



Banks in Switzerland 2014

SCHWEIZERISCHE NATIONALBANK
BANQUE NATIONALE SUISSE
BANCA NAZIONALE SVIZZERA
BANCA NAZIUNALA SVIZRA
SWISS NATIONAL BANK



Banks in Switzerland 2014

99th year

General overview

Page

COMMENTARY

15	Banks in Switzerland – key developments in 2014
23	Explanatory notes on the banking statistics

TABLES

Banks

A2	Balance sheet total
A12	Assets
A54	Liabilities
A68	Breakdown by domestic and foreign categories
A104	Geographical breakdown
A116	Derivative financial instruments
A117	Fiduciary transactions
A126	Holdings of securities in bank custody accounts
A132	Contingent liabilities and other off-balance-sheet business
A136	Income statement
A164	Offices
A171	Number of staff
A176	Average rates of interest for selected balance sheet items
A180	Distribution of selected balance sheet items, by rate of interest
A203	Tables covering institutions with a special field of business

INFORMATION ON REPORTING INSTITUTIONS

B3	List of reporting institutions
B23	Changes to reporting institutions
B26	Company name changes
B27	Swiss banks with branches abroad

ADDITIONAL INFORMATION

B30	Publications and other resources
B35	Keyword index

Contents in detail / Commentary

Page

BANKS IN SWITZERLAND – KEY DEVELOPMENTS IN 2014

15	1. Balance sheet business
18	2. Off-balance-sheet business
19	3. Income statement
21	4. Number of banks
21	5. Number of staff
21	6. Average rate of interest and distribution by rate of interest

EXPLANATORY NOTES ON THE BANKING STATISTICS

23	1. Definitions
25	2. Legal basis
26	3. Financial reporting regulations
26	4. Bank categories
32	5. Institutions with a special field of business
34	6. Number of banks subject to reporting requirements; additions and removals
34	7. Surveys
36	8. Comments on the historical comparability of the statistics
46	9. Banks in Switzerland on the SNB website
47	10. Websites

Contents in detail / Tables

Page	Table
11	Conventions and notes
BANKS	
Balance sheet total	
A2	1 Balance sheet total
A4	2 Breakdown of bank categories by balance sheet total
A10	3 Number of institutions, by legal status
Assets	
A12	4 Assets
A20	5 Share of balance sheet total for each asset category
A21	6 Liquid assets
A24	7 Amounts due arising from money market instruments
A28	8 Consumer credit lending (utilised)
A30	9 Lending to domestic public law institutions
A33	10 Domestic mortgage loans, annual increases and decreases
A36	11a Domestic mortgage loans (first, second and third mortgages)
A39	13 Geographic breakdown of savings (by domicile) and of mortgage loans (by location of property)
A40	14 Amounts due from and deposits by domestic customers
A42	15 Securities
A48	16 Participating interests
A52	17 Assets, by legal status of institution
Liabilities	
A54	18 Liabilities
A62	19 Share of balance sheet total for each category of liability
A39	13 Geographic breakdown of savings (by domicile) and of mortgage loans (by location of property)
A40	14 Amounts due from and deposits by domestic customers
A63	22 Central mortgage institution loans
A64	23 Liabilities, by legal status of institution

Page	Table
	Breakdown by domestic and foreign categories
A68	24 Assets and liabilities, domestic and foreign, by CHF or foreign currency
A94	25 Assets and liabilities, by currency
A96	26 Assets and liabilities, domestic and foreign
A97	27 Assets and liabilities, domestic and foreign, by currency
A98	28 Precious metal accounts included in the balance sheet
A100	28a Non-monetary claims and liabilities arising from lending and repo transactions recorded in the balance sheet
A101	29 Interbank claims and liabilities
A103	31 Assets and liabilities for the bank office reporting entity
	Geographical breakdown
A104	32 Geographical breakdown of assets and liabilities shown in the balance sheet
	Derivative financial instruments
A116	34 Outstanding derivative financial instruments
	Fiduciary transactions
A117	36 Fiduciary transactions, domestic and foreign, by currency
A118	37 Fiduciary transactions, by bank category
A120	38 Fiduciary transactions, by country
	Holdings of securities in bank custody accounts
A126	38a Holdings of securities in bank custody accounts, by domicile of custody account holder, business sector and investment currency
A128	38b Holdings of securities in bank custody accounts, by domicile of custody account holder, category of security and investment currency
A130	38c Holdings of securities in bank custody accounts, by domicile of custody account holder, category of security and business sector
	Contingent liabilities and other off-balance-sheet business
A132	39 Contingent liabilities and other off-balance-sheet business

Page	Table
	Income statement
A136	40 Income statement
A152	41 Income statement, by legal status of institution
A156	42 Distribution of profit
A160	43 Personnel expenses
	Offices
A164	48 Offices in Switzerland and in foreign countries
A168	49 Breakdown of offices, by location and bank category
A170	50 Location of registered offices and branches
	Number of staff
A171	51 Number of staff
A172	52 Number of staff, by location and by gender
	Average rates of interest for selected balance sheet items
A176	53 Average rate of interest, individual asset items
A178	54 Average rate of interest, individual liability items
	Distribution of selected balance sheet items, by rate of interest
A180	56 Domestic mortgage loans, in CHF, by rate of interest
Website	56 ₁ Amounts due from domestic banks, in CHF, by rate of interest
Website	56 ₂ Amounts due from domestic customers, in CHF, by rate of interest
A183	57 Amounts due to domestic customers in savings or deposit accounts, in CHF, by rate of interest
Website	57 ₁ Amounts due to domestic banks, in CHF, by rate of interest
A192	59 Cash bonds, in CHF, by rate of interest
A198	61 Bond issues, in CHF, by rate of interest
A200	62 Mortgage bond issues, by rate of interest

Page Table

**TABLES COVERING INSTITUTIONS WITH A SPECIAL FIELD
OF BUSINESS**

A204	63	Assets
A206	64	Liabilities
A208	65	Income statement
A212	66	Number of staff

Information on reporting institutions

Page	Table
B3	LIST OF REPORTING INSTITUTIONS
B5	0.00 Institutions with a special field of business
B6	1.00 Cantonal banks
B7	2.00 Big banks
	3.00 Regional banks and savings banks
B8	3.10 RBA Holding banks
B10	3.20 Other regional banks and savings banks
B12	4.00 Raiffeisen banks
	5.00 Other banks
B13	5.12 Banks that specialise in stock exchange, securities and asset management business
B15	5.14 Other banking institutions
B16	5.20 Foreign-controlled banks
B20	7.00 Branches of foreign banks
	8.00 Private bankers
B22	8.20 Private bankers who do not actively seek deposits from the public
B23	CHANGES TO REPORTING INSTITUTIONS
B26	COMPANY NAME CHANGES
B27	SWISS BANKS WITH BRANCHES ABROAD

Additional information

Page	Table
B30	Publications and other resources
B35	Keyword index

Conventions and notes

CONVENTIONS

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

publications@snb.ch

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 21 May 2015.

Commentary

Banks in Switzerland – Key developments in 2014

This publication contains data¹ on the individual financial statements of banks (parent companies).² With the big banks, in particular, these statements may differ from the group financial statements.

Preliminary remarks: Reclassification from private bankers to stock exchange banks

In 2014, four banks that had previously been categorised as private bankers changed their legal form. The banks Mirabaud & Cie Ltd, Banque Pictet et Cie SA, Bank Lombard Odier & Co Ltd and Bank La Roche & Co Ltd, formerly limited partnerships, became joint-stock companies and have thus been categorised as stock exchange banks since the 2014 reporting year. This reclassification particularly impacted the figures pertaining to these bank categories. In 2014, the balance sheet total of these former private bankers was CHF 56.5 billion. Following the reclassification, this accounted for some 27% of the balance sheet total of the stock exchange banks category. The private bankers category recorded a balance sheet total of CHF 7.4 billion after the reclassification.

