personnel expenses	General and administrative expenses		
	9	10	11	12	13	14	15
				davon / of which Beteiligungs- ertrag			
				Income from participating interests			
							16
							17

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
53 004	616 462	50 635	103 381	2 349	390 477	256 231	646 708	314 821

8.00 Privatbankiers / Private bankers

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
429 443	1 672 978	297 512	70 069	17 993	1 179 974	479 801	1 659 775	468 317

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 Profit for the year / loss for the year							
Year	Abschreibungen auf dem Anlagevermögen Depreciation and amortisation of fixed assets	Wertberichtigungen, Rückstellungen und Verluste Value adjustments, provisions and losses	Zwischenergebnis Result before extraordinary items and taxes	Ausserordentlicher Ertrag Extraordinary income	Ausserordentlicher Aufwand Extraordinary expenses	Steuern Taxes	Jahresgewinn Profit for the year	Jahresverlust Loss for the year
	18	19	20	21	22	23	24	25

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
2012	14 021	10 190	290 609	26 612	75 323	81 738	239 285	79 125

8.00 Privatbankiers / Private bankers

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	—
2012	45 799	105 602	316 918	104 642	50 506	156 675	225 347	10 969

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

—	—	—	—	—	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
—	—	—	—	—	25 118	- 14 354	638 783	- 138 358

8.00 Privatbankiers / Private bankers

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	—
200 929	3 412	—	—	1 500	408	—	138 989	—

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				Commissionsertrag Commission income			
	Zins- und Diskont ertrag 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

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	38 794 751	7 418 083	25 721 631	20 491 203	25 391 352	20 750 475	1 673 833	2 967 044
2012	37 549 155	6 592 934	23 476 222	20 665 864	24 857 421	19 929 944	1 912 045	3 015 432

Kommissions- aufwand	Erfolg (5–9)	Result from trading activities ⁸	Übriger ordentlicher Erfolg Other result from ordinary activities		Geschäftsauwand Operating expenses			Bruttogewinn	
			Erfolg Total	davon / of which Beteiligungs- ertrag Income from participating interests	Personal- aufwand	Sachauwand	Total	Gross profit	
Commission expenses	Net income (5–9)		12	13	14	15	16	17	
9	10	11							

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

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	21 303 664	8 306 804	5 734 941	1 952 588	25 378 165	12 494 334	37 872 499	17 964 114
3 749 344	21 108 078	8 229 886	5 876 384	2 634 876	26 082 072	13 146 896	39 228 968	16 651 245

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

⁸ Enthält auch Zins- und Dividendenrträge, 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 Profit for the year / loss for the year							
Year	Abschreibungen auf dem Anlagevermögen Depreciation and amortisation of fixed assets	Wertberichtigungen, Rückstellungen und Verluste Value adjustments, provisions and losses	Zwischenergebnis Result before extraordinary items and taxes	Ausserordentlicher Ertrag Extraordinary income	Ausserordentlicher Aufwand Extraordinary expenses	Steuern Taxes	Jahresgewinn Profit for the year	Jahresverlust Loss for the year
	18	19	20	21	22	23	24	25

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

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	1 995 977	12 559 628	3 375 015	2 089 096	1 229 570	13 007 331	391 353
2012	9 816 855	3 512 286	3 322 104	3 076 316	5 281 625	1 305 252	6 624 747	6 813 207

Gewinnverwendung – auszugleichender Verlust
Appropriation of profit / Elimination of losses

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

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

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	- 8349	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	- 84 918	3 514	714	6 213	- 14 277	13 661 045	- 739 417
4 170 212	2 744 832	- 6 779 983	3 557	787	6 293	- 11 848	11 872 622	- 471 561

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							
	Zins- und Diskontertrag	Zins- und Dividenden- ertrag ¹	Zinsaufwand	Erfolg (1+2-3)	Kommissionsertrag Commission income			
	Interest and discount income	Interest and dividend income ¹	Interest expenses	Net income (1+2-3)	Total	Wertschrif- ten und Anla- gegeschäft	Kreditge- schäft	Übriges Dienstleis- tungsgeschäft
	1	2	3	4	5	6	7	8
1.00–8.00 Alle Banken / All banks								
Staatsinstitute								
Cantonal institutions	4 622 288	287 019	1 752 912	3 156 392	1 205 425	880 618	104 122	220 685
Gemeindeinstitute								
Municipal institutions	25 412	1 433	9 954	16 892	4 032	2 996	83	953
Aktiengesellschaften								
Joint-stock companies	29 117 049	6 208 813	20 160 520	15 165 339	23 235 512	18 849 017	1 791 269	2 595 226
Genossenschaften								
Cooperatives	3 783 387	95 610	1 552 607	2 326 389	412 446	197 314	16 571	198 561
Übrige Institute								
Other institutions	415 064	65 117	200 746	279 436	2 771 893	2 231 307	173 530	367 056
Total	37 963 200	6 657 992	23 676 739	20 944 449	27 629 307	22 161 251	2 085 575	3 382 481

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

Staatsinstitute								
Cantonal institutions	4 622 288	287 019	1 752 912	3 156 392	1 205 425	880 618	104 122	220 685
Gemeindeinstitute								
Municipal institutions	25 412	1 433	9 954	16 892	4 032	2 996	83	953
Aktiengesellschaften								
Joint-stock companies	29 117 049	6 208 813	20 160 520	15 165 339	23 235 512	18 849 017	1 791 269	2 595 226
Genossenschaften								
Cooperatives	3 783 387	95 610	1 552 607	2 326 389	412 446	197 314	16 571	198 561
Übrige Institute								
Other institutions	1 019	60	228	851	7	—	—	7
Total	37 549 155	6 592 934	23 476 222	20 665 864	24 857 421	19 929 944	1 912 045	3 015 432

Kommissions- aufwand	Erfolg (5–9)	Result from trading activities ²	Übriger ordentlicher Erfolg Other result from ordinary activities	Geschäfts aufwand Operating expenses			Bruttogewinn Gross profit
				Erfolg Total	Personal- aufwand	Sachaufwand	
Commission expenses	Net income (5–9)			davon / of which Beteiligungs- ertrag	Personnel expenses	General and administrative expenses	Total
9	10	11	12	13	14	15	16

1.00–8.00 Alle Banken / All banks

133 251	1 072 174	571 989	147 581	58 189	1 863 260	838 245	2 701 505	2 246 632
611	3 421	591	656	524	7 661	6 478	14 139	7 421
3 521 442	19 714 070	7 493 967	5 663 527	2 530 155	22 910 010	11 760 635	34 670 645	13 366 257
94 041	318 406	163 326	64 620	46 009	1 300 849	541 277	1 842 126	1 030 616
482 447	2 289 446	348 159	173 451	20 342	1 570 743	736 291	2 307 034	783 458
4 231 791	23 397 517	8 578 033	6 049 834	2 655 218	27 652 522	13 882 927	41 535 449	17 434 384

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

133 251	1 072 174	571 989	147 581	58 189	1 863 260	838 245	2 701 505	2 246 632
611	3 421	591	656	524	7 661	6 478	14 139	7 421
3 521 442	19 714 070	7 493 967	5 663 527	2 530 155	22 910 010	11 760 635	34 670 645	13 366 257
94 041	318 406	163 326	64 620	46 009	1 300 849	541 277	1 842 126	1 030 616
—	7	12	1	—	292	260	552	319
3 749 344	21 108 078	8 229 886	5 876 384	2 634 876	26 082 072	13 146 896	39 228 968	16 651 245

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

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

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

In tausend Franken / In CHF thousands

Gruppe Category	Jahresgewinn – Jahresverlust Profit for the year / loss for the year							
	Abschreibun- gen auf dem Anlage- vermögen	Wertberichti- gungen, Rück- stellungen und Verluste	Zwischen- ergebnis	Ausser- ordentlicher Ertrag	Ausser- ordentlicher Aufwand	Steuern	Jahres- gewinn	Jahres- verlust
	Depreciation and amortisa- tion of fixed assets	Value adjustments, provisions and losses	Result before extraordinary items and taxes	Extra- ordinary income	Extra- ordinary expenses	Taxes	Profit for the year	Loss for the year
	18	19	20	21	22	23	24	25

1.00–8.00 Alle Banken / All banks

Staatsinstitute								
Cantonal institutions	242 694	201 693	1 802 245	312 496	707 932	39 934	1 366 874	—
Gemeindeinstitute								
Municipal institutions	2 226	670	4 525	2 405	230	361	6 339	—
Aktiengesellschaften								
Joint-stock companies	9 344 432	3 262 956	758 869	2 659 806	4 538 130	1 097 414	4 596 336	6 813 207
Genossenschaften								
Cooperatives	227 503	46 967	756 146	101 608	35 232	167 516	655 006	—
Übrige Institute								
Other institutions	59 820	115 792	607 846	131 253	125 930	238 440	464 823	90 094
Total	9 876 675	3 628 078	3 929 631	3 207 569	5 407 454	1 543 665	7 089 379	6 903 301

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

Staatsinstitute								
Cantonal institutions	242 694	201 693	1 802 245	312 496	707 932	39 934	1 366 874	—
Gemeindeinstitute								
Municipal institutions	2 226	670	4 525	2 405	230	361	6 339	—
Aktiengesellschaften								
Joint-stock companies	9 344 432	3 262 956	758 869	2 659 806	4 538 130	1 097 414	4 596 336	6 813 207
Genossenschaften								
Cooperatives	227 503	46 967	756 146	101 608	35 232	167 516	655 006	—
Übrige Institute								
Other institutions	—	—	319	—	101	27	191	—
Total	9 816 855	3 512 286	3 322 104	3 076 316	5 281 625	1 305 252	6 624 747	6 813 207

Gewinnverwendung – auszugleichender Verlust Appropriation of profit / Elimination of losses									
Gewinnaus- schüttung	Reserven Reserves		Tantiemen	Zuweisungen an Personal- Wohlfahrts- einrichtungen	Sonstige Verwendung	Verlust- deckung (-)	Vortrag auf neue Rechnung To be carried forward		
Distribution of profit	Zuweisung (+)	Entnahme (-)	Emoluments	Allocation to staff welfare schemes	Other appropriation	Elimination of losses (-)	Gewinn (+)	Verlust (-)	
	26	27	28	29	30	31	32	33	34
911 649	451 480	—	—	—	2 000	—	18 493	—	
2 674	3 420	—	—	12	280	—	414	—	
3 211 423	1 681 351	– 6 779 983	3 557	90	2 946	– 11 848	11 851 487	– 471 565	
44 466	608 390	—	—	685	1 066	—	2 225	0	
200 929	3 603	—	—	1 500	25 526	– 14 354	777 774	– 138 359	
4 371 140	2 748 244	– 6 779 983	3 557	2 287	31 819	– 26 202	12 650 394	– 609 918	

1.00–8.00 Alle Banken / All banks

911 649	451 480	—	—	—	2 000	—	18 493	—	
2 674	3 420	—	—	12	280	—	414	—	
3 211 423	1 681 351	– 6 779 983	3 557	90	2 946	– 11 848	11 851 487	– 471 565	
44 466	608 390	—	—	685	1 066	—	2 225	0	
—	191	—	—	—	—	—	—	—	
4 170 212	2 744 832	– 6 779 983	3 557	787	6 293	– 11 848	11 872 622	– 471 561	

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

911 649	451 480	—	—	—	2 000	—	18 493	—	
2 674	3 420	—	—	12	280	—	414	—	
3 211 423	1 681 351	– 6 779 983	3 557	90	2 946	– 11 848	11 851 487	– 471 565	
44 466	608 390	—	—	685	1 066	—	2 225	0	
—	191	—	—	—	—	—	—	—	
4 170 212	2 744 832	– 6 779 983	3 557	787	6 293	– 11 848	11 872 622	– 471 561	

42 Gewinnausschüttung Distribution of profit

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

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
2012	177 417	677 494	854 911	3 279 334	44 466	192 429	4 371 140

1.00 Kantonalbanken / Cantonal banks

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
2012	174 877	677 360	852 237	577 394	—	.	1 429 631

2.00 Grossbanken / Big banks

2008	—	—	—	10 000	—	.	10 000
2009	—	—	—	3 000 000	—	.	3 000 000
2010	—	—	—	10 000	—	.	10 000
2011	—	—	—	10 000	—	.	10 000
2012	—	—	—	10 000	—	.	10 000

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	2 540	134	2 674	147 575	4 549	.	154 797

4.00 Raiffeisenbanken / Raiffeisen banks

2008	—	—	—	—	27 288	.	27 288
2009	—	—	—	—	28 557	.	28 557
2010	—	—	—	—	29 945	.	29 945
2011	—	—	—	—	31 464	.	31 464
2012	—	—	—	—	31 961	.	31 961

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)

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
2012	—	—	—	2 535 866	7 956	—	2 543 822

5.11 Handelsbanken / Commercial banks

2008	—	—	—	—	—	—	—
2009	—	—	—	—	—	—	—
2010	—	—	—	—	—	—	—
2011	—	—	—	—	—	—	—
2012	—	—	—	—	—	—	—

5.12 Börsenbanken / Stock exchange banks

2008	—	—	—	923 584	—	—	923 584
2009	—	—	—	1 170 236	—	—	1 170 236
2010	—	—	—	869 166	—	—	869 166
2011	—	—	—	485 896	—	—	485 896
2012	—	—	—	326 092	—	—	326 092

5.14 Andere Banken / Other banking institutions

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
2012	—	—	—	152 491	7 956	—	160 447

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2012	—	—	—	2 057 283	—	—	2 057 283

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

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

42 Gewinnausschüttung Distribution of profit

In tausend Franken / In CHF thousands

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

7.00 Filialen ausländischer Banken⁵ / Branches of foreign banks⁵

2008	—	—	—	—	—	—	—
2009	—	—	—	—	—	—	—
2010	—	—	—	—	—	—	—
2011	—	—	—	—	—	—	—
2012	—	—	—	—	—	—	—

8.00 Privatbankiers / Private bankers

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
2012	—	—	—	8 500	—	192 429	200 929

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

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

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
2012	177 417	677 494	854 911	3 270 834	44 466	.	4 170 212

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 Personnel expenses

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

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	27 105 369	22 113 451	4 870 324	1 619 749	1 144 507	2 227 658
2012	27 652 522	22 918 187	4 893 212	1 721 193	1 053 363	1 959 770

1.00 Kantonalbanken / Cantonal banks

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
2012	2 892 736	2 145 932	1 263	214 368	101 270	431 166

2.00 Grossbanken / Big banks

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
2012	13 976 755	12 094 602	4 246 853	766 721	504 275	611 157

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	550 787	451 904	—	35 035	27 384	36 461

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	1 189 415	912 084	—	78 829	25 021	173 481

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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	7 685 509	6 171 832	545 281	520 695	467 615	525 366
2012	7 472 378	6 027 098	639 919	505 946	359 625	579 704

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.
2009	.	.	.	.	.	.
2010	.	.	.	.	.	.
2011	.	.	.	.	.	.
2012	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2012	2 193 203	1 792 725	132 852	141 602	106 708	152 166

5.14 Andere Banken / Other banking institutions

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
2012	484 650	390 855	—	31 603	17 332	44 860

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	4 718 437	3 788 777	419 413	341 944	252 736	334 981
2012	4 794 526	3 843 519	507 066	332 741	235 585	382 678

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 Personnel expenses

In tausend Franken / In CHF thousands

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
2012	390 477	328 442	112	33 030	9 535	19 470

8.00 Privatbankiers / Private bankers

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
2012	1 179 974	958 125	5 065	87 264	26 253	108 333

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

2008	23 670 668	20 572 032	4 347 136	1 307 613	1 690 321	100 699
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	25 378 165	20 701 765	4 866 316	1 492 999	1 093 465	2 089 933
2012	26 082 072	21 631 621	4 888 035	1 600 899	1 017 575	1 831 968

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, 3} Capital adequacy reporting^{1, 2, 3}

In Millionen Franken / In CHF millions

Jahresende End of year	Anrechenbare Eigenmittel Eligible capital	Anrechenbares bereinigtes Kernkapital (tier 1)	Anrechenbares ergänzendes Kapital (tier 2)	Abzüge (-) und weiteres anrechenbares Kapital ⁴ soweit noch nicht berücksichtigt	Total der anrechenbaren Eigenmittel (1+2+3)	Erforderliche Eigenmittel für Kreditrisiken	Erforderliche Eigenmittel für nicht gegenparteibezogene Risiken	Erforderliche Eigenmittel für Marktisiken
	1	2	3	4	5	6	7	
				Deductions (-) and further eligible capital ⁴ not yet taken into account	Total eligible capital (1+2+3)	Capital requirement for credit risk	Capital requirement for non-counterparty related risk	Capital requirement for market risk

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

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	151 926	11 781	– 10	163 697	62 646	5 506	6 504	
2012	150 596	11 562	– 10	162 149	62 163	5 248	4 590	

1.00 Kantonalbanken / Cantonal banks

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	
2012	35 435	854	—	36 288	16 046	859	607	

2.00 Grossbanken / Big banks

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	
2012	61 658	4 319	—	65 977	25 675	2 101	3 049	

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	
2012	7 101	710	– 10	7 801	3 447	306	15	

4.00 Raiffeisenbanken / Raiffeisen banks

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	
2012	9 970	220	—	10 190	5 182	621	137	

¹ Alle angegebenen ERV-Artikel beziehen sich auf die alte Fassung der ERV per 31.12.2012.