1. BALANCE SHEET BUSINESS

In the year under review, the aggregate balance sheet total for all banks in Switzerland rose by CHF 192.6 billion (6.8%) to CHF 3,041.7 billion, with the big banks making the largest contribution (CHF 138.0 billion). The increase was primarily attributable to foreign balance sheet items. Alongside the big banks, the foreign-controlled banks also expanded their foreign business. Foreign assets grew by CHF 146.3 billion to CHF 1,428.7 billion; foreign liabilities, by CHF 136.1 billion to

Balance sheet total

1 This publication contains no data on the equity capital or liquidity situation of banks. Differences in the changed regulatory requirements for individual banks mean that data for capital adequacy reporting under Basel III and the liquidity statement are not currently being published. As a result, the associated tables and related commentaries are omitted.

2 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, by contrast, also include business conducted by the banks' legally independent 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'.

CHF 1,463.4 billion. Foreign claims and foreign liabilities in US dollars, in particular, increased (up by CHF 145.7 billion and CHF 119.7 billion respectively). The higher value of the US dollar (CHF/USD +11.1%) made a significant contribution to this development. Domestic assets increased by CHF 46.3 billion to CHF 1,613.0 billion; domestic liabilities, by CHF 56.5 billion to CHF 1,578.4 billion. Although the growth in foreign business was stronger, in comparative terms, domestic assets and domestic liabilities continued to account for more than half of the balance sheet total.

Assets

Domestic mortgage loans, which make up approximately 30% of the aggregated balance sheet total, continued to rise in the year under review, growing by CHF 31.0 billion (3.6%) to CHF 900.9 billion. The largest contribution to this increase was made by the cantonal banks (up CHF 12.0 billion to CHF 315.4 billion), the Raiffeisen banks (up CHF 7.2 billion to CHF 150.5 billion) and the big banks (up CHF 5.7 billion to CHF 264.1 billion). Once again, fixed-interest mortgage loans grew (up CHF 26.1 billion to CHF 780.2 billion). Unlike 2013, variable-interest mortgage loans also increased in 2014 (up CHF 4.9 billion to CHF 119.9 billion).

Sundry loans, which are entered under amounts due from customers, rose by CHF 88.2 billion to CHF 652.9 billion. This sharp rise was due to lending abroad, which was up by CHF 92.2 billion (23.7%) to CHF 481.3 billion. The growth abroad was accounted for largely by the big banks (up CHF 76.8 billion to CHF 357.8 billion) and the foreign-controlled banks (up CHF 6.4 billion to CHF 74.1 billion). Amounts due in US dollars were mainly affected (up CHF 68.2 billion, or 25.1%, to CHF 339.9 billion). The major part of this was attributable to covered amounts due (up CHF 72.3 billion out of a total increase of CHF 92.2 billion) and was recorded at offices abroad, in particular (up CHF 74.6 billion out of a total increase of CHF 92.2 billion).

Liquid assets were up by CHF 26.5 billion to CHF 425.9 billion. Growth was recorded, in particular, by the big banks (up CHF 34.2 billion to CHF 157.5 billion) and the foreign-controlled banks (up CHF 8.5 billion to CHF 55.2 billion). A large part of this increase was attributable to liquid assets abroad (up CHF 18.8 billion to CHF 104.4 billion), mostly in the form of sight deposits at foreign central banks. Branches of foreign banks, by contrast, reduced their liquid assets considerably (down CHF 21.9 billion to CHF 39.2 billion). Amounts due from banks declined by CHF 13.8 billion to CHF 447.6 billion. Amounts due from money market instruments were down by CHF 9.6 billion to CHF 29.2 billion, mainly due to the decline in a big bank's holdings of foreign-issued money market instruments.

Trading portfolios of securities and precious metals were up by CHF 7.3 billion (5.0%) to CHF 153.6 billion. Trading portfolios with respect to Switzerland declined by CHF 3.1 billion (8.0%) to CHF 35.6 billion,

while those with respect to other countries rose by CHF 10.4 billion (9.6%) to CHF 118.0 billion. Financial investments increased by CHF 11.3 billion to CHF 198.5 billion. Participating interests saw growth of CHF 13.1 billion to CHF 77.4 billion, mainly as a result of activities at the big banks.

Other assets were up by CHF 34.7 billion to CHF 104.4 billion, due to the fact that the positive replacement values of outstanding derivative financial instruments rose again, by CHF 31.2 billion to CHF 93.3 billion.

In 2014, customer deposits increased again. Amounts due to customers in savings or deposit accounts rose by CHF 37.8 billion (6.3%) to CHF 639.5 billion. Since 2008, customer deposits in savings or deposits accounts have grown by more than 6% each year. In the year under review, the increase was mainly attributable to domestic deposits (up CHF 35.3 billion to CHF 591.7 billion). Higher holdings were recorded, in particular, by the following bank categories: big banks (up CHF 20.2 billion), cantonal banks (up CHF 7.0 billion) and Raiffeisen banks (up CHF 5.4 billion). Other amounts due to customers increased by CHF 57.1 billion (5.3%) to CHF 1,130.4 billion. The major part of this rise was in US dollars (up CHF 46.5 billion to CHF 409.3 billion) and related to customers abroad (up CHF 50.3 billion to CHF 631.0 billion). Other amounts due to customers rose, in particular, at big banks, stock exchange banks and foreign-controlled banks. More than half of the total increase was accounted for by the banks' domestic offices. For the first time since 2007, time deposits included under this balance sheet item recorded an increase (up CHF 10.8 billion to CHF 257.0 billion). Amounts due from cash bonds decreased by CHF 2.2 billion to CHF 23.7 billion.

Amounts due to banks were down by CHF 13.9 billion to CHF 421.2 billion. By contrast, liabilities from money market instruments rose significantly (up CHF 35.9 billion to CHF 113.6 billion), and an increase in amounts due from bond issues and central mortgage institution loans was also recorded (up CHF 50.7 billion to CHF 369.4 billion). In the case of both the money market instruments and the bond issues, this growth was largely attributable to securities issued abroad by big banks. Other liabilities rose by CHF 24.3 billion to CHF 117.0 billion, resulting mainly from the increase in the negative replacement values of outstanding derivative financial instruments (up CHF 22.2 billion to CHF 94.8 billion).

Liabilities

2. OFF-BALANCE-SHEET BUSINESS

Derivative financial instruments

The contract volume of derivative financial instruments was down by 16.5% to CHF 31.2 trillion – a continuation of the declining trend in contract volume since 2012. By contrast, positive replacement values showed an increase of 19.7% to CHF 349.8 billion. Negative replacement values grew by 16.8% to CHF 353.4 billion. As in previous years, the big banks again dominated business in derivative financial instruments in 2014, accounting for a share of some 94%.

Once again, interest rate derivatives declined substantially in the year under review, with contract volume falling by 21.3% to CHF 19.9 trillion. The related positive replacement values rose by 12.0% to CHF 153.0 billion; the negative replacement values, by 14.5% to CHF 151.8 billion. In terms of contract volume, interest rate derivatives remained the most important derivative financial instrument, with a share of 63.9%. Foreign exchange derivatives were still the second-largest category. Their contract volume remained almost unchanged (down 0.1% to CHF 9.8 trillion). By contrast, the related positive and negative replacement values rose significantly, by 39.4% and 30.5% respectively.

Fiduciary transactions

Fiduciary funds administered by the banks have been declining since 2008, and in the year under review, this trend continued (down CHF 5.7 billion to CHF 115.1 billion), although the decrease was less pronounced than in previous years. Since fiduciary funds are mainly invested in the money market, the diverging movements in money market interest rates impacted on the currency breakdown. Once again, fiduciary funds invested in euros recorded the greatest decline, down by CHF 6.3 billion (30.0%) to CHF 14.6 billion. Fiduciary funds invested in Swiss francs decreased by CHF 0.4 billion to CHF 5.3 billion, while those invested in US dollars were up by CHF 0.2 billion to CHF 74.5 billion. The US dollar remained the most important investment currency for fiduciary funds (up 3.2 percentage points to 64.8%). The share of fiduciary funds invested in euros declined (by 4.6 percentage points to 12.7%), as did that in Swiss francs (by 0.1 percentage points to 4.6%).

The decrease in fiduciary funds was evident in the case of both domestic fiduciary funds (down CHF 1.6 billion to CHF 19.4 billion) and those from abroad (down CHF 4.1 billion to CHF 95.7 billion). Although an increase was recorded for fiduciary funds from developing countries (up 2.8%) and offshore centres (up 1.7%), those from developed countries declined significantly (down 23.7%).

Customer holdings of securities in bank custody accounts increased by CHF 474.9 billion (9.2%) to CHF 5,644.9 billion. Custody account holdings thus exceeded the previous record level of CHF 5,402.3 billion, which had been attained in 2007, with the rise in share prices constituting a major element in this development.

Securities held in custody accounts

Custody account holdings were up for all categories of securities. The largest position among the categories of securities, with a share of 40.0%, are investments in shares, and these increased by 8.4% to CHF 2,256.8 billion. Units in collective investment schemes were also up significantly, by 16.0% to CHF 1,803.5 billion. Somewhat slower growth was recorded in bonds (up 2.8% to CHF 1,313.6 billion) and structured products (up 6.9% to CHF 202.6 billion).

The most important investment currency was still the Swiss franc (share: 51.0%), followed by the US dollar (24.5%) and the euro (16.0%). Compared with 2013, investments in US dollars recorded the strongest percentage increase (up 20.1%); investments in Swiss francs also rose (up 9.2%), while investments in euros declined slightly (down 3.5%).

In percentage terms, securities held by custody account holders domiciled in Switzerland (up 9.6% to CHF 2,576.0 billion) and those held by custody account holders domiciled abroad (up 8.8% to CHF 3,068.9 billion) expanded at a similarly strong rate. Custody account holders domiciled in Switzerland held 45.6% of holdings; those domiciled abroad, 54.4%. Securities held by institutional customers increased most substantially (up CHF 476.9 billion to CHF 4,160.1 billion).

3. INCOME STATEMENT

Of the 275 banks covered (2013: 283), 246 recorded an annual profit (2013: 235) and 29 an annual loss (2013: 48). The total annual profit for all the banks increased by CHF 2.3 billion to CHF 14.2 billion, while the total annual loss rose by CHF 5.4 billion to CHF 6.8 billion. The level of annual profit and loss was largely determined by the big banks and the foreign-controlled banks.

Annual profit and annual loss

Gross profit was up by CHF 1.5 billion to CHF 21.0 billion. This rise of 7.7% was particularly attributable to net interest income at the big banks; the decline in interest income was lower than that in interest expenses. Moreover, lower operating expenses and an increase in the other result from ordinary activities item helped to increase gross profit. The net income from commission business and services and the result from trading activities both decreased.

Gross profit

Net interest income	Despite the lower interest rate level, net interest income again rose (up CHF 1.5 billion). Since 2010, net interest income has risen every year. Although there was a further decline in both interest and discount income (down CHF 0.5 billion to CHF 34.9 billion) and interest and dividend income from financial investments (down CHF 0.3 billion to CHF 2.5 billion), interest expenses decreased even more (down CHF 2.0 billion to CHF 17.5 billion) and interest and dividend income from trading portfolios was slightly higher (up CHF 0.3 billion to CHF 3.8 billion).
Net income from commission business and services	Net income from commission business and services was down by CHF 0.6 billion to CHF 23.9 billion. Lower net commission income from securities and investment business (down CHF 0.9 billion to CHF 22.2 billion) was mainly responsible for this result. While net commission income from lending business remained stable, at CHF 2.0 billion, that from other services rose by CHF 0.2 billion to CHF 4.4 billion. Commission expenses declined by CHF 0.1 billion to CHF 4.8 billion.
Result from trading activities	The result from trading activities decreased by CHF 0.7 billion to CHF 7.6 billion, a development which was principally attributable to the big banks (down CHF 0.5 billion) and the foreign-controlled banks (down CHF 0.1 billion).
Other result from ordinary activities	The other result from ordinary activities item was up by CHF 0.5 billion to CHF 6.3 billion. While income from participating interests declined by CHF 1.0 billion to CHF 2.0 billion, other ordinary income was up by CHF 0.7 billion to CHF 6.1 billion and other ordinary expenses were down by CHF 0.7 billion to CHF 2.4 billion.
Personnel expenses, general and administrative expenses	Overall, operating expenses declined by CHF 0.8 billion to CHF 40.4 billion. While general and administrative expenses were up by CHF 1.0 billion to CHF 15.6 billion, personnel expenses decreased by CHF 1.8 billion to CHF 24.8 billion. Personnel expenses were largely influenced by the wages and salaries item, which declined by CHF 1.6 billion to CHF 19.8 billion. This decline in personnel expenses was mainly due to the fact that a big bank changed the way it accounts for deferred compensation plans.
Depreciation, value adjustments and provisions	Depreciation and amortisation of fixed assets once again stood at approximately CHF 7.6 billion. This was primarily due to value adjustments on participating interests undertaken by a big bank. The value adjustments, provisions and losses item increased by CHF 4.7 billion to CHF 9.0 billion, due principally to litigation-related expenses at the big banks and foreign-controlled banks.

Extraordinary income went up by a total of CHF 0.7 billion to CHF 7.0 billion. The big banks recorded an increase of CHF 2.9 billion to CHF 5.3 billion, due mainly to the release of value adjustments and provisions. At CHF 1.4 billion, extraordinary expenses remained unchanged year-on-year.

Extraordinary income
and extraordinary
expenses

4. NUMBER OF BANKS

In 2014, the number of banks in Switzerland (excluding institutions with a special field of business) fell from 283 to 275. While one new bank was included in the banking statistics, nine were removed. These removals consist of two acquisitions by other banks, five instances where the bank lost its status as a bank, and two bank liquidations. The categories of bank affected by the changes were foreign-controlled banks (-4; +1), stock exchange banks (-3), regional banks and savings banks (-1) and other banking institutions (-1).

5. NUMBER OF STAFF

The number of staff (in terms of full-time equivalents) decreased by 1,844 (or 1.5%) from the previous year to 125,289. This reduction primarily affected jobs in Switzerland (down 1,710, or -1.6%, to 104,053). The number of staff employed abroad decreased by 133 (down 0.6%) to 21,237. The majority of these staff reductions occurred at the big banks, both in Switzerland (down 1,237 to 36,083 jobs) and abroad (down 125 to 17,326 jobs). The number of employed men was down by 1,271 to 77,592. That of employed women declined by 573 to 47,697 full-time equivalents, increasing the share of women in banking employment from 38.0% to 38.1%.

6. AVERAGE RATE OF INTEREST AND DISTRIBUTION BY RATE OF INTEREST

The continuation of low interest rates is reflected in the average interest paid on asset and liability items denominated in Swiss francs: this rate of interest declined again in 2014 for most items.