All Capital Adequacy Ordinance articles indicated are based on the previous version of the Capital Adequacy Ordinance as at 31 December 2012.

² 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 Spalten 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.

³ 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 sah vor, dass Banken in der Rechtsform Genossenschaft die auf einen bestimmten Betrag lautende Nachschusspflicht pro Kopf schrittweise nicht mehr anrechnen konnten. Ebenso entfiel 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 Adequacy Ordinance. Under the latter article, banks legally formed as cooperatives were no longer able to include a margin call per head on a specific amount. This provision was introduced gradually. Cantonal banks also lost the option of making deductions from required capital; here, too, the provision was introduced gradually.

Erforderliche Eigenmittel für operationelle Risiken	Total erforderliche Eigenmittel (Säule 1) brutto ⁵ (5+6+7+8)	Total erforderliche Eigenmittel (Säule 1) netto ⁵	Eigenmittel Überschuss (Säule 1) netto (4-10)	Gesamtkapitalquote (FINMA) in % (Säule 1) netto (4/10*0.08) ⁶	Kernkapitalquote ⁷ (FINMA) in % netto (1/10*0.08)	
Capital requirement for operational risk	Total required capital (Pillar 1) gross ⁵ (5+6+7+8)	Total required capital (Pillar 1) net ⁵	Excess capital (Pillar 1) net (4-10)	Total capital ratio (FINMA) in % (Pillar 1) net (4/10*0.08) ⁶	Core capital ratio ⁷ (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						
8268	78 788	76 410	94 144	17.9	15.2	.
8414	77 129	73 941	85 814	17.3	15.6	.
8830	83 486	78 627	85 070	16.7	15.5	.
8 956	80 957	76 821	85 327	16.9	15.7	.
1.00 Kantonalbanken / Cantonal banks						
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	.
1 177	18 689	18 549	17 739	15.7	15.3	.
2.00 Grossbanken / Big banks						
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	.
4 863	35 689	31 775	34 201	16.6	15.5	.
3.00 Regionalbanken und Sparkassen / Regional banks and savings banks						
245	3 667	3 845	3 121	14.5	.	.
239	3 849	3 864	3 020	14.3	12.9	.
252	4 028	4 055	2 991	13.9	12.5	.
257	4 026	3 983	3 819	15.7	14.3	.
4.00 Raiffeisenbanken / Raiffeisen banks						
347	5 278	4 921	6 668	18.8	.	.
353	5 631	5 278	7 166	18.9	12.7	.
363	5 949	5 631	7 552	18.7	12.7	.
402	6 342	5 949	6 249	16.4	12.9	.
402	6 342	5 949	6 249	16.4	12.9	.

⁴ 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.

⁵ 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 Adequacy Ordinance and art. 4, para. 3 Banking Act.

⁶ Die Basler Mindeststandards verlangen eine Gesamtkapitalquote von mindestens 8%.
The minimum Basel standards call for a total capital ratio of at least 8%.

⁷ Aufgrund teilweise unterschiedlicher Risikogewichtung kann die FINMA-Kernkapitalquote nicht ohne weiteres mit der BIZ-Kernkapitalquote (BIZ 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^{8, 9, 10} Capital adequacy reporting^{8, 9, 10}

In Millionen Franken / In CHF millions

Jahresende End of year	Anrechenbare Eigenmittel Eligible capital	Anrechenbares bereinigtes Kernkapital (tier 1) Eligible adjusted core capital (Tier 1)	Anrechenbares ergänzendes Kapital (tier 2) Eligible supplementary capital (Tier 2)	Abzüge (-) und weiteres anrechenbares Kapital ¹¹ soweit noch nicht berücksichtigt Deductions (-) and further eligible capital ¹¹ not yet taken into account	Total der anrechenbaren Eigenmittel (1+2+3) Total eligible capital (1+2+3)	Erforderliche Eigenmittel für Kreditrisiken Capital requirement for credit risk	Erforderliche Eigenmittel für nicht gegenpartiebezogene Risiken Capital requirement for non-counterparty related risk	Erforderliche Eigenmittel für Markttrisiken Capital requirement for market risk
	1	2	3	4	5	6	7	

5.00 Übrige Banken / Other banks (5.11–5.20)

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	38 093	5 484	—	43 577	12 551	1 447	837	
2012	36 432	5 460	—	41 892	11 813	1 360	782	

5.11 Handelsbanken / Commercial banks

2008								
2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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	8 096	776	—	8 872	1 782	433	334	
2012	7 191	607	—	7 797	1 472	379	344	

5.14 Andere Banken / Other banking institutions

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	
2012	3 980	1 568	—	5 548	2 310	193	51	

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	26 285	3 196	—	29 480	8 528	819	450	
2012	25 261	3 285	—	28 547	8 031	788	387	

⁸ Alle angegebenen ERV-Artikel beziehen sich auf die alte Fassung der ERV per 31.12.2012.

All Capital Adequacy Ordinance articles indicated are based on the previous version of the Capital Adequacy Ordinance as at 31 December 2012.

⁹ 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 Spalten 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.

¹⁰ 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 sah vor, dass Banken in der Rechtsform Genossenschaft die auf einen bestimmten Betrag lautende Nachschusspflicht pro Kopf schrittweise nicht mehr anrechnen konnten. Ebenso entfiel 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 Adequacy Ordinance. Under the latter article, banks legally formed as cooperatives were no longer able to include a margin call per head on a specific amount. This provision was introduced gradually. Cantonal banks also lost the option of making deductions from required capital; here, too, the provision was introduced gradually.

Erforderliche Eigenmittel für operationelle Risiken	Total erforderliche Eigenmittel (Säule 1) brutto ¹² (5+6+7+8)	Total erforderliche Eigenmittel (Säule 1) netto ¹²	Eigenmittel Überschuss (Säule 1) netto (4-10)	Gesamtkapitalquote (FINMA) in % (Säule 1) netto (4/10*0.08) ¹³	Kernkapitalquote ¹⁴ (FINMA) in % netto (1/10*0.08)
Capital requirement for operational risk	Total required capital (Pillar 1) gross ¹² (5+6+7+8)	Total required capital (Pillar 1) net ¹²	Excess capital (Pillar 1) net (4-10)	Total capital ratio (FINMA) in % (Pillar 1) net (4/10*0.08) ¹³	Core capital ratio ¹⁴ (FINMA) in % net (1/10*0.08)
	8	9	10	11	12
					13

5.00 Übrige Banken / Other banks (5.11–5.20)

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	17 213	26 364	20.3	17.7
2 256	16 210	16 172	25 720	20.7	18.0

5.11 Handelsbanken / Commercial banks

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5.12 Börsenbanken / Stock exchange banks

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	5 587	21.6	19.7
615	2 810	2 806	4 991	22.2	20.5

5.14 Andere Banken / Other banking institutions

204	2 673	2 396	1 986	14.6	.
208	2 691	2 661	1 968	13.9	9.9
224	2 713	2 683	2 175	14.5	10.4
230	2 785	2 770	2 778	16.0	11.5

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

1 716	12 292	12 717	15 945	18.0	.
1 603	11 477	11 499	16 618	18.8	16.4
1 459	11 256	11 236	17 715	20.3	18.0
1 410	10 616	10 596	18 245	21.0	18.7
			17 951	21.6	19.1

¹¹ 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.

¹² 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 Adequacy Ordinance and art. 4, para. 3 Banking Act.

¹³ Die Basler Mindeststandards verlangen eine Gesamtkapitalquote von mindestens 8%.

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

¹⁴ Aufgrund teilweise unterschiedlicher Risikogewichtung kann die FINMA-Kernkapitalquote nicht ohne weiteres mit der BIZ-Kernkapitalquote (BIZ 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 End of year	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
		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)	2010	696 250	77 395	413 709	12 735	19 408
		2011	772 541	81 624	452 417	14 371	18 738
		2012	813 619	101 022	411 645	15 114	22 175
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)	2010	367 130	18 985	284 061	854	3 067
		2011	404 993	17 308	306 603	1 124	1 268
		2012	396 525	28 514	242 984	1 415	2 964
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	2010	270 612	38 123	113 589	6 324	5 202
		2011	305 147	42 327	128 767	7 446	5 650
		2012	349 931	49 189	149 724	7 529	6 045
1.1.3	15% der Einlagen auf Spar-, Depositen- und Einlageheften und -konten sowie ähnlichen Konten mit Rückzugsbeschränkung (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)	2010	58 508	20 287	16 059	5 556	11 139
		2011	62 400	21 989	17 047	5 800	11 820
		2012	67 163	23 319	18 936	6 171	13 167
1.2	Erfordernis (Pos. 1.2.1 + 1.2.2) Requirement (items 1.2.1+1.2.2)	2010	232 757	26 397	137 317	4 465	6 966
		2011	257 928	27 798	150 069	5 011	6 757
		2012	271 485	34 217	136 635	5 261	7 918
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	2010	229 763	25 540	136 524	4 202	6 405
		2011	254 938	26 936	149 298	4 742	6 183
		2012	268 494	33 337	135 843	4 988	7 318
1.2.2	Zusatzziquidität nach Art. 19 BankV im Umfang der Sicherstellungspflicht 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)	2010	2 995	857	793	263	562
		2011	2 989	862	772	269	574
		2012	2 991	880	793	273	600
1.3	Liquide Aktiven nach Art. 16 BankV (Pos. 3) Liquid funds, pursuant to art. 16 Banking Ordinance (item 3)	2010	433 995	50 556	215 251	7 193	9 248
		2011	559 193	52 455	292 115	8 623	9 914
		2012	579 675	74 515	225 568	9 516	11 911
1.4	Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2)	2010	201 238	24 159	77 934	2 728	2 281
		2011	301 265	24 657	142 046	3 612	3 157
		2012	308 191	40 298	88 932	4 255	3 994
1.5	Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2)	2010	186	192	157	161	133
		2011	217	189	195	172	147
		2012	214	218	165	181	150

Positionen Items	Jahres- ende End of year	5.00 Übrige Banken Other banks			7.00 Filialen aus- ländischer Banken		8.00 Privat- bankiers Private bankers	
		davon / of which						
		5.12 Börsen- banken	5.20 Ausländisch beherrschte Banken	Stock exchange banks	Foreign- controlled banks	Branches of foreign 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)	2010 2011 2012	151 587 149 085 163 307	38 858 45 060 46 745	105 076 95 679 107 448	7 070 39 370 75 404	14 347 16 937 24 953
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)	2010 2011 2012	53 826 42 936 43 588	10 721 10 222 9 285	42 899 32 270 33 941	4 120 35 136 71 798	2 217 618 5 262
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	2010 2011 2012	92 850 101 002 114 313	27 828 34 579 37 285	61 413 62 594 72 635	2 872 4 199 3 526	11 652 15 756 19 606
1.1.3	15% der Einlagen auf Spar-, Depositen- und Einlageheften und -konten sowie ähnlichen Konten mit Rückzugsbeschränkung (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)	2010 2011 2012	4 911 5 147 5 406	309 259 174	764 815 872	77 35 80	479 563 85
1.2	Erfordernis (Pos. 1.2.1 + 1.2.2) Requirement (items 1.2.1+1.2.2)	2010 2011 2012	50 501 49 663 54 301	12 921 14 969 15 496	34 871 31 755 35 605	2 339 13 000 24 888	4 771 5 629 8 264
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	2010 2011 2012	50 024 49 198 53 891	12 823 14 870 15 426	34 675 31 574 35 458	2 333 12 992 24 883	4 735 5 589 8 234
1.2.2	Zusatzziquidität nach Art. 19 BankV im Umfang der Sicherstellungspflicht 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)	2010 2011 2012	478 465 410	98 99 70	195 181 147	6 8 5	36 39 29
1.3	Liquide Aktiven nach Art. 16 BankV (Pos. 3) Liquid funds, pursuant to art. 16 Banking Ordinance (item 3)	2010 2011 2012	123 237 127 731 145 594	39 146 44 621 49 674	77 855 76 690 88 352	8 479 41 550 76 231	20 030 26 804 36 339
1.4	Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2)	2010 2011 2012	72 736 78 069 91 292	26 225 29 652 34 178	42 985 44 935 52 747	6 140 28 550 51 344	15 259 21 176 28 076
1.5	Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2)	2010 2011 2012	244 257 268	303 298 321	223 242 248	362 320 306	420 476 440

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

² Inklusive Clientis AG (konsolidiert mit allen Clientis-Mitgliedsbanken).
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 Alle Banken	1.00 Kantonal- banken	2.00 Gross- banken	3.00 Regional- banken und Sparkassen ⁴	4.00 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)	2010 2011 2012	244 531 221 179 188 009	19 915 22 348 15 166	120 543 90 665 84 883	2 034 1 768 1 489	1 647 1 950 2 682
2.1.1	Bankendebitorien auf Sicht oder fällig innerhalb eines Monats Amounts due from banks at sight or due within one month	2010 2011 2012	225 729 206 362 178 894	17 697 21 223 14 004	113 462 83 933 81 396	1 894 1 695 1 426	1 613 1 867 2 576
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	2010 2011 2012	1 932 923 996	42 43 52	118 265 134	21 12 17	— — —
2.1.3	Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month	2010 2011 2012	5 792 4 288 735	600 29 14	2 621 2 943 274	60 0 0	— — —
2.1.4	Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month	2010 2011 2012	11 078 9 606 7 385	1 575 1 054 1 096	4 342 3 524 3 080	59 61 46	34 83 106
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)	2010 2011 2012	572 703 591 030 557 439	37 516 38 214 43 239	404 603 397 268 327 867	2 152 2 053 2 166	4 715 3 218 5 646
2.2.1	Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Amounts due to banks at sight or due within one month	2010 2011 2012	346 643 361 814 346 679	26 857 27 797 32 395	236 481 230 669 167 386	750 994 720	4 842 2 719 3 634
2.2.2	Kreditoren auf Zeit fällig innerhalb eines Monats Amounts due to customers (time) due within one month	2010 2011 2012	219 853 211 927 175 331	6 094 7 276 7 632	168 818 158 025 134 500	731 670 718	1 428 420 1 510
2.2.3	Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month	2010 2011 2012	3 844 4 399 6 313	1 926 2 063 3 563	1 650 1 801 1 995	54 59 73	15 151 174
2.2.4	Obligationen, Kassenobligationen und Kassenscheine, fällig innerhalb eines Monats Bond issues, cash bonds and certificates of deposit, due within one month	2010 2011 2012	5 114 4 047 15 493	1 238 324 239	1 908 2 554 13 857	548 177 520	796 368 469
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	2010 2011 2012	287 1 020 3 082	39 495 790	— 225 1 725	— — —	— — —
2.2.6	Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month	2010 2011 2012	13 075 13 164 14 953	2 234 1 559 1 432	4 222 5 073 8 404	154 163 145	330 472 479
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	2010 2011 2012	16 113 5 341 4 413	870 1 301 2 812	8 476 1 080 —	86 10 10	2 697 913 620

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

2 Zu verrechnende Positionen / Items to be offset

2.1	Zu verrechnende liquiden Aktiven nach Art. 16a BankV (Pos. 2.1.1 bis 2.1.4) Liquid funds to be offset, pursuant to art 16a Banking Ordinance (cf. items 2.1.1 to 2.1.4)	2010	81 591	23 894	55 605	7 155	11 646
		2011	83 315	24 147	57 200	8 048	13 085
		2012	65 502	17 534	45 869	5 681	12 605
2.1.1	Bankendebitorien auf Sicht oder fällig innerhalb eines Monats Amounts due from banks at sight or due within one month	2010	74 769	21 990	50 772	6 974	9 320
		2011	78 431	23 176	53 331	7 859	11 353
		2012	62 130	16 808	43 279	5 503	11 859
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	2010	1 480	114	1 361	—	270
		2011	532	219	313	—	71
		2012	781	216	564	—	13
2.1.3	Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month	2010	1 691	1 241	450	—	820
		2011	647	304	343	—	669
		2012	447	245	202	—	—
2.1.4	Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month	2010	3 651	549	3 023	181	1 236
		2011	3 705	448	3 213	189	992
		2012	2 144	265	1 824	178	734
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)	2010	104 895	26 110	77 305	8 239	10 583
		2011	99 856	27 183	71 168	39 567	10 854
		2012	87 044	20 043	65 220	76 881	14 595
2.2.1	Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Amounts due to banks at sight or due within one month	2010	61 162	10 519	50 100	7 735	8 815
		2011	51 702	11 066	39 559	38 869	9 064
		2012	52 432	12 203	39 054	76 589	13 523
2.2.2	Kreditoren auf Zeit fällig innerhalb eines Monats Amounts due to customers (time) due within one month	2010	41 980	15 045	26 474	316	486
		2011	44 529	15 121	29 315	375	631
		2012	30 825	6 624	24 165	139	7
2.2.3	Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month	2010	138	—	54	—	60
		2011	227	—	101	40	57
		2012	358	—	191	—	151
2.2.4	Obligationen, Kassenobligationen und Kassenscheine, fällig innerhalb eines Monats Bond issues, cash bonds and certificates of deposit, due within one month	2010	625	360	57	1	—
		2011	587	431	103	37	—
		2012	408	1	151	0	—
2.2.5	Edelmetallverpflichtungen fällig innerhalb eines Monats, soweit ihnen nicht je entsprechende Guthaben oder Bestände gegenüberstehen Precious metal liabilities due within one month, as long as there are no offsetting assets or balances within each type of precious metal	2010	248	143	105	—	0
		2011	300	98	202	0	0
		2012	559	142	416	2	6
2.2.6	Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month	2010	4 651	563	3 904	187	1 297
		2011	4 530	992	3 384	246	1 119
		2012	3 433	1 449	1 838	152	907
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	2010	3 910	521	3 389	—	75
		2011	2 019	524	1 495	—	19
		2012	970	375	595	—	—

³ Bis 2004: Gesamtliquidität – Liquidität II.