Under asset items in Swiss francs, the average rate of interest on domestic mortgage loans,³ weighted by holdings, declined to 1.89% (down 13 basis points). All bank categories contributed to this decrease. The average rate of interest on amounts due from domestic customers also declined, amounting to 2.08% at the end of 2014 (down

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.

7 basis points). An increase at the big banks (up 4 basis points) contrasted with decreases for the other bank categories (down between 1 and 27 basis points).

For liability items in Swiss francs, the decline in the average rate of interest on domestic amounts due in savings or deposit accounts continued (down 6 basis points to 0.37%), while that on liabilities from medium-term bank-issued notes was down by 15 basis points to 1.37%. All bank categories recorded lower figures for both of these items. The average rate of interest on the other amounts due to domestic customers item was 0.23%, as in 2013. The average rate of interest on bonds, warrant issues and convertible bonds decreased by 15 basis points to 1.84%, with big banks recording rises (up 5 basis points) and all other bank categories falls (down between 12 and 58 basis points).

The rate of interest on both claims against and liabilities towards domestic banks in Swiss francs, weighted by holdings, recorded a decline of 7 basis points. On the claims side the rate of interest was down to 0.54% and on the liabilities side, to 0.5%.

1. DEFINITIONS

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

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

Banks

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

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

For more detailed information on the economic criteria, cf. section 7, ‘Surveys’.

Economic 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.

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

- 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

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

Raiffeisen banks – a special case

For the purposes of this publication, the Raiffeisen banks are treated as one single business entity despite the fact that, from a legal point of view, the individual banks are independent of one another. Consequently, the data for this bank category are collected in consolidated form. The statistics cover all Raiffeisen banks, Raiffeisen Switzerland and other group companies. Please also refer to the explanations on Raiffeisen banks in section 4, ‘Bank categories’.

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

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:

Country breakdown for on and off-balance-sheet items

- 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.

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 Switzerland. The data provided by banks in Liechtenstein may not be shown separately in the published statistics.

Currency Treaty between the Swiss Confederation and the Principality of Liechtenstein

This publication covers the Swiss banking sector. Consequently, only data from banks located in Switzerland are collected and published (cf. also ‘Geographic criteria’).

4 SR 951.11

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

6 SR 0.951.951.4

3. FINANCIAL REPORTING REGULATIONS

Orderly reporting
and FINMA-Circ. 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-Circ. 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.

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

Cantonal banks
(category 1.00)

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

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 AG, 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*.

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

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

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

Geographic scope of activities: Regional.

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

Trade association: The association of Swiss regional banks (RBA) was established in 1971, and most of the banks in this category then joined the association. The RBA-Holding AG was created in 1994. Its membership is decentralised and autonomous. RBA-Holding AG services are available to assist members in back-office operations.¹¹ 14 banks withdrew from the RBA-Holding AG with effect from 1 January 2006. Most of them combined to form the Esprit interest group.

In 2004, Clientis Group was established as a collaborative venture between medium-sized and smaller RBA banks and Clientis Ltd. The Clientis Group is organised legally in the form of a simple partnership, with Clientis Ltd carrying out the executive functions. Clientis Ltd provides members with access to money and capital markets, as well as centralised support and transaction services.¹²

Special features: –

Raiffeisen banks
(category 4.00)

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 Cooperative takes on operational and strategic tasks and is the body bearing ultimate liability. In this function, Raiffeisen Switzerland Cooperative guarantees all Raiffeisen bank liabilities. The Raiffeisen banks bear joint liability for one another. In business operations, Raiffeisen Switzerland Cooperative 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 Cooperative and other group companies. Notenstein Private Bank Ltd, which was taken over in 2012, is not included in these consolidated figures, however, and is taken into account as part of the total for the stock exchange banks instead. In contrast, table 34, which is based on a FINMA survey, is consolidated differently. The data published comprises the consolidated data for the Raiffeisen group, i.e. Notenstein Private Bank Ltd is recorded under the Raiffeisen bank category.

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

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

Since 2000, data provided by Raiffeisen Switzerland Cooperative 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.

Legal status: Private joint-stock companies.

Trade association: –

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

Other banking institutions
(category 5.14)

Business focus: –

Geographic scope of activities: –

Legal status: –

Trade association: –

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

Foreign-controlled banks
(category 5.20)

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

Geographic scope of activities: International.

Legal status: Private joint-stock companies.

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

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

A bank is deemed to be foreign-controlled if foreigners with a qualified participation in the bank directly or indirectly hold more than half of its voting shares, or if they exercise a controlling interest in any other manner.¹³ Under the Banking Act, foreigners may be either individuals or legal entities.

Finance companies
(category 6.00)

Business focus: –

Geographic scope of activities: –

Legal status: –

Trade association: –

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

¹³ Art. 3^{bis} para. 3 Banking Act.

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, and partnerships limited by shares.

Trade association: The Swiss Private Bankers Association, founded in 1934, represents private bankers. The association's main function is to preserve and safeguard private bankers' professional interests. Only banks within the private bankers category are included in the association.

At the beginning of 2014, a new Association of Swiss Private Banks (ASPB) was founded alongside the Swiss Private Bankers Association. It represents the interests of privately owned Swiss banks specialising in asset management. The new association was founded when four private bankers converted to joint-stock companies on 1 January 2014 and were reclassified under the stock exchange banks category instead of the private bankers category, as previously. Together with other private bankers, these four banks belong to the new ASPB. Membership of the ASPB therefore includes banks from two categories – stock exchange banks and private bankers.

Special features: A differentiation is made between two different categories of private bankers – those which actively seek deposits from the public and those which do not actively seek deposits from the

¹⁴ SR 952.111

public. Until 2001, institutions were listed in both categories. Since 2002, there have only been institutions which do not actively seek deposits from the public. Private bankers who do not actively seek deposits are not required to publish either annual or interim financial statements.

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

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).

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

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 Ltd) 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 Ltd 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
SIX x-clear Ltd**

¹⁷ SR 951.131

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 31.12.2013	Additions	Removals	Total at 31.12.2014
1.00 Cantonal banks	24	–	–	24
2.00 Big banks	2	–	–	2
3.00 Regional banks and savings banks	64	–	1	63
4.00 Raiffeisen banks	1	–	–	1
5.12 Stock exchange banks	47	4	4	47
5.14 Other banking institutions	14	–	1	13
5.20 Foreign-controlled banks	93	2	4	91
7.00 Branches of foreign banks	27	–	–	27
8.00 Private bankers	11	–	4	7
Total	283	6	14	275

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, whereas supervisory reporting is a survey compiled on behalf of FINMA. 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-Circ. 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-Circ. 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 (275 banks).

If a bank's foreign assets and liabilities exceed CHF 1 billion (75 banks), it also performs a breakdown, by country, of the foreign assets and liabilities in its balance sheet and its foreign fiduciary assets and liabilities.

Frequency: Annually

Tables: 1–32, 36–38, 39–43, 48–62 and 63–66.

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

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

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

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

Outstanding
derivative financial
instruments

Reporting entity: Parent company

Institutions required to report data: All banks and securities dealers. This publication reports only the data relating to banks (274 banks).

Frequency: Annually

Table: 34

Comments: Supervisory reporting is a survey commissioned by FINMA (cf. the relevant circular, FINMA-Circ. 08/14, on the FINMA website, www.finma.ch). Since the end of 2005, the survey on outstanding derivative financial instruments has been part of supervisory reporting instead of being included in the comprehensive year-end statistics, as was the case until 2004.

Survey on securities holdings

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

Reporting entity: Bank office

Institutions required to report data: A full sample survey is conducted once a year (279 banks). From 2012, this includes institutions with a special field of business.

Frequency: Annually

Tables: 38a, 38b and 38c.

Comments: Until 2011, the data published comprises holdings of securities in bank custody accounts, including SNB custody accounts.²² In 2012, the reporting population, i.e. the institutions whose data are included in the publication, was expanded to include not only all banks, but also all institutions with a special field of business. Thus the data from 2012 also include the holdings of custody accounts in safekeeping at a central depository.

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.

Changes to accounting procedures, legal requirements or other revisions

Changes in accounting procedures, legal requirements and other revisions can lead to breaks in the series. The changes listed here are those whose impact on the time series published in this volume is substantial. When interpreting the data, these changes and revisions should be taken into account.

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

In **2014**, some major adjustments were made to tables 38a and 38c (holdings of securities in bank custody accounts). This is due to the review and correction of client master data by a big bank. The reclassifications primarily affect the holdings of non-resident custody account holders featuring foreign-issued securities. For private customers and commercial customers, custody account holdings declined by approximately CHF 15 billion and approximately CHF 14 billion respectively; the custody account holdings of institutional investors increased by approximately CHF 29 billion. The custody account holders affected by the reclassification hold, in particular, bonds and units in collective investment schemes. The sectoral shifts are therefore most apparent in these security categories. Information on the impact of the reclassification is based on market prices as of August 2014.

Reclassifications in sectoral breakdown of holdings of securities, tables 38a and 38c

In **2013**, FINMA issued PostFinance Ltd with a licence to operate as a bank and securities trader. This means that the booking of the postal account balances had to be adjusted in FINMA's bank accounting and financial reporting regulations. As of June 2013, banks are reporting postal account balances under amounts due from banks instead of under liquid assets, as they did previously.²³

PostFinance Ltd becomes a bank

In **2013**, an adjustment was made to the reporting population which submits data for the comprehensive year-end statistics, broken down by country. This has resulted in changes to the data in tables 32 and 38, some of which may be quite considerable. This should be taken into consideration when comparing the data.

Adjustment to the reporting population

Until 31 March 2013, the financial year for the central mortgage bond institute of the Swiss cantonal banks closed at the end of March. This practice was changed with effect from December 2013 and since then the financial year has closed on 31 December. This affects the data published in this volume as follows: For **2013**, only data from the financial year that closed on 31 December 2013 will be reported. These will only be data for the shortened financial year from 1 April 2013 to 31 December 2013 because of the conversion to the new financial year. For 2012, data for the entire financial year that closed on 31 March 2012 will be reported. This publication does not contain any data on the financial results as at 31 March 2013.

Changed financial year for central mortgage bond institute of the Swiss cantonal banks

In **2012**, the reporting population, i.e. the institutions whose data is included in the publication, was expanded. As of 2012, the securities holdings published in tables 38a, 38b and 38c also comprise the custody accounts of institutions with a special field of business. Thus the data from 2012 also include custody account holdings in safekeeping at a central depository. Consequently, only limited comparisons with the previous year are possible.

Survey on securities holdings – reporting populations expanded

²³ Cf. also 'PostFinance Ltd becomes a bank' in section 8, 'Comments on the historical comparability of the statistics', 'Modifications to bank categories'.

Consolidated data for the Raiffeisen Group

In **2012**, Notenstein Private Bank Ltd 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 Cooperative and other group companies. Notenstein Private Bank Ltd 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'.

Banks in liquidation

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

Accounting change to structured liabilities

In **2012**, UBS Inc. 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.

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), and depreciation and amortisation of fixed assets.

Change at Credit Suisse AG

Since **2009**, Credit Suisse AG 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 business, this change in accounting procedures has a significant impact on the contingent liabilities and irrevocable commitments items.

Netting of cash collateral at UBS Inc.

Since **2009**, UBS Inc. 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-Circ. 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)²⁴ entered into force on 1 January **2007**, superseding the Federal Act on Investment Funds of 18 March 1994. In addition to the contractually-based investment funds that have existed to date, the CISA regulates new legal forms for collective investment schemes. The innovations include investment companies with variable capital (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’.

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.

Revisions to data collection procedures for the survey on securities holdings

24 SR 951.31

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

The changes introduced in the new consumer credit legislation²⁵ that came into effect on 1 January 2003 necessitated a number of modifications to collection procedures for consumer credit data. These included a new definition of consumer credits in place of the former definition used by the SNB. As of **2005**, the survey covers utilised consumer credit lending (cf. table 8), which is deemed to encompass all loans that must be reported to the information office under articles 25–27 of the Federal Act on Consumer Credit (as per article 1 of the same act).

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.²⁶

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

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.

In **2004** two big banks, Credit Suisse AG 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 Inc.

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’).²⁸

Since **2003**, UBS Inc. 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.

25 SR 221.214.1, Federal Act on Consumer Credit.

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

27 Over the years, non-monetary claims and liabilities arising from lending and repo transactions have not been recorded systematically either in the balance sheet or under off-balance-sheet business. Readers wishing to obtain a better picture of the changes that have occurred should consult the following sections in these explanatory notes: ‘Credit Suisse AG and Credit Suisse First Boston switch to US-GAAP’; ‘Adjustment of balance sheet data to include lending and repo transactions’; ‘New accounting procedures for repo transactions’.

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

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

Full-time equivalents used to calculate staff numbers

Since **2000**, UBS Inc. 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.

New accounting procedure for interest business at UBS Inc.

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

Adjustment of balance sheet data to exclude lending and repo transactions³⁰

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.

New accounting procedure for repo transactions³⁰

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.

SNB uses repo transactions as a new monetary policy instrument

In **1996**, all banks were required to submit annual accounts in accordance with the revised SFBC³¹ accounting requirements for the first time. Since then, various business transactions have been recorded differently and stated in more detail. In most cases it has been possible

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

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

30 Over the years, non-monetary claims and liabilities arising from lending and repo transactions have not been recorded systematically either in the balance sheet or under off-balance-sheet business. Readers wishing to obtain a better picture of the changes that have occurred should consult the following sections in these explanatory notes: 'Credit Suisse AG and Credit Suisse First Boston switch to US-GAAP'; 'Adjustment of balance sheet data to include lending and repo transactions'; 'New accounting procedures for repo transactions'.

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

to link the new figures to previous ones, thus allowing for the publication of uninterrupted time series. However, in a few individual cases comparison with data for previous years is not possible. In these cases, data are published only from 1996 onwards. More detailed information on the changes can be found on the FINMA website, www.finma.ch, or in *Die Banken in der Schweiz/Les banques suisses 1996* (German/French only).

The BAG-SFBC³² were partially revised in 1998, 1999, 2000 and 2003. However, these revisions had only a minimal impact on the data. Here, too, more detailed information may be found on the FINMA website, www.finma.ch.

Modifications to bank categories

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

Reclassification from private bankers to stock exchange banks

In **2014**, four banks that had previously been categorised as private bankers changed their legal form. The banks Mirabaud & Cie Ltd, Banque Pictet & Cie SA, Bank Lombard Odier & Co Ltd and Bank La Roche & Co Ltd, formerly limited partnerships, became joint-stock companies and have thus been categorised as stock exchange banks since the 2014 reporting year. This reclassification particularly impacted the figures pertaining to these bank categories. In the year under review, the balance sheet total of these former private bankers was approximately CHF 57 billion. After the reclassification, this accounted for some 27% of the balance sheet total of the stock exchange banks category. The private bankers category recorded a balance sheet total of approximately CHF 7 billion after this reclassification. On the assets side of these four banks' balance sheets, the largest items at the end of 2014 were liquid assets, financial investments and amounts due from customers. The liabilities were largely dominated by other amounts due to customers and amounts due to banks.