Until 2004, total liquidity – liquidity ratio II.

⁴ Inklusive Clientis AG (konsolidiert mit allen Clientis-Mitgliedsbanken).
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 Alle Banken	1.00 Kantonal- banken	2.00 Gross- banken	3.00 Regional- banken und Sparkassen ⁶	4.00 Raiffeisen- banken	5
		All banks	Cantonal banks	Big banks	Regional banks and savings banks ⁶	Raiffeisen banks	
		1	2	3	4		

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)	2010	433 995	50 556	215 251	7 193	9 248
		2011	559 193	52 455	292 115	8 623	9 914
		2012	579 675	74 515	225 568	9 516	11 911
3.1	Flüssige Mittel nach FINMA-RS 08/2, Randziffer 45 Liquid assets according to FINMA-RS 08/2, margin figure 45	2010	105 902	5 542	71 246	1 925	1 464
		2011	261 018	18 271	130 015	3 223	4 697
		2012	341 714	46 782	98 121	4 296	6 944
3.2	Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt 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
		2012	84 088	33 304	17 028	3 871	5 029
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	2010	7 311	4 869	30	856	82
		2011	5 785	3 826	0	804	23
		2012	6 686	2 520	2 107	677	43
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	2010	158 821	57	156 398	2	—
		2011	183 676	80	180 497	—	—
		2012	147 091	—	140 800	—	—
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	2010	27 027	970	15 866	18	—
		2011	17 320	784	7 260	12	—
		2012	26 699	780	17 595	10	—
3.6	Schuldverschreibungen und Akzepte erstklassiger ausländischer 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	2010	23 299	717	—	15	—
		2011	18 020	567	344	4	—
		2012	9 207	333	56	3	—
3.7	Edelmetalle (Gold, Silber, Platin, Palladium) und die innerhalb eines Monats fälligen Edelmetallguthaben, soweit ihnen nicht je entsprechende Verpflichtungen gegenüberstehen 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
		2012	5 477	188	2 847	2	596
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	2010	656	12	—	1	—
		2011	234	12	—	—	—
		2012	157	1	—	—	—
3.9	Überschuss der zu verrechnenden liquiden Aktiven (Pos. 2.1) über die zu verrechnenden kurzfristigen Verbindlichkeiten (Pos. 2.2) Excess of liquid funds to be offset (cf. item 2.1) over short-term liabilities to be offset (cf. item 2.2)	2010	38 958	1 383	—	737	—
		2011	35 143	1 443	—	839	—
		2012	27 095	441	—	738	—
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	2010	80 344	6 237	64 295	13	2 944
		2011	63 359	9 710	46 134	77	964
		2012	68 540	9 834	52 986	81	701

Positionen Items	Jahres- ende End of year	5.00 Übrige Banken Other banks			7.00 Filialen aus- ländischer Banken		8.00 Privat- bankiers Private bankers	
		davon / of which						
		5.12 Börsen- banken	5.20 Ausländisch beherrschte Banken	Stock exchange banks	Foreign- controlled banks	Branches of foreign 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)	2010	123 237	39 146	77 855	8 479	20 030
		2011	127 731	44 621	76 690	41 550	26 804
		2012	145 594	49 674	88 352	76 231	36 339
3.1	Flüssige Mittel nach FINMA-RS 08/2, Randziffer 45 Liquid assets according to FINMA-RS 08/2, margin figure 45	2010	19 712	8 091	8 990	3 555	2 458
		2011	55 045	24 432	27 704	37 480	12 287
		2012	83 284	31 953	46 478	75 505	26 782
3.2	Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt Securities eligible for SNB monetary policy repo transactions	2010	41 656	15 655	23 503	1 272	14 185
		2011	21 688	6 397	12 846	282	10 437
		2012	19 369	5 097	12 649	54	5 433
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	2010	1 230	905	275	36	208
		2011	904	689	156	61	167
		2012	1 059	587	171	67	213
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	2010	2 194	494	1 474	25	147
		2011	2 950	1 489	1 292	—	149
		2012	6 291	2 406	3 742	—	—
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	2010	9 604	1 320	8 192	533	36
		2011	7 962	2 714	5 136	93	1 209
		2012	7 161	2 716	4 329	7	1 146
3.6	Schuldverschreibungen und Akzepte erstklassiger ausländischer 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	2010	22 437	4 434	17 999	9	121
		2011	17 055	3 347	13 687	4	46
		2012	8 786	1 282	7 503	—	30
3.7	Edelmetalle (Gold, Silber, Platin, Palladium) und die innerhalb eines Monats fälligen Edelmetallguthaben, soweit ihnen nicht je entsprechende Verpflichtungen gegenüberstehen 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	1 318	1 246	71	1	384
		2011	1 154	1 037	114	1	501
		2012	1 355	1 276	73	0	489
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	2010	631	624	8	12	—
		2011	211	194	16	12	—
		2012	155	136	19	—	—
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)	2010	30 523	8 504	21 199	3 036	3 280
		2011	26 396	7 186	18 302	3 617	2 849
		2012	22 046	6 776	14 589	598	3 273
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	2010	6 068	2 127	3 855	—	787
		2011	5 633	2 864	2 563	—	842
		2012	3 912	2 556	1 202	—	1 026

⁵ Bis 2004: Gesamtliquidität – Liquidität II.

Until 2004, total liquidity – liquidity ratio II.

⁶ Inklusive Clientis AG (konsolidiert mit allen Clientis-Mitgliedsbanken).

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

1.00–8.00 Alle Banken / All banks

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
2012	299	3 294	263	1 006	181	3 593	263

1.00 Kantonalbanken / Cantonal banks

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
2012	24	730	4	54	3	754	4

2.00 Grossbanken / Big banks

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
2012	3	651	138	97	97	654	138

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2008	75	317	—	12	—	392	—
2009	70	319	—	8	—	389	—
2010	69	326	—	8	—	395	—
2011	66	320	—	9	—	386	—
2012	66	321	—	10	—	387	—

4.00 Raiffeisenbanken / Raiffeisen banks

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	—
2012	1	1 070	—	744	—	1 071	—

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2012	164	486	118	89	78	650	118

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2012	47	90	30	26	22	137	30

5.14 Andere Banken / Other banking institutions

2008	9	145	—	24	—	154	—
2009	9	140	—	14	—	149	—
2010	10	133	—	3	—	143	—
2011	12	135	—	3	—	147	—
2012	13	134	—	2	—	147	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2012	104	262	88	61	56	366	88

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe «Unternehmung» werden keine Sitzes im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 321 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 (321, bank category 4.00) are included under branches.

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

³ Vertretungen (auch als Repräsentanz bezeichnet) sind Geschäftsstellen, denen sowohl das Abschliessen von eigenen Geschäften wie auch das Vermitteln von Geschäften auf eigene Rechnung nicht erlaubt ist. Von 1984 bis 2004 wurden auch Einnehmereien und sämtliche Filialen mit weniger als einer vollamtlich angestellten Person zu den Vertretungen gezählt.
Representative offices are offices which are not authorised to conclude transactions or to arrange business on their own account. From 1984 to 2004, cash-receiving offices and all branches with fewer than one 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	Sitzes ⁴ Registered offices ⁴	Filialen ⁵ Branches ⁵	davon / of which			Total Geschäftsstellen (1+2) Total offices (1+2)	davon / of which im Ausland (3) In foreign countries (3)
			im Ausland In foreign countries	Vertretungen ⁶ Representative offices ⁶	davon / of which im Ausland In foreign countries		
1	2	3	4	5	6	7	

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
2012	28	12	1	2	1	40	1

8.00 Privatbankiers / Private bankers

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
2012	13	24	2	10	2	37	2

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

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

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
2012	258	3 258	260	994	178	3 516	260

⁴ Ohne Tochtergesellschaften. Auf der Erhebungsstufe «Unternehmung» werden keine Sitzes im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 321 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 (321, bank category 4.00) are included under branches.

⁵ Mit Filialen sind die rechtlich unselbständigen Geschäftsstellen gemeint, also Zweigniederlassungen, Agenturen, Einnehmereien, Depositenkassen, Vertretungen usw.
Branches are legally dependent offices such as branch offices, agencies, cash-receiving offices, sub-branches (*Depositenkassen*) or representative offices.

⁶ Vertretungen (auch als Repräsentanz bezeichnet) sind Geschäftsstellen, denen sowohl das Abschliessen von eigenen Geschäften wie auch das Vermitteln von Geschäften auf eigene Rechnung nicht erlaubt ist. Von 1984 bis 2004 wurden auch Einnehmereien und sämtliche Filialen mit weniger als einer vollenamtlich 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 Bankengruppen¹ Breakdown of offices, by location and bank category¹

Anzahl / Number

Kanton resp. Land Canton or country	1.00–8.00 Alle Banken All banks	1.00 Kantonalbanken Cantonal banks	2.00 Grossbanken Big banks	3.00 Regionalbanken und Sparkassen Regional banks and savings banks	4.00 Raiffeisenbanken Raiffeisen banks
		1	2	3	4
Zürich	Zurich	413	99	98	43
Bern	Berne	336	91	64	130
Luzern	Lucerne	101	26	14	26
Uri	Uri	10	5	2	—
Schwyz	Schwyz	62	28	10	8
Obwalden	Obwalden	14	9	2	1
Nidwalden	Nidwalden	14	8	3	1
Glarus	Glarus	15	7	2	4
Zug	Zug	35	14	7	1
Freiburg	Fribourg	81	29	17	10
Solothurn	Solothurn	73	10	9	22
Basel-Stadt	Basel-Stadt	74	17	21	1
Basellandschaft	Baselland	56	22	20	3
Schaffhausen	Schaffhausen	28	6	5	11
Appenzell AR	Appenzell Ausserrhoden	10	2	5	2
Appenzell IR	Appenzell Innerrhoden	7	4	1	—
St. Gallen	St Gallen	161	36	24	31
Graubünden	Graubünden	115	68	21	—
Aargau	Aargau	156	30	20	65
Thurgau	Thurgau	63	31	10	—
Tessin	Ticino	165	18	39	—
Waadt	Vaud	164	69	33	9
Wallis	Valais	103	24	34	2
Neuenburg	Neuchâtel	41	12	10	2
Genf	Geneva	178	22	40	—
Jura	Jura	30	12	5	5
Total Schweiz	Total for Switzerland	2 505	699	516	377
Total Ausland	Total abroad	82	1	41	—
Total Schweiz und Ausland	Total for Switzerland and abroad	2 587	700	557	377

Kanton resp. Land Canton or country	5.00 Übrige Banken Other banks			7.00 Filialen ausländischer Banken		8.00 Privatbankiers		1.00–5.00 Total Banken- gruppen	
	davon / of which								
	5.12 Börsen- banken	5.14 Andere Banken	5.20 Ausländisch beherrschte Banken	Stock exchange banks	Other banking institutions	Foreign- controlled banks	Branches of foreign banks	Private bankers	Total for categories 1.00–5.00
	6	7	8	9		10		11	12
Zürich	Zurich	133	26	27	80	21	7	385	
Bern	Berne	26	6	14	6	—	—	336	
Luzern	Lucerne	12	3	5	4	—	1	100	
Uri	Uri	—	—	—	—	—	—	10	
Schwyz	Schwyz	8	2	2	4	—	—	62	
Obwalden	Obwalden	—	—	—	—	—	—	14	
Nidwalden	Nidwalden	—	—	—	—	—	—	14	
Glarus	Glarus	1	—	—	1	—	—	15	
Zug	Zug	5	2	2	1	—	—	35	
Freiburg	Fribourg	7	1	3	3	—	—	81	
Solothurn	Solothurn	8	—	6	2	—	—	73	
Basel-Stadt	Basel-Stadt	29	8	11	10	1	4	69	
Basellandschaft	Baselland	2	—	2	—	—	—	56	
Schaffhausen	Schaffhausen	5	1	4	—	—	—	28	
Appenzell AR	Appenzell Ausserrhoden	—	—	—	—	—	—	10	
Appenzell IR	Appenzell Innerrhoden	—	—	—	—	—	—	7	
St. Gallen	St Gallen	25	2	7	16	3	1	157	
Graubünden	Graubünden	15	2	4	9	—	—	115	
Aargau	Aargau	13	—	11	2	—	—	156	
Thurgau	Thurgau	4	1	2	1	—	—	63	
Tessin	Ticino	80	18	17	45	2	—	163	
Waadt	Vaud	30	6	9	15	1	3	160	
Wallis	Valais	11	3	6	2	—	4	99	
Neuenburg	Neuchâtel	13	2	5	6	—	—	41	
Genf	Geneva	93	20	7	66	10	7	161	
Jura	Jura	1	—	1	—	—	—	30	
Total Schweiz	Total for Switzerland	521	103	145	273	38	27	2 440	
Total Ausland	Total abroad	40	8	—	32	—	—	82	
Total Schweiz und Ausland	Total for Switzerland and abroad	561	111	145	305	38	27	2 522	

¹ Geschäftsstellen ohne Vertretungen. Vor 2005 Geschäftsstellen ohne Vertretungen und Einnehmtereien 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			Total Geschäftsstellen (1+2) Total offices (1+2)
			1	2	
Zürich	Zurich	106	341	34	447
Bern	Berne	22	404	90	426
Luzern	Lucerne	4	129	32	133
Uri	Uri	1	26	17	27
Schwyz	Schwyz	4	66	8	70
Obwalden	Obwalden	2	16	4	18
Nidwalden	Nidwalden	1	19	6	20
Glarus	Glarus	2	14	1	16
Zug	Zug	3	38	6	41
Freiburg	Fribourg	2	121	42	123
Solothurn	Solothurn	5	106	38	111
Basel-Stadt	Basel-Stadt	14	63	3	77
Basellandschaft	Baselland	1	68	13	69
Schaffhausen	Schaffhausen	4	26	2	30
Appenzell AR	Appenzell Ausserrhoden	2	13	5	15
Appenzell IR	Appenzell Innerrhoden	1	10	4	11
St. Gallen	St Gallen	17	193	49	210
Graubünden	Graubünden	1	161	47	162
Aargau	Aargau	6	215	65	221
Thurgau	Thurgau	1	92	30	93
Tessin	Ticino	18	217	70	235
Waadt	Vaud	12	206	54	218
Wallis	Valais	3	247	147	250
Neuenburg	Neuchâtel	2	54	15	56
Genf	Geneva	64	128	14	192
Jura	Jura	1	58	29	59
Total Schweiz	Total for Switzerland	299	3 031	825	3 330
Total Ausland	Total abroad	.	263	181	263
Total Schweiz und Ausland	Total for Switzerland and abroad	299	3 294	1 006	3 593

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe «Unternehmung» werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 321 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 (321, bank category 4.00) are included under branches.