PostFinance Ltd becomes a bank

In **2013**, FINMA issued PostFinance Ltd with a licence to operate as a bank and securities trader. The new banking licence means that PostFinance Ltd is now obliged to report data for the SNB's banking statistics and will be included in the aggregate figures from now on. PostFinance Ltd is included under the other banking institutions category. In the total for 'All banks' and in the other banking institutions and other banks categories, the inclusion of PostFinance Ltd has – in some areas – affected the levels of published volumes significantly. PostFinance Ltd's balance sheet total in 2013 was approximately CHF 117 billion. On the assets side of the balance sheet,

32 As of 2009, FINMA-Circ. 08/2.

the largest items were liquid assets and financial investments; on the liabilities side, the largest item was customer deposits.³³

In 2012, Julius Baer Group Ltd. acquired the international asset management business of Merrill Lynch (Suisse) SA outside the US. In **2013**, a large part of the acquired assets were integrated into the Group. Bank Julius Baer & Co. Ltd., whose data are included in this publication, also reported increases as a result of this acquisition, and this is reflected in the data for the stock exchange banks category (5.12), in particular.

Acquisition of Merrill Lynch (Suisse) SA by Julius Baer Group Ltd.

In **2013**, parts of HSBC Private Bank (Suisse) SA were integrated into another unit within the HSBC Group. As a result, the HSBC Private Bank (Suisse) SA balance sheet total decreased by more than a half. Since HSBC Private Bank (Suisse) SA was the largest bank in the category of foreign-controlled banks (5.20), this reorganisation is very evident in the data for the category in question.

HSBC Private Bank (Suisse) SA

In **2012**, Clariden Leu Ltd. was fully integrated into Credit Suisse AG. Clariden Leu Ltd. 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 Ltd. integrated

In **2012**, Raiffeisen Group took over part of Wegelin & Co. Private Bankers. The business areas affected were brought together under Notenstein Private Bank Ltd (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 Ltd data is not incorporated in the Raiffeisen banks category (see also the explanations in Section 4, 'Bank categories'). Like the former nettobank AG, Notenstein Private Bank Ltd 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

Dissolution of category 5.11 (commercial banks)

33 More detailed information on the quantitative impact of PostFinance Ltd being included in the banking statistics can be found in the publication *Banks in Switzerland 2013*, in the 'Commentary' section under 'Banks in Switzerland – key developments in 2013'.

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.

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 & Co. Ltd

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

Reallocation of Bank
Julius Baer & Co. Ltd.

Until **2002**, Bank Julius Baer & 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 Baer & Co. Ltd. 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 S.A. 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 Ltd was reclassified as a stock exchange bank (5.12), while BSI LTD 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).

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

Since **1996**, the RBA Central Bank Ltd 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).

Revisions in the list of countries may lead to breaks in series. The changes listed here are those whose impact on the time series published in this volume is substantial.

As of **2014**, Latvia is listed under the developed countries of Europe instead of under the developing countries, as it was previously.

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).

As of **2012**, South Sudan is listed as a separate country to Sudan and data for these countries are recorded separately.

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

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

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

As of **2007**, Serbia and Montenegro are listed as separate countries in tables 32 and 38 and no longer as '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 Bank Leu Ltd and BSI LTD

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

Reclassification of the RBA Central Bank Ltd

Revision of the list of countries

Reclassification of Latvia

Reclassification of the Netherlands Antilles

Separate listing for South Sudan

Reclassification of Estonia

Reclassification of Slovakia

Reclassification of Malta and Cyprus

Separate listings for Serbia and Montenegro

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 *Statistics, Statistical 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

Tabellen / Banken

Tables covering banks

1 Bilanzsumme Balance sheet total

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
	1	2	3	4	5	6	7	8	9	10
1.00–8.00 Alle Banken	2 846 455	3 194 197	3 457 897	3 079 613	2 668 223	2 714 526	2 792 965	2 778 284	2 849 157	3 041 719
1.00 Kantonalbanken	326 997	343 080	356 580	389 316	403 548	421 548	449 385	482 278	495 555	522 628
2.00 Grossbanken	1 910 445	2 198 373	2 341 136	1 885 316	1 444 799	1 482 146	1 466 696	1 364 750	1 322 279	1 460 240
3.00 Regionalbanken und Sparkassen	83 878	85 942	85 311	89 922	92 276	96 070	101 117	104 307	106 426	108 954
4.00 Raiffeisenbanken	108 187	113 998	123 076	131 575	139 520	147 239	155 889	164 670	173 619	185 703
5.00 Übrige Banken	382 315	410 586	487 838	519 090	524 978	496 813	508 667	506 389	606 989	697 540
5.11 Handelsbanken	44 593	45 936	47 214	.	.	.	.	.	.	.
5.12 Börsenbanken	106 069	121 919	144 645	131 395	138 424	122 968	137 250	125 344	139 992	206 694
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	3 426	3 617	7 177	56 051	58 745	61 137	65 715	69 143	188 306	196 644
5.20 Ausländisch beherrschte Banken	228 227	239 114	288 802	331 644	327 809	312 708	305 701	311 902	278 692	294 202
6.00 Finanzgesellschaften	.	.	.	.	.	.	.	.	.	.
7.00 Filialen ausländischer Banken	17 427	23 657	34 444	23 717	23 891	24 912	56 813	94 121	78 652	59 248
8.00 Privatbankiers	17 207	18 561	29 513	40 677	39 211	45 798	54 399	61 768	65 636	7 407
1.00–5.00 Total	2 811 821	3 151 979	3 393 940	3 015 219	2 605 121	2 643 816	2 681 753	2 622 395	2 704 869	2 975 065

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	14.3	12.2	8.3	-10.9	-13.4	1.7	2.9	-0.5	2.6	6.8
1.00 Cantonal banks	4.0	4.9	3.9	9.2	3.7	4.5	6.6	7.3	2.8	5.5
2.00 Big banks	16.2	15.1	6.5	-19.5	-23.4	2.6	-1.0	-7.0	-3.1	10.4
3.00 Regional banks and savings banks	2.9	2.5	-0.7	5.4	2.6	4.1	5.3	3.2	2.0	2.4
4.00 Raiffeisen banks	2.0	5.4	8.0	6.9	6.0	5.5	5.9	5.6	5.4	7.0
5.00 Other banks	21.9	7.4	18.8	6.4	1.1	-5.4	2.4	-0.4	19.9	14.9
5.11 Commercial banks	3.8	3.0	2.8	.	.	.	.	.	.	.
5.12 Stock exchange banks	24.0	14.9	18.6	-9.2	5.3	-11.2	11.6	-8.7	11.7	47.6
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	-2.2	5.6	98.4	681.0	4.8	4.1	7.5	5.2	172.3	4.4
5.20 Foreign-controlled banks	25.6	4.8	20.8	14.8	-1.2	-4.6	-2.2	2.0	-10.6	5.6
6.00 Finance companies	.	.	.	.	.	.	.	.	.	.
7.00 Branches of foreign banks	16.8	35.7	45.6	-31.1	0.7	4.3	128.1	65.7	-16.4	-24.7
8.00 Private bankers	2.4	7.9	59.0	37.8	-3.6	16.8	18.8	13.5	6.3	-88.7
Total for 1.00–5.00	14.3	12.1	7.7	-11.2	-13.6	1.5	1.4	-2.2	3.1	10.0