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

³ Vertretungen (auch als Repräsentanz bezeichnet) sind Geschäftsstellen, denen sowohl das Abschliessen von eigenen Geschäften wie auch das Vermitteln von Geschäften auf eigene Rechnung nicht erlaubt ist. Von 1984 bis 2004 wurden auch Einnehmereien und sämtliche Filialen mit weniger als einer vollläufig 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										
	2003 1	2004 2	2005 3	2006 4	2007 5	2008 6	2009 7	2010 8	2011 9	2012 10	
Anzahl Personen / Number of persons											
1.00–8.00 Alle Banken	112 915	115 628	119 464	127 921	136 200	135 740	129 807	132 010	132 540	128 914	
1.00 Kantonalbanken	16 711	16 486	16 326	16 536	16 754	16 917	17 271	17 404	17 456	17 399	
2.00 Grossbanken	51 383	53 072	56 211	62 931	66 924	63 900	58 342	59 392	59 792	58 431	
3.00 Regionalbanken und Sparkassen	4 424	4 320	4 141	4 135	3 892	4 021	3 980	4 004	4 128	4 160	
4.00 Raiffeisenbanken	6 058	6 304	6 549	6 764	7 208	7 665	7 999	8 068	8 167	8 216	
5.00 Übrige Banken	29 459	30 582	31 210	32 413	35 775	37 021	35 936	36 832	36 635	35 042	
5.11 Handelsbanken	2 799	2 695	2 542	2 612	2 676	.	.	.	.	.
5.12 Börsenbanken	9 593	9 814	9 897	10 301	10 564	10 369	10 147	9 919	10 381	9 432	
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	566	561	245	255	615	3 247	3 319	3 454	3 562	3 546	
5.20 Ausländisch beherrschte Banken	16 501	17 511	18 527	19 244	21 920	23 405	22 471	23 460	22 691	22 064	
7.00 Filialen ausländischer Banken	1 282	1 234	1 229	1 266	1 334	1 454	1 420	1 468	1 527	1 469	
8.00 Privatbankiers	3 596	3 630	3 798	3 877	4 313	4 761	4 859	4 842	4 836	4 198	
1.00–5.00 Total	108 036	110 764	114 437	122 779	130 553	129 524	123 528	125 699	126 177	123 247	

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	- 4.6	2.4	3.3	7.1	6.5	- 0.3	- 4.4	1.7	0.4	- 2.7
1.00 Cantonal banks	- 2.3	- 1.3	- 1.0	1.3	1.3	1.0	2.1	0.8	0.3	- 0.3
2.00 Big banks	- 5.9	3.3	5.9	12.0	6.3	- 4.5	- 8.7	1.8	0.7	- 2.3
3.00 Regional banks and savings banks	- 4.7	- 2.4	- 4.1	- 0.1	- 5.9	3.3	- 1.0	0.6	3.1	0.8
4.00 Raiffeisen banks	4.4	4.1	3.9	3.3	6.6	6.3	4.4	0.9	1.2	0.6
5.00 Other banks	- 4.7	3.8	2.1	3.9	10.4	3.5	- 2.9	2.5	- 0.5	- 4.3
5.11 Commercial banks	- 5.9	- 3.7	- 5.7	2.8	2.5	.	.	.	.	.
5.12 Stock exchange banks	- 10.3	2.3	0.8	4.1	2.6	- 1.8	- 2.1	- 2.2	4.7	- 9.1
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	- 6.6	- 0.9	- 56.3	4.1	141.2	428.0	2.2	4.1	3.1	- 0.4
5.20 Foreign-controlled banks	- 0.8	6.1	5.8	3.9	13.9	6.8	- 4.0	4.4	- 3.3	- 2.8
7.00 Branches of foreign banks	- 5.6	- 3.7	- 0.4	3.0	5.4	9.0	- 2.3	3.4	4.0	- 3.8
8.00 Private bankers	- 7.3	0.9	4.6	2.1	11.2	10.4	2.1	- 0.3	- 0.1	- 13.2
Total for 1.00–5.00	- 4.5	2.5	3.3	7.3	6.3	- 0.8	- 4.6	1.8	0.4	- 2.3

¹ Eigenes und im Nebenamt beschäftigtes Personal, einschliesslich Teilzeitbeschäftigte im permanenten Arbeitsverhältnis sowie Lehrlinge und Praktikanten. Ab dem Jahre 2001 sind die Teilzeitbeschäftigte 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 Geschlecht¹ Number of staff, by location and by gender¹

Anzahl Personen / Number of persons

Jahresende 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

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	67 793	40 305	108 098	14 349	10 093	24 442	82 142	50 398	132 540
2012	66 337	38 829	105 166	13 784	9 964	23 748	80 121	48 793	128 914

1.00 Kantonalbanken / Cantonal banks

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
2012	10 519	6 872	17 391	6	2	8	10 525	6 874	17 399

2.00 Grossbanken / Big banks

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
2012	26 459	12 816	39 275	11 650	7 505	19 156	38 110	20 322	58 431

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	2 258	1 902	4 160	—	—	—	2 258	1 902	4 160

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	4 272	3 944	8 216	—	—	—	4 272	3 944	8 216

Jahresende 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)

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	19 750	12 555	32 306	2 044	2 285	4 329	21 795	14 840	36 635
2012	18 949	11 524	30 473	2 116	2 453	4 569	21 065	13 977	35 042

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2012	5 705	2 860	8 565	469	398	867	6 174	3 258	9 432

5.14 Andere Banken / Other banking institutions

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
2012	1 994	1 552	3 546	—	—	—	1 994	1 552	3 546

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	11 420	7 764	19 184	1 651	1 856	3 507	13 071	9 620	22 691
2012	11 250	7 112	18 362	1 647	2 055	3 702	12 897	9 167	22 064

¹ Eigenes und im Nebenamt beschäftigtes Personal, einschliesslich Teilzeitbeschäftigte im permanenten Arbeitsverhältnis sowie Lehrlinge und Praktikanten. Ab dem Jahre 2001 sind die Teilzeitbeschäftigte 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

Jahresende 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

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
2012	952	514	1 467	1	1	2	953	515	1 469

8.00 Privatbankiers / Private bankers

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
2012	2 928	1 257	4 185	11	2	13	2 939	1 259	4 198

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

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	63 495	38 252	101 747	14 340	10 090	24 430	77 835	48 342	126 177
2012	62 456	37 058	99 514	13 772	9 961	23 733	76 229	47 019	123 247

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	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	Amounts due from domestic banks, in CHF	Amounts due from domestic customers, in CHF	Domestic mortgage loans, in CHF ¹	
	1		2	3

1.00 Kantonalbanken / Cantonal banks

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
2012	0.69	1.90	2.23

2.00 Grossbanken / Big banks

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
2012	0.34	1.56	2.10

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	0.36	2.51	2.21

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	0.14	2.42	2.31

Jahresende	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	Amounts due from domestic banks, in CHF	Amounts due from domestic customers, in CHF	Domestic mortgage loans, in CHF ¹
		1	2

5.00 Übrige Banken / Other banks

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
2012	0.54	4.50	2.01

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

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
2012	0.48	2.31	2.18

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 loans 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

Jahresende End of year	Auf Schweizer Franken lautende Verpflichtungen gegenüber inländischen Banken Amounts due to domestic banks, in CHF	Auf Schweizer Franken lautende inländische Verpflichtungen in Spar- und Anlageform ¹ Amounts due in domestic savings and deposit accounts, in CHF ¹	Auf Schweizer Franken lautende übrige Verpflichtungen gegenüber inländischen Kunden Sundry amounts due to domestic customers, in CHF	Auf Schweizer Franken lautende Verpflichtungen aus Kassenobligationen Liabilities arising out of cash bonds, in CHF	Verpflichtungen aus auf Franken lautenden Obligationen-, Options- und Wandelanleihen ² Liabilities arising out of bond issues, warrant issues and convertible bond issues, in CHF ²	
	1	2	3	4	5	

1.00 Kantonalbanken / Cantonal banks

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
2012	0.47	0.47	0.40	1.59	2.17

2.00 Grossbanken / Big banks

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
2012	0.29	0.46	0.17	1.64	1.79

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	0.44	0.59	0.33	1.69	2.37

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	0.41	0.63	0.40	1.66	2.33

Jahresende	Auf Schweizer Franken lautende Verpflichtungen gegenüber inländischen Banken	Auf Schweizer Franken lautende inländische Verpflichtungen in Spar- und Anlageform ¹	Auf Schweizer Franken lautende übrige Verpflichtungen gegenüber inländischen Kunden	Auf Schweizer Franken lautende Verpflichtungen aus Kassenobligationen	Verpflichtungen aus auf Franken lautenden Obligationen-, Options- und Wandelanleihen ²
End of year	Amounts due to domestic banks, in CHF	Amounts due in domestic savings and deposit accounts, in CHF ¹	Sundry amounts due to domestic customers, in CHF	Liabilities arising out of cash bonds, in CHF	Liabilities arising out of bond issues, warrant issues and convertible bond issues, in CHF ²
	1	2	3	4	5

5.00 Übrige Banken / Other banks

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
2012	0.79	0.65	0.43	2.05	2.62

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

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
2012	0.54	0.53	0.31	1.68	2.13

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, bond issues denominated in all currencies.

56 Hypothekarforderungen im Inland – auf CHF lautend, nach dem Zinssatz^{1,2} Domestic mortgage loans, 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

Jahresende 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
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
2012	121 478	56 726	50 127	55 731	69 470	68 701	77 769	95 601	75 090	38 184

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
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
2012	32 789	41 707	31 466	12 430	3 987	1 106	370	306	82	116

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 loans 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 loans in all currencies.

³ Bis 2006 unter 1 1/4 %.

Until 2006, less than 1 1/4 %.

⁴ Bis 1996 unter 4 1/4 %.

Until 1996, less than 4 1/4 %.

56 Hypothekarforderungen im Inland – auf CHF lautend, nach dem Zinssatz^{5, 6} Domestic mortgage loans, 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	5¾–6%	6–6½%	6½–6¾% ⁷	6¾–7%	7–8% ⁸	8–9%	9–10%	10% und mehr 10% or more	Total
	21	22	23	24	25	26	27	28	30
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
2012	63	24	5	31	2	14	13	4	3 833 394

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 loans 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 loans in all currencies.

⁷ Bis 1986 6½% und mehr.
Until 1986, 6½% 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 Zinssatz¹

**Amounts due to domestic customers in savings or deposit accounts,
in CHF, by rate of interest¹**

In Millionen Franken / In CHF millions

Jahresende End of year	0–1/4 % 1	1/4–1/2 % 2	1/2–3/4 % 3	3/4–1 % 4	1–1 1/4 % ² 5	1 1/4–1 1/2 % 6	1 1/2–1 3/4 % 7	1 3/4–2 % 8	2–2 1/4 % 9
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1.00 Kantonalbanken / Cantonal banks

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
2012	83 297	45 570	7 633	5 051	8 315	6 754	7 453	2 992	2 484

2.00 Grossbanken / Big banks

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
2012	71 149	21 410	4 366	8 172	8 858	2 233	6 472	3 961	102

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	16 299	13 943	6 343	1 759	1 681	1 646	4 760	1 477	25

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	22 424	35 891	17 361	2 568	1 219	6 290	731	10 602	17

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
**Amounts due to domestic customers in savings or deposit accounts,
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%
	10	11	12	13	14	15	16	17

1.00 Kantonalbanken / Cantonal banks

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	—	—	—
2012	41	286	1	4	2	—	—	—

2.00 Grossbanken / Big banks

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	—	—
2012	0	25	—	—	0	0	—	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	14	310	10	44	2	49	24	3

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	61	48	19	2	0	41	0	—

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

2008	—	—	—	—	—	—	—	117 674
2009	—	—	—	—	—	—	—	138 534
2010	—	—	—	—	—	—	—	148 343
2011	—	—	—	—	—	—	—	159 636
2012	—	—	—	—	—	—	—	169 884

2.00 Grossbanken / Big banks

2008	0	—	—	—	—	—	—	84 758
2009	—	—	—	—	—	—	—	96 436
2010	—	—	—	—	—	—	—	105 163
2011	—	—	—	—	—	—	—	113 489
2012	—	—	—	—	—	—	—	126 748

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2008	7	7	—	3	—	—	—	35 868
2009	—	—	—	—	—	0	—	40 908
2010	—	—	—	—	—	—	—	43 461
2011	—	—	—	—	—	—	—	45 637
2012	—	—	—	—	—	—	—	48 389

4.00 Raiffeisenbanken / Raiffeisen banks

2008	—	—	—	—	—	—	—	65 740
2009	0	—	—	—	—	0	—	77 324
2010	—	—	—	—	—	—	—	83 909
2011	—	—	—	0	0	—	0	89 390
2012	—	—	—	—	—	—	—	97 274

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
**Amounts due to domestic customers in savings or deposit accounts,
in CHF, by rate of interest⁴**

In Millionen Franken / In CHF millions

Jahresende 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)

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	3342	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
2012	10 868	10 373	11 306	192	977	3 390	1 327	3 530	159

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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	—
2012	1 513	58	19	30	5	331	—	—	—

5.14 Andere Banken / Other banking institutions

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
2012	6 810	8 907	10 696	51	797	2 710	834	3 466	83

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2012	2 545	1 408	591	111	175	349	493	64	76

Jahresende End of year	2 ¹ / ₄ -2 ¹ / ₂ % 10	2 ¹ / ₂ -2 ³ / ₄ % 11	2 ³ / ₄ -3% 12	3-3 ¹ / ₄ % 13	3 ¹ / ₄ -3 ¹ / ₂ % 14	3 ¹ / ₂ -3 ³ / ₄ % 15	3 ³ / ₄ -4% 16	4-4 ¹ / ₄ % 17
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5.00 Übrige Banken / Other banks (5.11-5.20)

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	—
2012	103	4	—	1	—	3	3	—

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2008	—	0	—	4	—	—	—	—
2009	—	1	—	—	—	—	—	—
2010	1	—	—	—	—	—	—	—
2011	—	1	—	—	—	—	—	—
2012	—	0	—	—	—	—	—	—

5.14 Andere Banken / Other banking institutions

2008	2 625	4	403	—	55	—	—	—
2009	842	969	—	—	—	—	—	—
2010	430	1 503	—	—	—	—	—	—
2011	73	—	—	—	—	—	—	—
2012	63	—	—	—	—	—	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	—
2012	40	4	—	1	—	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}
**Amounts due to domestic customers in savings or deposit accounts,
in CHF, by rate of interest^{6, 7}**

In Millionen Franken / In CHF millions

Jahresende End of year	4 ¹ / ₄ –4 ¹ / ₂ % 18	4 ¹ / ₂ –4 ³ / ₄ % 19	4 ³ / ₄ –5% 20	5–6% 21	6–7% 22	7–8% 23	8% und mehr 8% or more 24	Total 25
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5.00 Übrige Banken / Other banks (5.11–5.20)

2008	—	—	—	18	—	—	—	27 469
2009	—	—	—	16	—	—	0	33 789
2010	—	—	—	19	15	—	—	36 036
2011	—	—	—	12	15	—	—	38 341
2012	—	—	—	—	—	—	—	42 237

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2008	—	—	—	5	—	—	—	997
2009	—	—	—	—	—	—	—	1 513
2010	—	—	—	—	—	—	—	1 739
2011	—	—	—	—	—	—	—	1 382
2012	—	—	—	—	—	—	—	1 957

5.14 Andere Banken / Other banking institutions

2008	—	—	—	—	—	—	—	23 233
2009	—	—	—	—	—	—	0	28 015
2010	—	—	—	—	—	—	—	29 530
2011	—	—	—	—	—	—	—	31 840
2012	—	—	—	—	—	—	—	34 417

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2008	—	—	—	14	—	—	—	3 239
2009	—	—	—	16	—	—	—	4 261
2010	—	—	—	19	15	—	—	4 767
2011	—	—	—	12	15	—	—	5 118
2012	—	—	—	—	—	—	—	5 863

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	9
	1	2	3	4	5	6	7	8		

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

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	
2012	204 037	127 187	47 009	17 741	21 051	20 313	20 742	22 562	2 787	

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}
**Amounts due to domestic customers in savings or deposit accounts,
in CHF, by rate of interest^{10, 11}**

In Millionen Franken / In CHF millions

Jahresende End of year	2 ¹ / ₄ –2 ¹ / ₂ % 10	2 ¹ / ₂ –2 ³ / ₄ % 11	2 ³ / ₄ –3% 12	3–3 ¹ / ₄ % 13	3 ¹ / ₄ –3 ¹ / ₂ % 14	3 ¹ / ₂ –3 ³ / ₄ % 15	3 ³ / ₄ –4% 16	4–4 ¹ / ₄ % 17

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

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
2012	219	674	31	52	4	92	27	3

Jahresende End of year	4 ¹ / ₄ –4 ¹ / ₂ % 18	4 ¹ / ₂ –4 ³ / ₄ % ¹² 19	4 ³ / ₄ –5% 20	5–6% ¹³ 21	6–7% 22	7–8% 23	8% und mehr 8% or more 24	Total 25
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1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

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
2012	—	—	—	—	—	—	—	484 531

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

¹¹ Vor 1987 nur in Sparform.

Before 1987, only in the form of savings.

¹² Bis 1986 4¹/₂% und mehr.

Until 1986, 4¹/₂% or more.

¹³ Bis 1989 5% und mehr.

Until 1989, 5% or more.