Prozentuale Verteilung der Bilanzsumme nach Bankengruppen

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

In Prozent / In percent

Gruppe Category	Jahresende End of year									
	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014
	1	2	3	4	5	6	7	8	9	10
1.00–8.00 Alle Banken All banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1.00 Kantonalbanken Cantonal banks	18.5	19.8	19.8	14.3	11.5	15.5	16.1	17.4	17.4	17.2
2.00 Grossbanken Big banks	50.7	48.4	55.2	63.1	67.1	54.6	52.5	49.1	46.4	48.0
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	8.3	8.7	5.5	3.6	2.9	3.5	3.6	3.8	3.7	3.6
4.00 Raiffeisenbanken Raiffeisen banks	2.7	3.1	3.8	3.6	3.8	5.4	5.6	5.9	6.1	6.1
5.00 Übrige Banken Other banks	14.7	15.5	14.1	13.7	13.4	18.3	18.2	18.2	21.3	22.9
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	4.5	4.9	4.5	4.9	6.8
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	2.3	2.4	2.5	6.6	6.5
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	9.9	8.4	7.3	7.6	8.0	11.5	10.9	11.2	9.8	9.7
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	0.9	2.0	3.4	2.8	1.9
8.00 Privatbankiers Private bankers	0.5	0.5	0.5	0.9	0.6	1.7	1.9	2.2	2.3	0.2
1.00–5.00 Total	94.9	95.5	98.3	98.2	98.8	97.4	96.0	94.4	94.9	97.8

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

Anzahl Institute / Number of institutions

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

1.00–8.00 Alle Banken / All banks

2010	.	.	.	.	.	.	.	.	.	320
2011	.	.	.	.	.	.	.	.	.	312
2012	.	.	.	.	.	.	.	.	.	297
2013	.	.	.	.	.	.	.	.	.	283
2014	.	.	.	.	.	.	.	.	.	275

1.00 Kantonalbanken / Cantonal banks

2010	—	—	—	—	7	2	14	—	1	24
2011	—	—	—	—	7	2	14	—	1	24
2012	—	—	—	—	6	3	14	—	1	24
2013	—	—	—	—	6	2	15	—	1	24
2014	—	—	—	—	6	2	15	—	1	24

2.00 Grossbanken / Big banks

2010	—	—	—	—	—	—	—	—	2	2
2011	—	—	—	—	—	—	—	—	2	2
2012	—	—	—	—	—	—	—	—	2	2
2013	—	—	—	—	—	—	—	—	2	2
2014	—	—	—	—	—	—	—	—	2	2

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	3	5	21	16	16	1	2	—	—	64
2014	3	4	18	18	17	1	2	—	—	63

4.00 Raiffeisenbanken / Raiffeisen banks

2010	—	—	—	—	—	—	—	—	1	1
2011	—	—	—	—	—	—	—	—	1	1
2012	—	—	—	—	—	—	—	—	1	1
2013	—	—	—	—	—	—	—	—	1	1
2014	—	—	—	—	—	—	—	—	1	1

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2010	.	.	.	.	.	.	.	.	.	2 714 526
2011	.	.	.	.	.	.	.	.	.	2 792 965
2012	.	.	.	.	.	.	.	.	.	2 778 284
2013	.	.	.	.	.	.	.	.	.	2 849 157
2014	.	.	.	.	.	.	.	.	.	3 041 719

1.00 Kantonalbanken / Cantonal banks

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
2013	—	—	—	—	19 386	15 173	313 647	—	147 348	495 555
2014	—	—	—	—	20 631	16 158	329 338	—	156 501	522 628

2.00 Grossbanken / Big banks

2010	—	—	—	—	—	—	—	—	1 482 146	1 482 146
2011	—	—	—	—	—	—	—	—	1 466 696	1 466 696
2012	—	—	—	—	—	—	—	—	1 364 750	1 364 750
2013	—	—	—	—	—	—	—	—	1 322 279	1 322 279
2014	—	—	—	—	—	—	—	—	1 460 240	1 460 240

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	181	1 084	8 081	12 223	31 025	6 862	46 970	—	—	106 426
2014	178	880	6 936	13 196	33 425	7 113	47 227	—	—	108 954

4.00 Raiffeisenbanken / Raiffeisen banks

2010	—	—	—	—	—	—	—	—	147 239	147 239
2011	—	—	—	—	—	—	—	—	155 889	155 889
2012	—	—	—	—	—	—	—	—	164 670	164 670
2013	—	—	—	—	—	—	—	—	173 619	173 619
2014	—	—	—	—	—	—	—	—	185 703	185 703

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

Anzahl Institute / Number of institutions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2013	11	26	32	24	38	9	12	1	1	154
2014	12	19	29	26	38	9	16	1	1	151

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2013	7	10	9	7	10	1	2	1	—	47
2014	7	7	9	6	11	2	4	1	—	47

5.14 Andere Banken / Other banking institutions

2010	1	2	—	1	4	—	2	—	—	10
2011	—	3	1	2	4	—	2	—	—	12
2012	1	3	2	1	4	—	2	—	—	13
2013	1	2	3	—	4	1	2	—	1	14
2014	—	1	4	—	4	1	2	—	1	13

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2013	3	14	20	17	24	7	8	—	—	93
2014	5	11	16	20	23	6	10	—	—	91

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2010	1879	6052	11762	18890	98347	34957	261328	63598	—	496813
2011	1463	6015	12523	14296	95263	39711	221459	117936	—	508667
2012	890	6275	11491	14838	104697	38837	211994	117366	—	506389
2013	730	4370	11882	17466	88834	57702	238688	70301	117018	606989
2014	700	3156	10343	18268	90275	56561	319219	78572	120446	697540

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2010	500	1202	5205	3011	12339	14998	85712	—	—	122968
2011	493	1236	4612	1897	15625	7443	54314	51630	—	137250
2012	481	1621	4177	3413	21466	7783	32448	53954	—	125344
2013	423	1633	3525	5059	20925	7896	30230	70301	—	139992
2014	386	1084	3148	4033	23138	13155	83177	78572	—	206694

5.14 Andere Banken / Other banking institutions

2010	92	390	—	777	11881	—	47997	—	—	61137
2011	—	613	255	1493	12684	—	50670	—	—	65715
2012	36	665	746	943	13634	—	53119	—	—	69143
2013	59	388	984	—	10492	5399	53965	—	117018	188306
2014	—	135	1347	—	11581	6050	57085	—	120446	196644

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2010	1287	4460	6557	15102	74126	19959	127619	63598	—	312708
2011	970	4166	7656	10906	66953	32268	116475	66306	—	305701
2012	373	3990	6568	10482	69596	31054	126427	63412	—	311902
2013	247	2348	7373	12407	57417	44406	154494	—	—	278692
2014	314	1936	5848	14235	55555	37356	178957	—	—	294202

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

Anzahl Institute / Number of institutions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
2013	9	3	3	4	3	3	2	—	—	27
2014	10	2	2	5	4	1	3	—	—	27

8.00 Privatbankiers / Private bankers

2010	.	.	.	.	.	.	.	.	.	13
2011	.	.	.	.	.	.	.	.	.	13
2012	.	.	.	.	.	.	.	.	.	13
2013	.	.	.	.	.	.	.	.	.	11
2014	.	.	.	.	.	.	.	.	.	7

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

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
2013	14	31	53	40	60	12	29	1	5	245
2014	15	23	47	44	61	12	33	1	5	241

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
2013	200	602	1 170	3 138	6 845	23 816	42 880	—	—	78 652
2014	331	478	657	3 166	11 526	5 315	37 775	—	—	59 248

8.00 Privatbankiers / Private bankers

2010	.	.	.	.	.	.	.	.	.	45 798
2011	.	.	.	.	.	.	.	.	.	54 399
2012	.	.	.	.	.	.	.	.	.	61 768
2013	.	.	.	.	.	.	.	.	.	65 636
2014	.	.	.	.	.	.	.	.	.	7 407