59 Kassenobligationen – auf CHF lautend, nach dem Zinssatz Cash bonds, in CHF, by rate of interest

In Millionen Franken / In CHF millions

Jahresende End of year	Unter Less than 1%	1–1 1/4% ¹	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

1.00 Kantonalbanken / Cantonal banks

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
2012	1 357	1 082	677	635	263	410	148	216	221	423	156

2.00 Grossbanken / Big banks

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
2012	499	564	710	419	315	681	219	147	48	105	14

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	701	1 045	868	626	381	715	203	120	126	343	146

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	2 085	2 841	1 730	1 754	732	1 464	337	248	271	888	368

Jahresende 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

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
2012	49	0	—	—	—	—	—	—	—	—	5 638

2.00 Grossbanken / Big banks

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
2012	4	—	0	0	1	—	0	—	—	—	3 725

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2012	22	3	0	0	0	—	—	—	—	—	5 297

4.00 Raiffeisenbanken / Raiffeisen banks

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
2012	142	12	3	1	—	1	1	0	—	—	12 877

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

59 Kassenobligationen – auf CHF lautend, nach dem Zinssatz Cash bonds, in CHF, by rate of interest

In Millionen Franken / In CHF millions

Jahresende End of year	Unter Less than 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%	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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2012	275	250	200	234	120	587	105	62	58	547	85

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2012	1	1	1	1	0	1	0	0	0	1	0

5.14 Andere Banken / Other banking institutions

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
2012	232	182	156	86	83	159	53	57	51	530	68

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2012	42	67	43	147	37	426	51	5	6	16	16

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)

2008	84	4	24	0	0	0	—	—	—	—	4 368
2009	73	3	1	0	0	0	0	0	0	—	3 294
2010	32	0	1	0	0	0	0	0	0	—	2 499
2011	17	—	—	—	—	—	—	—	—	—	2 930
2012	16	—	—	—	—	—	—	—	—	—	2 538

5.11 Handelsbanken / Commercial banks

2008	.	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2008	0	—	0	—	—	0	—	—	—	—	13
2009	0	—	—	—	—	—	—	—	—	—	10
2010	0	—	—	—	—	—	—	—	—	—	11
2011	0	—	—	—	—	—	—	—	—	—	9
2012	0	—	—	—	—	—	—	—	—	—	7

5.14 Andere Banken / Other banking institutions

2008	51	4	23	—	0	—	—	—	—	—	3 633
2009	41	3	1	0	0	0	0	0	0	—	2 694
2010	2	0	1	0	0	0	0	0	0	—	1 750
2011	1	—	—	—	—	—	—	—	—	—	1 913
2012	1	—	—	—	—	—	—	—	—	—	1 659

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2008	33	0	1	0	—	—	—	—	—	—	721
2009	32	0	—	—	—	—	—	—	—	—	590
2010	30	—	—	—	—	—	—	—	—	—	738
2011	15	—	—	—	—	—	—	—	—	—	1 008
2012	14	—	—	—	—	—	—	—	—	—	872

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

59 Kassenobligationen – auf CHF lautend, nach dem Zinssatz Cash bonds, in CHF, by rate of interest

In Millionen Franken / In CHF millions

Jahresende End of year	Unter 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%	3 1/4–3 1/2% ⁴	
		1	2	3	4	5	6	7	8	9	10	11

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

1983	.	.	.	.	.	.	.	.	.	.	.	.
1984	.	.	.	.	.	.	.	.	.	.	.	.
1985	.	.	.	.	.	.	.	.	.	.	.	.
1986	.	.	.	.	.	.	.	.	.	.	.	.
1987	.	.	.	.	.	.	.	.	.	.	.	.
1988	.	.	.	.	.	.	.	.	.	.	.	.
1989	.	.	.	.	.	.	.	.	.	.	.	.
1990	.	.	.	.	.	.	.	.	.	.	.	.
1991	.	.	.	.	.	.	.	.	.	.	.	.
1992	.	.	.	.	.	.	.	.	.	.	.	.
1993	.	.	.	.	.	.	.	.	.	.	.	.
1994	.	.	.	.	.	.	.	.	.	.	.	.
1995	.	.	.	.	.	.	.	.	.	.	.	.
1996	.	.	.	.	.	.	.	.	.	.	.	.
1997	.	8	2	15	66	346	561	658	1 326	2 552	1 662	
1998	.	19	13	71	151	962	1 141	1 211	1 189	3 218	2 156	
1999	.	16	40	143	280	1 119	1 287	1 475	1 218	3 819	3 108	
2000	.	17	14	110	307	763	897	1 313	1 231	3 743	3 217	
2001	.	16	1	27	150	561	857	1 318	1 863	6 658	4 575	
2002	.	27	147	366	451	1 133	1 764	2 373	2 079	7 057	4 108	
2003	.	693	1 090	1 199	1 082	2 380	2 274	2 532	1 936	4 921	2 808	
2004	.	1 085	2 035	2 200	1 822	4 446	2 492	2 411	1 455	3 596	1 742	
2005	.	1 052	3 030	3 582	2 675	6 042	2 603	2 107	1 019	2 548	1 120	
2006	.	580	2 132	3 648	3 616	9 309	5 300	3 756	1 432	1 921	702	
2007	30	378	935	2 295	3 174	8 292	7 767	6 914	4 691	4 090	1 080	
2008	16	120	446	1 227	1 531	5 438	8 299	10 121	9 639	9 655	2 719	
2009	888	2 948	2 161	2 306	1 105	3 728	4 371	7 707	7 331	8 589	2 587	
2010	3 065	4 967	3 485	3 037	1 465	3 223	1 977	3 655	3 482	5 156	2 062	
2011	4 085	6 120	4 343	4 103	1 852	3 879	1 288	1 551	1 689	3 772	1 171	
2012	4 918	5 781	4 185	3 667	1 811	3 856	1 011	794	723	2 307	768	

Jahresende End of year	3½–3¾%	3¾–4%	4–4¼%	4¼–4½%	4½–4¾%	4¾–5%	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

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	—	35 590
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	—	—	34 248
2012	232	15	3	1	1	1	1	0	—	—	30 075

³ Bis 2006 unter 1¼%.
Until 2006, less than 1¼%.

⁴ Bis 1996 unter 3½%.
Until 1996, less than 3½%.

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

61 Anleihen – auf CHF lautend, nach dem Zinssatz¹ Bond issues, 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	1 722	100	350	330	1 781	1 744	2 443	2 650	5 012	2 538	3 199
2.00 Grossbanken Big banks	1 386	3 000	—	—	—	200	70	—	418	425	55
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	—	—	50	—	184	—	—	382	—	188	—
4.00 Raiffeisenbanken Raiffeisen banks	—	—	585	—	—	190	427	—	476	130	146
5.00 Übrige Banken Other banks	2	2	8	1	42	34	26	10	358	17	200
5.11 Handelsbanken Commercial banks	—	—	—	—	—	—	—	—	—	—	—
5.12 Börsenbanken Stock exchange banks	—	—	—	—	—	—	—	—	—	—	—
5.14 Andere Banken Other banking institutions	2	2	8	1	42	34	26	10	10	17	200
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	—	—	—	—	—	—	—	—	348	—	—
1.00–5.00 Total	3 110	3 102	993	331	2 007	2 167	2 965	3 041	6 264	3 298	3 601

$2\frac{3}{4}$ -3%	3 $-3\frac{1}{4}\%$	$3\frac{1}{4}$ $-3\frac{1}{2}\%$	$3\frac{1}{2}$ $-3\frac{3}{4}\%$	$3\frac{3}{4}$ -4%	4 $-4\frac{1}{4}\%$	$4\frac{1}{4}$ $-4\frac{1}{2}\%$	$4\frac{1}{2}$ $-4\frac{3}{4}\%$	$4\frac{3}{4}$ -5%	5 -6%	6 -7%	7 -8%	8% und mehr	Total
12	13	14	15	16	17	18	19	20	21	22	23	24	25
2 311	2 000	879	1 280	372	410	—	150	—	—	—	—	—	29 269
—	971	200	—	—	1 299	599	—	—	—	—	—	—	8 623
248	100	297	10	—	—	—	—	—	—	—	—	—	1 458
—	881	—	—	535	—	—	—	—	—	—	—	—	3 370
560	150	150	—	15	—	—	—	—	—	—	—	—	1 574
—	—	—	—	—	—	—	—	—	—	—	—	—	—
560	150	150	—	15	—	—	—	—	—	—	—	—	1 227
—	—	—	—	—	—	—	—	—	—	—	—	—	—
3 118	4 102	1 526	1 290	922	1 709	599	150	—	—	—	—	—	348
													44 294

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

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

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

Jahresende End of year	1% und weniger 1% or less	1 1/2 % -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
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
2012	7 425	12 993	15 387	8 733	10 306	8 133	6 872	4 060	4 330	1 190	681	1 559	—

Jahresende End of year	$4\frac{1}{2}$ $-4\frac{3}{4}\%$	$4\frac{3}{4}$ -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 7% or more	Total	Durchschnittl. Zinssatz Average rate of interest
	14	15	16	17	18	19	20	21	22	23	24	25	26
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
2012	—	—	—	—	—	—	—	—	—	—	—	81 669	2.05

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	Anzahl Institute	Flüssige Mittel	Forderungen aus Geldmarktpapieren	Forderungen gegenüber Banken Amounts due from banks	Forderungen gegenüber Kunden ² Amounts due from customers ²	Hypothekarforderungen		
End of year	Number of institutions	Liquid assets	Amounts due arising from money market instruments	auf Sicht Sight	auf Zeit ¹ Time ¹	Total	davon / of which gedeckt Secured	Mortgage loans
	1	2	3	4	5	6	7	8

0.10 Schweizerische Nationalbank / Swiss National Bank

2009	1	243	816	96	49 674	—	—	—
2010	1	330	1 249	263	8 145	—	—	—
2011	1	29 159	1 087	748	30 859	—	—	—
2012	1	84 620	942	828	12 345	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Bilanz per 31. März 2012) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2012)

2009	1	0	—	132	22 864	—	—	—
2010	1	0	—	2	22 599	—	—	—
2011	1	—	—	3	24 028	—	—	—
2012	1	—	—	—	26 545	—	—	—

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

2009	1	16	—	2	42 023	—	—	5
2010	1	29	—	2	46 362	—	—	5
2011	1	66	—	2	48 870	—	—	5
2012	1	141	—	2	52 403	—	—	4

0.50 Entris Banking AG / Entris Banking Ltd

2009	1	134	150	105	778	309	—	—
2010	1	48	2 134	28	931	124	100	—
2011	1	949	101	80	818	163	—	—
2012	1	1 206	—	79	567	387	—	—

0.60 SIX SIS AG / SIX SIS Ltd

2009	1	841	—	1 257	1 335	1	—	—
2010	1	528	—	486	1 840	2	—	—
2011	1	1 823	—	825	505	1	—	—
2012	1	3 304	—	1 168	754	1	—	—

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

2009	1	—	—	115	—	0	—	—
2010	1	—	—	106	—	0	—	—
2011	1	—	—	231	—	0	—	—
2012	1	—	—	524	—	0	—	—

0.90 Clientis Ltd

2009	1	1	—	53	147	—	—	—
2010	1	1	90	73	18	—	—	—
2011	1	62	—	97	15	1	—	—
2012	1	70	—	147	45	2	—	—

Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	Finanzanlagen ³ Financial investments ³	Beteiligungen Participating interests	Sachanlagen Tangible fixed assets	Rechnungsabgrenzungen Accrued income and prepaid expenses	Sonstige Aktiven Other assets	Nicht einbezahltes Gesellschaftskapital Unpaid capital	Saldo vortrag (Verlust) Balance carried forward	Bilanzsumme Balance sheet total
9	10	11	12	13	14	15	16	17

0.10 Schweizerische Nationalbank / Swiss National Bank

—	155 716	148	472	5	95	—	.	207 264
—	259 268	146	356	3	194	—	.	269 955
—	283 368	147	325	3	384	—	.	346 079
—	399 847	142	452	2	255	—	.	499 434

0.20 Pfandbriefzentrale der schweizerischen Kantonalkassen AG (Bilanz per 31. März 2012) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2012)

—	—	—	—	177	325	660	.	24 158
—	—	—	—	165	476	660	.	23 901
—	479	—	—	—	162	660	.	25 332
—	488	—	—	—	143	660	.	27 836

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

—	929	—	0	267	4	280	.	43 527
—	957	—	0	267	2	280	.	47 904
—	972	—	0	268	2	280	.	50 465
—	1 044	—	0	272	2	448	.	54 316

0.50 Entris Banking AG / Entris Banking Ltd

8	622	16	44	19	86	—	.	2 271
5	500	22	42	26	91	—	.	3 952
4	554	22	41	23	115	—	.	2 869
3	596	20	39	21	101	—	.	3 019

0.60 SIX SIS AG / SIX SIS Ltd

—	2	2	50	1	98	—	.	3 586
—	3	—	47	12	3	—	.	2 920
—	—	4	43	4	9	—	.	3 214
—	—	4	40	1	13	—	.	5 285

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

—	—	0	—	0	6	—	.	121
—	—	0	—	3	10	—	.	119
—	4	0	—	1	6	—	.	243
—	38	0	—	0	6	—	.	568

0.90 Clientis Ltd

0	222	—	—	5	7	—	.	435
0	211	—	—	4	6	—	.	403
0	176	—	—	3	6	—	.	361
—	127	—	—	3	6	—	.	399

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 amounts due from 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	Noten-umlauf	Verpflich-tungen aus Geldmarkt-papieren	Verpflichtungen gegenüber Banken Amounts due to banks	Verpflichtungen gegenüber Kunden Amounts due to customers			Kassen-obliga-tionen	Anleihen und Pfandbriefdarlehen ² Bond issues and central mortgage institution loans ²			
End of year	Bank-notes in circulation	Liabilities from money market instruments	auf Sicht ¹	auf Zeit	in Spar- und Anla-form In the form of savings and deposits	Übrige Other	Cash bonds	Obligationen-, Options- und Wandelanleihen Bond issues, warrant issues and convertible bond issues	Darlehen Pfandbrief- 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

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	—	—	—	—
2012	61 801	—	292 735	9 626	—	76 003	1 000	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Bilanz per 31. März 2012) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2012)

2009	.	—	1	—	—	—	—	—	22 864	—	—
2010	.	—	1	27	—	—	—	—	22 599	—	—
2011	.	—	—	48	—	—	—	—	24 028	—	—
2012	.	—	—	34	—	—	—	—	26 545	—	—

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

2009	.	—	0	203	—	—	—	—	41 820	—	—
2010	.	—	0	165	—	—	—	—	46 197	—	—
2011	.	—	0	89	—	—	—	—	48 781	—	—
2012	.	—	15	57	—	—	—	—	52 346	—	—

0.50 Entris Banking AG / Entris Banking Ltd

2009	.	—	1 011	768	—	35	78	—	—	—	—
2010	.	—	833	1 548	—	36	1 124	—	—	—	—
2011	.	—	1 244	1 159	—	37	26	—	—	—	—
2012	.	—	1 529	1 070	—	33	14	—	—	—	—

0.60 SIX SIS AG / SIX SIS Ltd

2009	.	—	2 832	—	—	3	—	—	—	—	—
2010	.	—	2 529	—	—	133	—	—	—	—	—
2011	.	—	2 873	—	—	41	—	—	—	—	—
2012	.	—	4 638	—	—	329	—	—	—	—	—

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

2009	.	—	56	—	—	0	—	—	—	—	—
2010	.	—	49	—	—	5	—	—	—	—	—
2011	.	—	180	—	—	1	—	—	—	—	—
2012	.	—	505	—	—	1	—	—	—	—	—

0.90 Clientis Ltd

2009	.	—	287	—	—	—	—	—	100	—	—
2010	.	—	254	—	—	—	—	—	100	—	—
2011	.	—	212	—	—	—	—	—	100	—	—
2012	.	—	180	30	—	—	40	—	100	—	—

¹ Schweizerische Nationalbank: Giroguthaben 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 Hypothekarinstutute: 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
Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ³	Reserves for general banking risks ⁴	Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag	Balance sheet total
12	13	14	15	16	17	18	19	20	21	22

0.10 Schweizerische Nationalbank / Swiss National Bank

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
16	1 179	5	51 784	5 285	25	—	5 260	—	—	499 434

0.20 Pfandbriefzentrale der schweizerischen Kantonalkassen AG (Bilanz per 31. März 2012) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2012)

317	66	2	46	862	825	36	—	1	—	24 158
299	66	2	46	862	825	36	—	1	—	23 901
—	301	—	—	955	825	36	94	0	—	25 332
—	302	—	—	955	825	36	94	0	—	27 836

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

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
522	45	—	—	1 332	800	35	496	0	—	54 316

0.50 Entris Banking AG / Entris Banking Ltd

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
37	129	59	32	117	36	54	27	0	—	3 019

0.60 SIX SIS AG / SIX SIS Ltd

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
11	92	84	—	129	26	23	63	17	—	5 285

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

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
1	8	—	—	53	30	6	19	—	- 2	568

0.90 Clientis Ltd

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
5	6	3	—	37	29	5	2	0	—	399

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)	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	

0.10 Schweizerische Nationalbank / Swiss National Bank

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
2012	24 478	7 225 352	37 589	7 212 240	14 263	11 030	—	3 233

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2012) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2012)

2009	723 611	8 506	718 399	13 718	—	—	—	—
2010	675 659	12 133	675 503	12 289	—	—	—	—
2011	632 983	12 536	633 006	12 513	165	165	—	—
2012	637 120	12 444	637 150	12 414	166	166	—	—

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

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	—	—
2012	1 084 369	19 776	1 055 448	48 696	69	64	5	0

0.50 Entris Banking AG / Entris Banking Ltd

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
2012	7 969	7 346	2 698	12 617	204 104	1 431	—	202 673

0.60 SIX SIS AG / SIX SIS Ltd

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
2012	6 097	—	166	5 931	210 761	197 821	—	12 940

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

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
2012	0	—	1 301	- 1 301	12 767	12 536	—	231

0.90 Clientis Ltd

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
2012	5 650	2 962	5 899	2 713	4	—	—	4

Kommissions- aufwand	Erfolg (5–9)	Erfolg aus dem Handels- geschäft ³	Übriger ordentlicher Erfolg Other result from ordinary activities		Geschäftsauwand Operating expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungs- ertrag	Personnel expenses	Sachauwand General and administrative expenses	Total	
Commission expenses	Net income (5–9)			Income from participating interests	14	15	16	17
9	10	11	12	13	14	15	16	17

0.10 Schweizerische Nationalbank / Swiss National Bank

19 046	1 735	– 180 7718	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
20 064	– 5 801	– 10 577 942	9 606 253	3 506	132 968	111 309	244 277	5 990 473

0.20 Pfandbriefzentrale der schweizerischen Kantonalkassen AG (Abschluss per 31. März 2012) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2012)

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
4 105	– 3 940	—	14	—	67	5 006	5 073	3 514
4 151	– 3 985	—	—	—	83	4 628	4 711	3 718

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

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
1 115	– 1 046	—	– 1 361	—	1877	4 669	6 546	39 743

0.50 Entris Banking AG / Entris Banking Ltd

7 165	175 215	1385	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
1 489	202 615	740	9 223	4 762	41 921	170 598	212 519	12 676

0.60 SIX SIS AG / SIX SIS Ltd

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
69 830	140 931	257	7 587	—	39 389	85 249	124 638	30 069

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

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
4 572	8 195	– 8	2 782	—	2 869	8 252	11 121	– 1 454

0.90 Clientis Ltd

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
53	– 49	—	13 082	—	4 843	9 704	14 547	1 199

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 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.

65 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

Jahr Year	Jahresgewinn – Jahresverlust Profit for the year / loss for the year							
	Abschreibungen auf dem Anlagevermögen Depreciation and amortisation of fixed assets	Wertberichtigungen, Rückstellungen und Verluste Value adjustments, provisions and losses	Zwischenergebnis Result before extraordinary items and taxes	Ausserordentlicher Ertrag ⁴ Extraordinary income ⁴	Ausserordentlicher Aufwand ⁴ Extraordinary expenses ⁴	Steuern Taxes	Jahresgewinn Profit for the year	Jahresverlust Loss for the year
	18	19	20	21	22	23	24	25

0.10 Schweizerische Nationalbank / Swiss National Bank

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	—
2012	34 367	—	5 956 106	—	—	—	5 956 106	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2012) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2012)

2009	—	—	3 121	—	—	—	3 121	—
2010	—	—	2 467	—	—	—	2 467	—
2011	—	—	3 514	—	—	—	3 514	—
2012	—	—	3 718	—	—	—	3 718	—

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

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	—
2012	4 860	—	34 883	14	—	—	34 896	—

0.50 Entris Banking AG / Entris Banking Ltd

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	—
2012	1 503	1 697	9 476	139	42	1 034	8 539	—

0.60 SIX SIS AG / SIX SIS Ltd

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	—
2012	4 231	5 305	20 533	632	—	4 255	16 910	—

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

2009	—	—	– 890	7 672	—	2 014	4 769	—
2010	—	—	– 164	—	—	546	—	710
2011	—	—	180	4	—	– 366	550	—
2012	—	—	– 1 454	—	—	102	—	1 556

0.90 Clientis Ltd

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	—
2012	94	944	161	—	—	61	100	—

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

0.10 Schweizerische Nationalbank / Swiss National Bank

2 501 500	7 453 503	—	—	—	—	—	—	—	—
2 501 500	—	—	—	—	—	—	—	—	—
1 001 500	12 027 430	—	—	—	—	—	—	—	—
1 001 500	4 954 606	—	—	—	—	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2012) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2012)

2 475	—	—	—	—	—	—	678	—
2 475	—	—	—	—	—	—	670	—
4 125	—	—	—	—	—	—	58	—
3 712	—	—	—	—	—	—	65	—

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

11 000	30 200	—	—	—	—	—	97	—
11 000	40 200	—	—	—	—	—	117	—
11 000	36 500	—	—	—	—	—	90	—
17 600	17 300	—	—	—	—	—	86	—

0.50 Entris Banking AG / Entris Banking Ltd

5 365	400	—	—	—	—	—	60	—
3 218	200	—	—	—	—	—	78	—
6 885	535	—	—	—	—	—	42	—
7 868	700	—	—	—	—	—	13	—

0.60 SIX SIS AG / SIX SIS Ltd

—	—	—	—	—	—	—	13 272	—
25 000	—	—	—	—	—	—	350	—
13 000	—	—	—	—	—	—	58	—
—	—	—	—	—	—	—	16 967	—

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

—	—	—	—	—	—	—	5 081	—
—	—	—	—	—	—	—	—	- 628
—	—	—	—	—	—	—	—	- 78
—	—	—	—	—	—	—	—	- 1 633

0.90 Clientis Ltd

—	4	—	—	—	—	—	70	—
—	62	—	—	—	—	—	1 251	—
—	1 053	—	—	—	—	—	51	—
—	100	—	—	—	—	—	51	—

⁴ Schweizerische Nationalbank: inklusive wechselkursbedingte Wertveränderungen.
Swiss National Bank: including exchange rate-related valuation adjustments.

66 Personalbestand¹ Number of staff¹

Anzahl Personen / Number of persons

Jahresende End of year	Gesamtes Personal Total staff	männlich Men	weiblich Women	Total	
		1	2		3

0.10 Schweizerische Nationalbank / Swiss National Bank

2009	458	178	636
2010	469	181	650
2011	490	182	672
2012	504	197	701

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG² / Central mortgage bond institute of the Swiss cantonal banks²

2009	—	—	—
2010	—	—	—
2011	—	—	—
2012	—	—	—

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

2009	6	2	8
2010	6	2	8
2011	6	2	8
2012	7	2	9

0.50 Entris Banking AG / Entris Banking Ltd

2009	197	79	276
2010	233	64	297
2011	208	89	297
2012	214	89	303

0.60 SIX SIS AG / SIX SIS Ltd

2009	186	99	285
2010	120	206	326
2011	208	114	322
2012	196	106	302

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

2009	13	4	17
2010	14	3	17
2011	14	3	17
2012	12	2	14

0.90 Clientis Ltd

2009	12	6	18
2010	13	7	20
2011	17	6	23
2012	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.

Angaben zu den
auskunftspflichtigen Instituten
Information on
reporting institutions

Verzeichnis der auskunftspflichtigen Institute

List of reporting institutions

Seite Page	Bankengruppe Bank category
B5	0.00 Institute mit besonderem Geschäftskreis Institutions with a special field of business
B6	1.00 Kantonalbanken Cantonal banks
B7	2.00 Grossbanken Big banks
B8	3.00 Regionalbanken und Sparkassen Regional banks and savings banks
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Seite	Bankengruppe
Page	Bank category
B24	8.00 Privatbankiers Private bankers
B24	8.10 Privatbankiers, die sich öffentlich zur Annahme fremder Gelder empfehlen Private bankers who actively seek deposits from the public
B24	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	öffentliche-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	57 043 372	499 433 741
2002	Bern	Clientis AG	AG	29 248	7 400	399 461
1964	Muri bei Bern	Entris Banking AG	AG	35 766	81 200	3 019 290
1988	Olten	SIX SIS AG	AG	26 000	86 400	5 284 613
1930	Zürich	Pfandbriefbank schweizerischer Hypothekarinstutute AG Mortgage bond bank of the Swiss mortgage institutions	AG einbezahlt paid up	800 000 352 000	531 676	54 316 485
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	568 380
* Schweizerische Nationalbank: Swiss National Bank: davon Ausschüttungsreserve of which, Distribution reserve Rückstellungen für Währungsreserven Provisions for currency reserves					5 259 772	
					51 783 600	

1.00 Kantonalkantone

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	491 480	21 526 186
1915	Altdorf UR	Uerner Kantonalbank	öff Anst ¹	30 000	65 554	2 595 193
1899	Appenzell	Appenzeller Kantonalbank	öff Anst ¹	30 000	60 089	2 508 375
1899	Basel	Basler Kantonalbank	öff Anst ¹	254 150	650 035	24 961 850
1915	Bellinzona	Banca dello Stato del Cantone Ticino	öff Anst ¹	110 000	195 928	9 195 755
1834	Bern	Berner Kantonalbank AG	AG ⁴	186 400	1 227 698	26 371 182
1870	Chur	Graubündner Kantonalbank	öff Anst ¹	246 762	493 324	19 052 903
1892	Fribourg	Banque Cantonale de Fribourg	öff Anst ¹	70 000	831 000	16 271 192
1816	Genève	Banque Cantonale de Genève	AG St ²	360 000	615 851	16 550 184
1884	Glarus	Glarner Kantonalbank	AG St ¹	80 000	64 322	3 670 071
1845	Lausanne	Banque Cantonale Vaudoise	AG St ³	86 062	2 158 954	39 136 867
1864	Liestal	Basellandschaftliche Kantonalbank	öff Anst ¹	217 000	576 860	19 246 721
1850	Luzern	Luzerner Kantonalbank AG	AG St ¹	357 000	1 118 610	28 071 556
1883	Neuchâtel	Banque cantonale neuchâteloise	öff Anst ¹	100 000	227 202	8 516 756
1979	Porrentruy	Banque Cantonale du Jura SA	AG St ¹	42 000	80 027	2 276 452
1886	Sarnen	Obwaldner Kantonalbank	öff Anst ¹	28 000	137 428	3 544 646
1883	Schaffhausen	Schaffhauser Kantonalbank	öff Anst ¹	65 000	187 517	5 141 602
1890	Schwyz	Schwyzer Kantonalbank	öff Anst ¹	50 000	469 718	13 578 669
1916	Sion	Banque Cantonale du Valais	AG St ¹	150 000	447 036	12 370 272
1868	St. Gallen	St.Galler Kantonalbank AG	AG ¹	390 140	1 522 931	26 415 752
1879	Stans	Nidwaldner Kantonalbank	öff Anst ¹	47 500	87 426	3 610 488
1871	Weinfelden	Thurgauer Kantonalbank	öff Anst ¹	400 000	406 950	17 722 937
1892	Zug	Zuger Kantonalbank	AG St ¹	144 144	317 890	12 313 917
1870	Zürich	Zürcher Kantonalbank	öff Anst ¹	1 925 000	2 119 975	147 628 169

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	
				1	2	3
1998	Basel und Zürich	UBS AG	AG	383 525	32 792 259	775 687 029
1856	Zürich	Credit Suisse AG	AG	4 399 680	29 438 713	589 063 080

3.00 Regionalbanken und Sparkassen Regional banks and savings banks

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	14 800	221 753
1879	Altstätten	Biene Bank im Rheintal Genossenschaft	G	6 500	26 410	778 904
1885	Balsthal	Clientis Bank im Thal AG	AG	1 325	10 765	249 673
1820	Bern	Burgerliche Ersparniskasse Bern, Genossenschaft	G	—	18 265	293 144
1997	Bern	Valiant Bank AG	AG	153 800	1 481 013	25 110 505
1833	Cossonay	Caisse d'Epargne de Cossonay société coopérative	G	1 505	19 070	347 371
1829	Courtelary	Caisse d'Epargne CEC SA	AG	50	38 350	559 726
1889	Ebnat-Kappel	Clientis Bank Thur Genossenschaft	G	9915	6 750	284 145
1851	Elgg	Zürcher Landbank AG	AG	3 810	21 925	632 602
1879	Engelberg	Sparkasse Engelberg AG	AG	1 400	10 380	211 434
1857	Glarus Süd	GRB Glarner Regionalbank Genossenschaft	G	7 400	11 467	418 530
1998	Hallau	BS Bank Schaffhausen AG	AG	7 400	43 150	1 000 484
1820	Horgen	BANK ZIMMERBERG AG	AG	17 200	21 211	802 706
1876	Huttwil	Bank Oberaargau AG	AG	8 800	51 580	1 108 670
1911	Kirchberg SG	Clientis Bank Toggenburg AG	AG	9 940	37 340	710 482
1836	Kirchleerau	Clientis Bank Leerau Genossenschaft	G	3 300	18 503	555 251
1834	Küttigen	Clientis Bank Küttigen-Erlinsbach AG	AG	1 400	21 582	467 686
1865	Le Chenit	CREDIT MUTUEL DE LA VALLEE SA	AG	1 200	9 560	170 959
1903	Männedorf	Regiobank Männedorf AG	AG	2 400	16 235	309 991
1870	Münsingen	SPAR + LEIHKASSE MÜNSINGEN AG	AG	7 000	43 890	1 204 799
1863	Oberstammheim	Leihkasse Stammheim AG	AG	1 600	13 125	339 348
1874	Oberuzwil	Clientis Bank Oberuzwil AG	AG	2 040	15 205	366 205
1829	Oftringen	Clientis Sparkasse Oftringen Genossenschaft	G	1 200	9 920	403 245
1903	Riggisberg	Spar+Leihkasse Riggisberg AG	AG	2 000	26 100	455 457
1874	Saanen	SB Saanen Bank AG	AG	2 400	40 425	1 048 218
1817	Schaffhausen	Ersparniskasse Schaffhausen AG	AG	3 200	32 211	716 677
1994	Schüpfheim	Clientis EB Entlebucher Bank AG	AG	8 000	22 950	737 245

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	12 100	82 528	1 515 805
1859	Sumiswald	Bernerland Bank AG	AG	9 310	81 055	1 378 137
1863	Tafers	Sparkasse Sense	Gem-l	600	15 540	348 546
1895	Thayngen	Spar- und Leihkasse Thayngen AG	AG	2 000	22 666	441 555
1900	Triengen	Triba Partner Bank AG	AG	11 000	54 800	900 741
1836	Uster	Bank BSU Genossenschaft	G	—	48 400	876 754
1816	Wädenswil	Sparcassa 1816 Genossenschaft	G	—	88 500	1 221 290
1828	Wetzikon ZH	Clientis Zürcher Regionalbank Genossenschaft	G	—	132 180	2 990 326
1868	Zürich	Lienhardt & Partner Privatbank Zürich AG	AG	2 029	76 864	656 352
1904	Zuzwil SG	Bank in Zuzwil AG	AG	1 800	8 020	232 520

3.00 Regionalbanken und Sparkassen Regional banks and savings banks

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	1 040 938	21 941 159
1868	Au SG	Alpha RHEINTAL Bank AG	AG	14 750	71 650	1 627 725
1837	Aubonne	Caisse d'Epargne d'Aubonne société coopérative	G	—	16 140	304 867
1821	Bern	Bank EEK AG	AG	17 000	24 650	1 133 355
1825	Bern	Burgergemeinde Bern, DC Bank Deposito-Cassa der Stadt Bern	Gem-l	10 000	46 700	881 916
1851	Brienz BE	BBO Bank Brienz Oberhasli AG	AG	2 652	21 370	507 221
1939	Chermignon	Caisse d'Epargne et de Crédit Mutual de Chermignon société coopérative	G	187	4 296	82 377
1837	Dielsdorf	Bezirks-Sparkasse Dielsdorf Genossenschaft	G	—	46 516	878 672
1837	Frutigen	Spar- und Leihkasse Frutigen AG	AG	8 000	73 350	1 185 164
1852	Interlaken	Bank EKI Genossenschaft	G	4 200	46 579	874 002
1868	Lenzburg	Hypothekarbank Lenzburg AG	AG	21 600	282 000	4 330 130
1929	Leuk	Spar- und Leihkasse Leuk und Umgebung Genos- senschaft	G	369	1 816	22 229
1850	Lüterswil-Gächliwil	Spar- und Leihkasse Bucheggberg AG	AG	1 800	17 788	454 944
1926	Mühlethurnen	SPAR + LEIHKASSE GÜRBETAL AG	AG	2 000	22 170	328 921
1828	Nyon	Caisse d'Epargne de Nyon société coopérative	G	1 200	26 300	287 772
1835	Rüeggisberg	Ersparniskasse Rüeggisberg Genossenschaft	G	1 044	10 653	259 161
1825	Schwarzenburg	Bank Gantrisch Genossenschaft	G	3 330	23 577	575 697
1994	Solothurn	Baloise Bank SoBa AG	AG	50 000	269 500	6 781 250
1819	Solothurn	Regiobank Solothurn AG	AG	15 000	123 920	2 293 806
1819	Speicher	Ersparniskasse Speicher	Stiftg	—	5 841	73 426
2002	St. Gallen	acrevis Bank AG	AG	26 576	134 874	3 500 929
1811	St. Gallen	Vadian Bank AG	AG	15 000	12 000	452 279
1841	Thalwil	Bank Thalwil Genossenschaft	G	3 826	59 949	1 092 114
1826	Thun	AEK BANK 1826 Genossenschaft	G	—	230 932	3 082 055
1821	Trogen	Sparkasse Trogen Genossenschaft	G	—	2 417	13 065
1814	Vevey	Caisse d'Epargne Riviera, société coopérative	G	1 769	19 106	436 137

Gründungs-jahr Year of formation	Domizil Domicile	Firma Company name	Rechts-form Legal status	Eigene Mittel Equity	Reserven Reserves	Bilanzsumme Balance sheet total
				1	2	3
1903	Wiesendangen	Sparkasse Wiesendangen	Gem-l ¹	—	10 460	180 239
1929	Wynigen	Spar- und Leihkasse Wynigen AG	AG	900	11 850	200 606
1850	Zürich	Bank Sparhafen Zürich AG	AG	10 000	22 350	459 024

¹ Bank verfügt über eine Gemeindegarantie.
Bank has 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	Kapital Capital	Reserven Reserves	Bilanzsumme Balance sheet total
				1	2		3
1902	St. Gallen	Raiffeisen-Gruppe sowie 321 Raiffeisenbanken. Raiffeisen Group and 321 Raiffeisen banks.	G	616 139	9 818 045	164 670 338	

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	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	30 000	412 090	3 526 812
1968	Basel	Scobag Privatbank AG	AG	3 000	13 500	1 914 670
1991	Basel	Trafina Privatbank AG	AG	5 000	13 957	98 551
1903	Bellinzona	Società Bancaria Ticinese SA	AG	8 000	7 300	171 978
1992	Bern	Privatbank Von Graffenried AG	AG	10 000	8 900	218 821
1987	Freienbach	ARVEST Privatbank AG	AG	3 000	17 500	53 088
1985	Freienbach	BZ Bank Aktiengesellschaft	AG	10 000	17 500	271 695
1989	Genève	Banque Baring Brothers Sturdza SA	AG	20 000	14 699	496 013
2004	Genève	Banque Bénédict Hentsch & Cie SA	AG	25 000	759	179 841
1999	Genève	Banque Cramer & Cie SA	AG	25 000	29 363	302 485
1988	Genève	Banque Genevoise de Gestion SA	AG	10 000	21 100	135 982
1976	Genève	BANQUE MORVAL SA	AG	20 000	58 921	425 174
2009	Genève	Banque Pâris Bertrand Sturdza SA	AG	20 000	—	54 995
1923	Genève	Banque Privée Edmond de Rothschild SA	AG	45 000	565 385	7 783 188
1995	Genève	Banque Syz & Co SA	AG	31 000	62 440	1 412 180
1991	Genève	CBH Compagnie Bancaire Helvétique SA	AG	32 000	5 144	1 698 284
1997	Genève	Hyposwiss Private Bank Genève SA	AG	12 500	3 088	547 068
2010	Genève	REYL & Cie SA	AG	10 000	1 260	289 291
1960	Genève	UNION BANCAIRE PRIVEE, UBP SA	AG	300 000	964 686	18 510 680
2001	Gland	Swissquote Bank SA	AG	30 000	41 873	2 795 049
1993	Küschnacht ZH	Bank am Bellevue AG	AG	25 000	12 500	362 859
1998	Lugano	AXION SWISS BANK SA	AG	43 000	5 499	319 321
1994	Lugano	BANCA ARNER SA	AG	7 500	8 910	195 895
1958	Lugano	Banca del Ceresio SA	AG	2 000	108 720	678 710
1926	Lugano	Banca Privata Edmond de Rothschild Lugano SA	AG	5 000	103 200	843 888
2010	Meyrin	Dukascopy Bank SA	AG	22 000	226	139 555
1815	Neuchâtel	Banque Bonhôte & Cie SA	AG	5 250	25 625	403 386

Gründungs-jahr Year of formation	Domicil Domicile	Firma Company name	Rechts-form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
2009	St. Gallen	Notenstein Privatbank AG	AG	20 000	137 300	3 872 182
1991	Yverdon-les-Bains	Piguet Galland & Cie SA	AG	28 400	157 202	1 418 790
1979	Zug	MediBank AG	AG	8 000	25 989	77 498
1988	Zürich	AKB Privatbank Zürich AG	AG	50 000	7 600	479 772
2002	Zürich	Bank Frey & Co. AG	AG	12 500	7 750	407 106
1968	Zürich	Bank Hottinger & Cie AG	AG	18 261	3 187	420 614
1890	Zürich	Bank Julius Bär & Co. AG	AG	575 000	3 103 558	53 953 995
2008	Zürich	Bank von Roll AG	AG	18 000	18 000	172 630
1936	Zürich	Bank Vontobel AG	AG	149 000	303 592	13 937 347
2010	Zürich	Globalance Bank AG	AG	13 313	25 015	32 883
1889	Zürich	Hyposwiss Privatbank AG	AG	26 000	84 500	2 356 916
1932	Zürich	Maerki Baumann & Co. AG	AG	3 000	27 450	804 824
2001	Zürich	NPB Neue Privat Bank AG	AG	23 000	1 029	248 650
2009	Zürich	PHZ Privat- und Handelsbank Zürich AG	AG	10 000	9 500	46 630
1989	Zürich	Privatbank Bellerive AG	AG	10 000	11 219	538 566
1949	Zürich	Privatbank IHAG Zürich AG	AG	50 000	90 168	1 328 696
2000	Zürich	Private Client Bank AG	AG	20 000	5 010	85 849
2002	Zürich	Private Client Partners AG	AG	10 000	1 416	31 806
2006	Zürich	Sallfort Privatbank AG	AG	20 000	230	157 156
1988	Zürich	Valartis Bank AG	AG	20 000	97 020	1 142 879

5.00 Übrige Banken Other banks

5.13 Institute für Kleinkredite, Abzahlungsgeschäfte und Konsumfinanzierung / Institutions in the fields of consumer credit lending, hire purchase and other consumer finance

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity Kapital Capital	Reserven Reserves	Bilanzsumme Balance sheet total
				1	2	3

Die früher in dieser Gruppe aufgeführten Banken
sind seit 1999 in der Gruppe 5.14 enthalten.

Banks formerly listed within this category have
been included under bank category 5.14 since
1999.

5.00 Übrige Banken Other banks

5.14 Andere Banken / Other banking institutions

In tausend Franken / In CHF thousands

Gründungs-jahr Year of formation	Domizil Domicile	Firma Company name	Rechts-form Legal status	Eigene Mittel Equity	Reserven Reserves	Bilanzsumme Balance sheet total
				1	2	3
1927	Basel	Bank Coop AG	AG	337 500	410 582	15 314 901
1984	Basel	Freie Gemeinschaftsbank Genossenschaft	G	8 169	2 701	226 710
1934	Basel	WIR Bank Genossenschaft	G	17 680	241 599	401 2678
2010	Grosshöchstetten	Swiss Bankers Prepaid Services AG	AG	10 000	44 716	477 439
2006	Horgen	Bank-now AG	AG	30 000	204 207	3 607 700
1952	Lugano	Cornèr Banca SA	AG	12 000	525 000	4 765 280
1989	Olten	Alternative Bank Schweiz AG	AG	50 736	7 325	1 248 764
2012	Zürich	Aquila & Co. AG	AG	2 500	14 400	36 042
2010	Zürich	Bank Gutenberg AG	AG	20 000	511	204 030
2006	Zürich	InCore Bank AG	AG	11 000	16 743	233 762
1958	Zürich	Migros Bank AG	AG	700 000	865 000	37 804 429
2011	Zürich	Neue Helvetische Bank AG	AG	20 000	10 400	268 369
2006	Zürich	VZ Depotbank AG	AG	30 000	4 619	943 122

5.00 Übrige Banken Other banks

5.20 Ausländisch beherrschte Banken¹ / Foreign-controlled banks¹

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	100 000	145 635	4 600 220
1841	Basel	Bank Sarasin & Cie AG	AG	22 015	613 621	16 168 790
2001	Basel	LGT Bank (Schweiz) AG	AG	60 000	292 468	5 199 807
1986	Chêne-Bougeries	Barclays Bank (Suisse) SA	AG	150 000	5 261	3 716 772
1962	Genève	Arab Bank (Switzerland) Ltd.	AG	26 700	381 086	2 746 008
1988	Genève	Banco Santander (Suisse) SA	AG	75 000	37 500	1 707 456
1986	Genève	BankMed (Suisse) SA	AG	30 000	3 045	264 899
1934	Genève	Banque Audi (Suisse) SA	AG	25 000	33 300	1 293 047
1963	Genève	Banque de Commerce et de Placements SA	AG	75 000	87 858	2 155 614
1985	Genève	BANQUE HERITAGE SA	AG	8 000	8 184	1 193 885
1958	Genève	Banque J. Safra (Suisse) SA	AG	300 000	8 728	2 721 438
1957	Genève	Banque Pasche SA	AG	42 000	79 606	606 578
2003	Genève	BANQUE PRIVEE BCP (SUISSE) SA	AG	70 000	1 450	625 647
1999	Genève	BANQUE PROFIL DE GESTION SA	AG	14 431	54 738	195 497
1982	Genève	Banque Thaler SA	AG	20 000	11 200	384 938
1979	Genève	BLOM BANK (Switzerland) SA	AG	20 000	41 900	622 802
1872	Genève	BNP Paribas (Suisse) SA	AG	320 271	1 154 189	29 501 245
1990	Genève	CIM BANQUE SA	AG	30 000	6 902	442 709
1957	Genève	Crédit Agricole (Suisse) SA	AG	579 371	490 205	20 724 984
2000	Genève	Crédit Agricole Financements (Suisse) SA	AG	182 457	14 646	5 144 100
1987	Genève	Credit Europe Bank (Suisse) SA	AG	35 000	7 484	536 908
1996	Genève	DEGROOF BANQUE PRIVEE SA	AG	32 049	1 148	220 020
1980	Genève	Deutsche Bank (Suisse) SA	AG	100 000	408 400	10 064 389
1921	Genève	EFG Bank European Financial Group SA	AG	250 000	231 750	745 653
1980	Genève	FAISAL PRIVATE BANK (Switzerland) SA	AG	20 000	4 100	114 975
1994	Genève	HINDUJA BANQUE (SUISSE) SA	AG	27 500	92 430	1 006 344
1988	Genève	HSBC Private Bank (Suisse) SA	AG	708 480	1 607 066	63 411 947
2001	Genève	IDB (Swiss) Bank Ltd	AG	33 000	14 093	433 325

Gründungs-jahr Year of formation	Domizil Domicile	Firma Company name	Rechts-form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1980	Genève	J.P. Morgan (Suisse) SA	AG	59 904	93 331	8 121 687
1970	Genève	KBL (SWITZERLAND) LTD	AG	53 745	63 747	499 460
1964	Genève	Merrill Lynch Bank (Suisse) SA	AG	15 000	61 476	1 442 164
2002	Genève	Mitsubishi UFJ Wealth Management Bank (Switzerland), Ltd.	AG	65 000	762	153 191
2006	Genève	NBAD Private Bank (Suisse) SA	AG	100 000	—	1 066 792
1999	Genève	NBK Private Bank (Switzerland) Ltd	AG	15 000	3 599	469 052
2009	Genève	QNB Banque Privée (Suisse) SA	AG einbezahlt versé ¹	150 000 50 000	—	209 670
1982	Genève	ROYAL BANK OF CANADA (SUISSE) SA	AG	82 000	17 095	1 361 244
1987	Genève	SOCIETE GENERALE Private Banking (Suisse) SA	AG	51 609	184 749	7 289 335
1990	Genève	Standard Chartered Bank (Switzerland) SA	AG	50 000	7 507	376 059
1933	Lausanne	Banque de Dépôts et de Gestion SA	AG	10 000	81 998	465 250
2009	Lausanne	MIG Banque SA	AG	45 000	6 917	211 999
1999	Le Grand-Saconnex	Petercam Private Bank (Switzerland) SA	AG	12 000	8 379	129 062
2000	Lugano	Banca Aletti & C. (Suisse) SA	AG	15 000	661	101 536
2004	Lugano	BANCA CREDINVEST SA	AG	30 000	—	188 258
1961	Lugano	BANCA DEL SEMPIONE SA	AG	20 000	68 500	617 637
2001	Lugano	Banca Intermobiliare di Investimenti e Gestioni (Suisse) SA	AG	35 000	465	94 286
1995	Lugano	Banca Popolare di Sondrio (Suisse) SA	AG	150 000	116 041	4 198 427
1991	Lugano	BANCA ZARATTINI & CO. SA	AG	20 000	35 269	386 767
1873	Lugano	BSI SA	AG	1 840 000	273 054	20 023 068
2001	Lugano	INTESA SANPAOLO PRIVATE BANK (SUISSE) SA	AG	20 000	14 463	102 180
1958	Lugano	PKB PRIVATBANK SA	AG	16 000	250 400	2 060 709
1982	Lugano	Sella Bank AG	AG	13 600	37 597	221 172
1943	Lugano	SOCIETE GENERALE Private Banking (Lugano-Svizzera) SA	AG	20 000	78 300	647 644
1999	Pully	Banque Privée Espírito Santo SA	AG	30 000	32 415	619 423

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 Banken² / Foreign-controlled banks²

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				
2001	St. Gallen	Bankhaus Jungholz AG	AG	14 000	217	72 222
1997	St. Margrethen	Volksbank AG	AG	10 000	10 140	204 790
1848	Uznach	Bank Linth LLB AG	AG	10 899	318 957	5 298 928
1999	Zollikon	SAXO BANK (SWITZERLAND) SA	AG	26 000	8 466	482 072
1994	Zug	Bantleon Bank AG	AG	10 000	33 311	219 784
1995	Zürich	AP ANLAGE & PRIVATBANK AG	AG	10 000	10 380	197 683
2010	Zürich	Banco Itaú (Suisse) SA	AG	146 000	—	723 200
1976	Zürich	Bank Hapoalim (Schweiz) AG	AG	65 000	320 330	3 238 969
1989	Zürich	BANK MORGAN STANLEY AG	AG	120 000	147 973	4 233 006
1899	Zürich	Bank Sal. Oppenheim jr. & Cie (Schweiz) AG	AG	6 400	101 838	1 379 000
2008	Zürich	bank zweiplus ag	AG	35 000	6 900	938 504
1981	Zürich	Banque Algérienne du Commerce Extérieur SA, Zurich	AG	40 000	100 800	587 060
1995	Zürich	Banque Du Bois AG	AG	10 000	2 349	62 933
1985	Zürich	Banque Internationale à Luxembourg (Suisse) SA	AG	52 000	81 235	506 467
1984	Zürich	BBVA (Suiza) SA	AG	72 500	478 141	1 652 232
1988	Zürich	BERENBERG BANK (SCHWEIZ) AG	AG	5 000	29 700	750 825
1974	Zürich	BHF-BANK (Schweiz) AG	AG	10 000	31 930	219 073
2009	Zürich	Centrum Bank (Schweiz) AG	AG	50 000	10 000	301 341
1982	Zürich	Citibank (Switzerland) AG	AG	100 000	47 836	1 742 623
1930	Zürich	Coutts & Co AG	AG	110 000	153 115	13 074 348
1996	Zürich	Deka(Swiss) Privatbank AG	AG	18 000	26 240	103 403
1996	Zürich	Dominick Company AG	AG	21 053	—	60 872
1975	Zürich	DZ PRIVATBANK (Schweiz) AG	AG	100 000	104 200	1 576 177
1969	Zürich	EFG Bank AG	AG	162 410	243 680	16 870 237
1995	Zürich	F. van Lanschot Bankiers (Schweiz) AG	AG	20 000	2 136	182 456
1965	Zürich	Falcon Private Bank AG	AG	120 000	129 925	1 960 222
1984	Zürich	Fibi Bank (Schweiz) AG	AG	35 000	14 725	427 562

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
1958	Zürich	FINTER BANK ZÜRICH AG	AG	45 000	40 850	600 436
1994	Zürich	Frankfurter Bankgesellschaft (Schweiz) AG	AG	75 000	44 600	1 523 848
1992	Zürich	Gazprombank (Schweiz) AG	AG	101 000	63 469	1 699 764
2010	Zürich	GE Money Bank AG	AG	30 000	939 000	4 231 861
1992	Zürich	Goldman Sachs Bank AG	AG	80 000	237 694	585 845
1967	Zürich	Habib Bank AG Zürich	AG	150 000	252 060	4 758 503
1970	Zürich	Investec Bank (Switzerland) AG	AG	83 000	5 724	244 875
1970	Zürich	Jyske Bank (Schweiz) AG	AG	60 000	32 800	386 659
1995	Zürich	LBBW (Schweiz) AG	AG	3 000	603	101 137
1953	Zürich	Leumi Private Bank AG	AG	61 231	101 886	1 907 179
1986	Zürich	Liechtensteinische Landesbank (Schweiz) AG	AG	100 000	—	1 673 207
1996	Zürich	M.M. Warburg Bank (Schweiz) AG	AG	15 000	6 000	238 463
2000	Zürich	Mercantil Bank (Schweiz) AG	AG	45 500	299	176 922
1959	Zürich	Merrill Lynch Capital Markets AG	AG	112 000	56 000	460 634
2000	Zürich	Mizuho Bank (Schweiz) AG	AG	53 132	80 489	415 783
1988	Zürich	Nomura Bank (Schweiz) AG	AG	120 000	188 362	767 239
2012	Zürich	Quilvest (Switzerland) Ltd.	AG	20 000	2 875	371 550
1968	Zürich	Rothschild Bank AG	AG	10 330	305 800	3 838 248
1988	Zürich	Sberbank (Switzerland) AG	AG	100 000	—	104 514
1967	Zürich	Schroder & Co Bank AG	AG	60 000	56 800	1 840 129
1967	Zürich	United Bank AG (Zürich)	AG	20 000	850	82 191
1980	Zürich	UNITED MIZRAHI BANK (Switzerland) Ltd.	AG	20 000	1 853	168 315
1959	Zürich	VP Bank (Schweiz) AG	AG	20 000	23 793	1 047 398

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.

7.00 Filialen ausländischer Banken

Branches of foreign banks

In tausend Franken / In CHF thousands

Gründungs-jahr Year of formation	Domizil Domicile	Firma Company name	Rechts-form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1991	Genève	Banque Internationale de Commerce - Bred, Paris, succursale de Genève	ZWN	18 108	—	356 345
2005	Genève	CAIXA DE AFORROS DE GALICIA, VIGO, OURENSE E PONTEVEDRA, La Corogne, succursale de Genève	ZWN	10 000	—	300 048
2007	Genève	EXANE DERIVATIVES, Paris, succursale de Genève	ZWN	—	—	9 295
2001	Genève	ING Belgique, Bruxelles, succursale de Genève	ZWN	65 000	—	7 727 447
1919	Genève	Lloyds TSB Bank plc, Londres, succursale de Genève	ZWN	—	—	4 590 256
2000	Genève	Skandinaviska Enskilda Banken SA, Luxembourg, Geneva Branch	ZWN	—	—	156 795
2009	Genève	STRATEO, Genève, Succursale de Keytrade Bank SA, Bruxelles	ZWN	6 000	—	36 234
2000	Opfikon	UBS LIMITED, London, Swiss Branch, Opfikon	ZWN	—	—	2 325
1997	St. Gallen	Vorarlberger Landes- und Hypothekenbank Aktiengesellschaft, Bregenz, Zweigniederlassung St. Gallen	ZWN	45 000	—	494 823
2004	Thal	Bank für Tirol und Vorarlberg Aktiengesellschaft, Innsbruck, Zweigniederlassung Staad	ZWN	—	—	803 640
2008	Wallisellen	FMCC Finance, Zweigniederlassung Wallisellen der Volvo Auto Bank Deutschland GmbH, Köln	ZWN	—	—	850 643
2001	Zürich	Barclays Capital, Zurich Branch of Barclays Bank PLC, London	ZWN	—	—	29 850 420
2001	Zürich	BNP PARIBAS SECURITIES SERVICES, Paris, succursale de Zurich	ZWN	1 930	—	747 209
1963	Zürich	Citibank, N.A., Sioux Falls, Zurich Branch	ZWN	—	—	9 221 339
2002	Zürich	COMMERZBANK Aktiengesellschaft, Frankfurt am Main, Zweigniederlassung Zürich	ZWN	—	—	165 602
2000	Zürich	Deutsche Bank Aktiengesellschaft, Frankfurt a.M., Zweigniederlassung Zürich	ZWN	—	—	5 444 581
1990	Zürich	Habibsons Bank Limited, London, Zweigniederlassung Zürich	ZWN	—	—	52 274
2010	Zürich	HSBC Bank plc, London, Zweigniederlassung Zürich	ZWN	10 000	—	2 171 136
1999	Zürich	Ibsbank AG, Frankfurt am Main (DE), Zweigniederlassung Zürich	ZWN	—	—	12 879
2011	Zürich	J.P. Morgan Securities plc, London, Zweigniederlassung Zürich	ZWN	—	—	50 704
1984	Zürich	JPMorgan Chase Bank, National Association, Columbus, Zurich Branch	ZWN	—	—	15 102 070

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
2010	Zürich	Newedge Group, Paris, Zurich Branch	ZWN	—	—	4 928
1999	Zürich	Nordea Bank S.A., Luxemburg, Zweigniederlassung Zürich	ZWN	—	—	300 527
2006	Zürich	RBC Investor Services Bank S.A., Esch-sur-Alzette, Zweigniederlassung Zürich	ZWN	10 823	—	11 171
1926	Zürich	Société Générale, Paris, Zweigniederlassung Zürich	ZWN	30 000	—	13 840 987
2007	Zürich	State Street Bank GmbH, München, Zweigniederlassung Zürich	ZWN	—	—	642 077
2009	Zürich	The Royal Bank of Scotland plc, Edinburgh, Zweigniederlassung Zürich	ZWN	—	—	1 173 402
2003	Zürich	UniCredit Bank AG, München, Zweigniederlassung Zürich	ZWN	—	—	1 770

8.00 Privatbankiers Private bankers

8.10 Privatbankiers, die sich öffentlich zur Annahme fremder Gelder empfehlen / Private bankers who actively seek deposits from the public

Gründungs-jahr Year of formation	Domizil Domicile	Firma Company name	Rechts-form Legal status

Es gibt gegenwärtig keine Privatbankiers,
die sich öffentlich zur Annahme fremder Gelder
empfehlen.

At present there are no private bankers actively
seeking deposits from the public.

8.20 Privatbankiers, die sich nicht öffentlich zur Annahme fremder Gelder empfehlen / Private bankers who do not actively seek deposits from the public

1920	Basel	Baumann & Cie.	Kom.
1886	Basel	E. Gutzwiler & Cie. Banquiers	Kom.
1787	Basel	La Roche 1787, Komplementäre La Roche, Labhardt, Baumann, Gloor & 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 auskunftspflichtigen Instituten

Changes to reporting institutions

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 Reserves	Bilanzsumme Balance sheet total
				1	2	3

5.00 Übrige Banken / Other banks

5.12 Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute / Banks that specialise in stock exchange, securities and asset management business

Weglassungen / Removals

1955	Zürich	Clariden Leu AG Das Institut wurde von der Credit Suisse AG, Zürich, übernommen. The bank has been taken over by Credit Suisse AG, Zurich.	AG
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Neuaufnahmen / New entries

2010	Meyrin	Dukascopy Bank SA bisher Gruppe 5.20. Formerly category 5.20.	AG	22 000	226	139 555
2006	Zürich	Sallfort Privatbank AG bisher Gruppe 5.20. Formerly category 5.20.	AG	20 000	230	157 156

5.00 Übrige Banken / Other banks

5.14 Andere Banken / Other banking institutions

Neuaufnahmen / New entries

2012	Zürich	Aquila & Co. AG Umwandlung in eine Bank (früher Effektenhändler). Transformed into a bank (previously a securities dealer).	AG	2 500	14 400	36 042
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5.00 Übrige Banken / Other banks

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

Weglassungen / Removals

2008	Genève	Bank of China (Suisse) SA Das Institut wurde von der Bank Julius Bär & Co. AG, Zürich, übernommen. The bank has been taken over by Bank Julius Bär & Co. AG, Zurich.	AG	.	.	.
1965	Genève	Banque Safdié SA Das Institut wurde von der Leumi Private Bank AG, Zürich, übernommen. The bank has been taken over by Leumi Private Bank AG, Zurich.	AG	.	.	.
1995	Genève	ROSBANK (SWITZERLAND) SA, en liquidation Das Institut ist in Liquidation. The bank is in liquidation.	AG	.	.	.

Änderungen von auskunftspflichtigen Instituten

Changes to reporting institutions

In thousand 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	
				1	2	3
2000	Lugano	Banca Euromobiliare (Suisse) SA Das Institut wurde von der BANCA ZARATTINI & CO. SA, Lugano, übernommen. The bank has been taken over by BANCA ZARATTINI & CO. SA, Lugano.	AG	.	.	.
1997	Lugano	Banque de Crédit et de Dépôts SA, Bankred Das Institut ist in Liquidation. The bank is in liquidation.	AG	.	.	.
1962	Lugano	BIPIELLE Bank (Suisse) in liquidazione Das Institut ist in Liquidation. The bank is in liquidation.	AG	.	.	.
2009	Lugano	CMB Banque Privée (Suisse) SA Das Institut wurde von der PKB PRIVATBANK SA, Lugano, übernommen. The bank has been taken over by PKB PRIVATBANK SA, Lugano.	AG	.	.	.
2004	Lugano	Credito privato commerciale SA Das Institut ist in Liquidation. The bank is in liquidation.	AG	.	.	.
2000	Lugano	RAS Private Bank (Suisse) SA in liquidazione Das Institut ist in Liquidation. The bank is in liquidation.	AG	.	.	.
2010	Meyrin	Dukascopy Bank SA neu Gruppe 5.12. Now in category 5.12.	AG	22 000	226	139 555
2003	St. Gallen	Sydbank (Schweiz) AG Das Institut wurde liquidiert. The bank was liquidated.	AG	.	.	.
1997	Zürich	J&T Bank (Schweiz) AG Konkurs eröffnet. Bankruptcy proceedings initiated.	AG	.	.	.
1963	Zürich	Nordkap Bank AG Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.
2006	Zürich	Sallfort Privatbank AG neu Gruppe 5.12. Now in category 5.12.	AG	20 000	230	157 156

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

Neuaufnahmen / New entries

2012	Zürich	Quilvest (Switzerland) Ltd. Umwandlung in eine Bank (früher Effektenhändler). Transformed into a bank (previously a securities dealer).	AG	20 000	2 875	371 550
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7.00 Filialen ausländischer Banken / Branches of foreign banks

Weglassungen / Removals

2007	Chêne-Bougeries	Barclays Bank PLC, Londres, Succursale de Chêne-Bougeries (Genève) Die Filiale wurde geschlossen. The branch has been closed.	ZWN	.	.	.
2008	Winterthur	AXA Bank Europe, Brüssel, Zweigniederlassung Winterthur Die Filiale wurde geschlossen. The branch has been closed.	ZWN	.	.	.
2002	Zürich	Svenska Handelsbanken S.A., Luxemburg, Zweigniederlassung Zürich Die Filiale wurde geschlossen. The branch has been closed.	ZWN	.	.	.
1997	Zürich	The Royal Bank of Scotland N.V., Amsterdam, Zweigniederlassung Zürich Die Filiale wurde geschlossen. The branch has been closed.	ZWN	.	.	.

Firmaänderungen Company name changes

Gruppe Category	Bisher Previously	Neu Now
1.00	Banque Cantonale Neuchâteloise, Neuchâtel	Banque cantonale neuchâteloise, Neuchâtel
3.10	Clientis Bezirkssparkasse Uster Genossenschaft, Uster	Bank BSU Genossenschaft, Uster
3.10	Sparkasse Horgen AG, Horgen	BANK ZIMMERBERG AG, Horgen
3.20	Caisse d'Epargne et de Crédit Mutuel de Chermignon, Chermignon	Caisse d'Epargne et de Crédit Mutuel de Chermignon société coopérative, Chermignon
5.12	Hottinger & Cie AG, Zürich	Bank Hottinger & Cie AG, Zürich
5.12	nettobank AG, Gossau SG	Notenstein Privatbank AG, St. Gallen
5.20	Arab Bank (Switzerland) Ltd., Zürich	Arab Bank (Switzerland) Ltd., Genève
5.20	Bank Leumi (Schweiz) AG, Zürich	Leumi Private Bank AG, Zürich
5.20	MIG Banque SA, Neuchâtel	MIG Banque SA, Lausanne
5.20	P&P Private Bank AG, Zürich	Sallfort Privatbank AG, Zürich (5.12)
5.20	SLB Commercial Bank AG, Zürich	Sberbank (Switzerland) AG, Zürich
7.00	Isbank GmbH, Frankfurt am Main (D), Zweigniederlassung Zürich, Zürich	Isbank AG, Frankfurt am Main (DE), Zweigniederlassung Zürich, Zürich
7.00	J.P. Morgan Securities Ltd, London, Zweigniederlassung Zürich, Zürich	J.P. Morgan Securities plc, London, Zweigniederlassung Zürich, Zürich
7.00	Keytrade Bank SA, Bruxelles, succursale de Genève, Genève	STRATEO, Genève, Succursale de Keytrade Bank SA, Bruxelles, Genève
7.00	RBC Dexia Investor Services Bank S.A., Esch-sur-Alzette, Zweigniederlassung Zürich, Zürich	RBC Investor Services Bank S.A., Esch-sur-Alzette, Zweigniederlassung Zürich, Zürich
8.20	La Roche & Co., Basel	La Roche 1787, Komplementäre La Roche, Labhardt, Baumann, Gloor & Co, Basel

Schweizer Banken mit Filialen im Ausland¹

Swiss banks with branches abroad¹

Domizil Domicile	Firma Company name	Filialen in Branches in
Basel und Zürich	UBS AG	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, Singapore
Genève	Banque de Commerce et de Placements SA	Dubai, Luxembourg
Genève	Banque Privée Edmond de Rothschild SA	Hong Kong
Genève	BNP Paribas (Suisse) SA	Guernsey, Jersey
Genève	Crédit Agricole (Suisse) SA	Hong Kong, Singapore
Genève	HSBC Private Bank (Suisse) SA	Guernsey, Hong Kong, Singapore
Genève	Hypowiss Private Bank Genève SA	Lisbonne
Genève	Merrill Lynch Bank (Suisse) SA	Dubai
Genève	UNION BANCAIRE PRIVEE, UBP SA	Jersey, London, Nassau
Lausanne	Banque Cantonale Vaudoise	Guernsey
Lugano	Banca Popolare di Sondrio (Suisse) SA	Monaco
Lugano	BSI SA	Nassau, Hong Kong, Bahrain
Pully	Banque Privée Espirito Santo SA	Lisbonne
Zürich	Bank Hapoalim (Schweiz) AG	Luxembourg, Singapore
Zürich	Bank Julius Bär & Co. AG	Guernsey, Hong Kong, Singapore
Zürich	BANK MORGAN STANLEY AG	Hong Kong, Singapore
Zürich	Coutts & Co AG	Hong Kong, 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, Hong Kong, Singapore
Zürich	Falcon Private Bank AG	Hong Kong, Singapore
Zürich	Habib Bank AG Zürich	Dubai, London, Nairobi

¹ Ohne Vertretungen.
Without representative offices.

Additional information

Publications and other resources

Publications and other resources are available on the SNB website, www.snb.ch, *Publications*.

Annual Report

The *Annual Report* is published at the beginning of April in German, French, Italian and English.

Quarterly Bulletin

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. 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 available as a separate online document in German, French, Italian and English.

Financial Stability Report

The *Financial Stability Report* assesses the stability of Switzerland's banking sector. It is published annually in June in German, French and English.

Monthly Statistical Bulletin, Monthly Bulletin of Banking Statistics

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.

SNB Economic Studies, SNB Working Papers

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

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.

Swiss Financial Accounts

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*.

Swiss Balance of Payments,
Switzerland's International Investment Position,
Direct Investment

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.

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.

Historical Time Series

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.

The Swiss National Bank 1907–2007

A chronicle of the Swiss National Bank in Berne entitled *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.

The Swiss National Bank in Berne – an illustrated chronicle

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.

The Swiss National Bank in Brief

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 available online in full in German and French, and partially also in Italian and English at www.iconomix.ch.

Iconomix

Environmental report	The SNB's environmental report contains data and indicators on the use of resources and on greenhouse gas emissions. It describes the foundations upon 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.
Further resources	<p><i>What is money really about?</i> is a brochure describing the activities of the Swiss National Bank in simple, easy-to-understand terms. It is an ideal teaching aid for both older primary school students and secondary school students.</p> <p><i>The Swiss National Bank and that vital commodity: money</i> 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 SNB.</p> <p><i>An "A to Z" of the Swiss National Bank</i> is an SNB glossary of important central banking terms.</p> <p>The information in these publications as well as the publications themselves are available via the SNB website, www.snb.ch.</p> <p><i>Publications, Publications about the SNB, The world of the National Bank.</i></p> <p><i>The National Bank and money</i> is a short film (available on DVD) illustrating the characteristics of money.</p> <p><i>The National Bank and its monetary policy</i> 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.</p> <p>All the material in this section ('Further resources') is available in German, French, Italian and English.</p>
Obtainable from	<p>Swiss National Bank, Library, e-mail: library@snb.ch Bundesplatz 1, 3003 Berne, telephone: +41 31 327 02 11 Fraumünsterstrasse 8, P.O. Box, 8022 Zurich, telephone: +41 44 631 32 84</p>

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561 Forderungen gegenüber inländischen Banken – auf CHF lautend, nach dem Zinssatz¹ Amounts due from 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

Jahresende 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
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
2012	18 940	2 588	2 276	1 968	529	365	303	462	243	247	201	263

Jahres-ende End of year	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
	13	14	15	16	17	18	19	20	21	22	23	24	25
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
2012	231	184	182	81	21	26	5	—	6	0	0	1	29 119

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 Zinssatz¹**
Amounts due from domestic customers, 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

Jahresende 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%	1 3/4–2% 2–2 1/4%	2–2 1/4% 2 1/4–2 1/2%	2 1/4–2 1/2% 2 1/2–2 3/4%	2 1/2–2 3/4% 2 3/4–3%	2 3/4–3% 3–3 1/4%	3–3 1/4% 3 1/4–3 1/2%	3 1/4–3 1/2% 11	
	1	2	3	4	5	6	7	8	9	10	
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	34 939	7 703	4 592	5 908	4 754	5 192	6 001	6 538	6 342	4 469	3 496
2012	47 678	8 854	5 061	6 821	5 884	5 945	5 525	6 061	5 932	4 098	2 979

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
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
2012	2 866	2 279	1 518	721	958	1 022	4 512	1 017	403	6 202	126 338

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

Amounts due to 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

Jahresende 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
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
2012	24 698	2 506	2 529	2 027	588	485	488	1 065	987	484	273	380

Jahres-ende End of year	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
	13	14	15	16	17	18	19	20	21	22	23	24	25
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
2012	337	243	239	98	32	76	50	—	0	0	0	0	37 584

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.