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

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	7 743	18 950	26 483	152 616	68 472	552 636	117 366	1 677 049	2 622 395
2013	910	5 453	19 963	29 689	139 245	79 737	599 306	70 301	1 760 264	2 704 869
2014	878	4 035	17 279	31 464	144 331	79 833	695 784	78 572	1 922 890	2 975 065

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	2	199	24	35	275
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	.	2	39	21	1	63
4.00 Raiffeisenbanken Raiffeisen banks	.	.	.	1	.	1
5.00 Übrige Banken Other banks	.	.	149	2	.	151
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	.	.	91	.	.	91
7.00 Filialen ausländischer Banken Branches of foreign banks	.	.	.	.	27	27
8.00 Privatbankiers Private bankers	.	.	.	.	7	7
1.00–5.00 Total	15	2	199	24	1	241

4 Aktiven Assets

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anzahl Institute Number of institutions	Flüssige Mittel Liquid assets	Forderungen aus Geldmarkt- papieren 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	Total	davon / of which gedeckt Secured		
		1	2	3	4	5	6	7	8

1.00–8.00 Alle Banken / All banks

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	340 813	55 543	96 940	401 379	559 668	296 076	847 859
2013	283	399 364	38 749	94 839	366 554	564 707	309 835	883 953
2014	275	425 899	29 192	79 224	368 419	652 901	385 423	918 553

1.00 Kantonalbanken / Cantonal banks

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
2013	24	55 330	229	9 018	17 903	51 691	16 250	303 986
2014	24	53 985	452	9 359	20 223	56 484	18 609	315 962

2.00 Grossbanken / Big banks

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
2013	2	123 316	26 639	35 977	259 871	345 702	172 169	263 521
2014	2	157 513	16 731	25 118	265 611	416 513	234 513	271 443

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	64	4 153	7	1 212	1 945	6 806	3 506	86 047
2014	63	6 492	6	1 127	1 170	6 325	3 477	88 743

4.00 Raiffeisenbanken / Raiffeisen banks

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
2013	1	6 660	1	299	5 657	7 621	3 260	143 271
2014	1	8 923	1	226	4 956	7 671	3 204	150 459

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

1.00–8.00 Alle Banken / All banks

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	130 701	61 713	22 454	9 152	85 145	100	.	2 778 284
146 354	187 201	64 343	24 395	8 916	69 682	100	.	2 849 157
153 647	198 535	77 442	24 741	8 693	104 399	75	.	3 041 719

1.00 Kantonalbanken / Cantonal banks

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
13 885	24 976	1 424	3 142	1 111	12 860	—	.	495 555
12 771	26 419	1 351	3 160	943	21 518	—	.	522 628

2.00 Grossbanken / Big banks

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
114 764	35 785	57 792	8 444	4 227	46 243	—	.	1 322 279
121 257	37 988	71 123	8 977	4 422	63 544	—	.	1 460 240

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
53	4 589	217	1 068	154	174	—	.	106 426
44	3 466	204	1 045	105	228	—	.	108 954

4.00 Raiffeisenbanken / Raiffeisen banks

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
1 169	3 655	1 293	2 355	188	1 452	—	.	173 619
1 962	5 014	1 130	2 383	175	2 802	—	.	185 703

4 Aktiven Assets

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anzahl Institute Number of institutions	Flüssige Mittel Liquid assets	Forderungen aus Geldmarkt- papieren 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	Total	davon / of which gedeckt Secured		
		1	2	3	4	5	6	7	8

5.00 Übrige Banken / Other banks (5.11–5.20)

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	82 862	16 589	39 403	68 260	128 156	104 519	81 121
2013	154	121 618	10 809	38 173	72 168	134 872	101 986	86 389
2014	151	156 271	11 857	39 611	70 928	154 418	119 868	91 206

5.11 Handelsbanken / Commercial banks

2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

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
2013	47	30 809	4 104	14 704	13 992	30 664	29 766	8 449
2014	47	52 668	3 765	14 367	20 093	42 605	41 099	9 182

5.14 Andere Banken / Other banking institutions

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
2013	14	44 076	26	1 488	12 063	19 281	2 686	49 631
2014	13	48 355	162	2 017	6 970	20 492	3 113	52 249

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	45 651	14 647	25 387	53 511	93 331	76 992	27 700
2013	93	46 733	6 678	21 981	46 113	84 927	69 534	28 310
2014	91	55 249	7 931	23 227	43 865	91 320	75 656	29 775

Handelsbestände in Wertpapieren und Edelmetallen	Finanzanlagen	Beteiligungen	Sachanlagen	Rechnungsabgrenzungen	Sonstige Aktiven	Nicht einbezahltes Gesellschaftskapital	Saldovortrag (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)

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	6 641	2 565	6 778	100	.	506 389
14 161	106 666	3 461	8 827	2 975	6 770	100	.	606 989
17 067	124 860	3 526	9 148	2 919	15 653	75	.	697 540

5.11 Handelsbanken / Commercial banks

.
.
.
.

5.12 Börsenbanken / Stock exchange banks

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
9 415	20 765	691	3 143	670	2 584	—	.	139 992
12 602	37 845	742	3 537	854	8 434	—	.	206 694

5.14 Andere Banken / Other banking institutions

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
313	56 761	193	3 248	888	339	—	.	188 306
383	61 442	223	3 109	830	414	—	.	196 644

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	1 775	4 105	100	.	311 902
4 433	29 140	2 577	2 436	1 417	3 847	100	.	278 692
4 082	25 574	2 562	2 502	1 235	6 806	75	.	294 202

4 Aktiven Assets

In Millionen Franken / In CHF millions

Jahres- ende	Anzahl Institute	Flüssige Mittel	Forderungen aus Geldmarkt- papieren	Forderungen gegenüber Banken		Forderungen gegenüber Kunden		Hypothekar- forderungen
				Amounts due from banks		Amounts due from customers		
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

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
2013	27	61 090	12	2 285	4 583	9 334	4 617	713
2014	27	39 202	14	2 776	4 894	10 874	5 258	706

8.00 Privatbankiers / Private bankers

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
2013	11	27 197	1 052	7 874	4 426	8 681	8 047	27
2014	7	3 513	131	1 008	637	616	495	34

Handelsbestände in Wertschriften und Edelmetallen	Finanzanlagen	Beteiligungen	Sachanlagen	Rechnungsabgrenzungen	Sonstige Aktiven	Nicht einbezahltes Gesellschaftskapital	Saldovortrag (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

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
0	135	0	17	104	379	—	.	78 652
0	58	21	14	96	593	—	.	59 248

8.00 Privatbankiers / Private bankers

1 408	5 083	194	618	174	3 633	—	.	45 798
1 963	5 535	202	595	188	2 836	—	.	54 399
2 011	6 917	210	545	200	2 401	—	.	61 768
2 321	11 396	155	542	158	1 805	—	.	65 636
546	729	86	13	33	61	—	.	7 407

4 Aktiven Assets

In Millionen Franken / In CHF millions

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

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

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	238 526	53 354	85 723	390 489	544 067	286 788	847 091
2013	245	311 076	37 684	84 680	357 545	546 692	297 171	883 214
2014	241	383 185	29 047	75 440	362 888	641 411	379 670	917 813

Handelsbestände in Wertpapieren und Edelmetallen ¹	Finanzanlagen	Beteiligungen	Sachanlagen	Rechnungsabgrenzungen	Sonstige Aktiven	Nicht einbezahltes Gesellschaftskapital	Saldovortrag 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

46 885	.	4 101	9 540	.	38 987	21	7	738 140
55 714	.	4 817	10 625	.	38 214	21	18	805 082
59 004	.	5 116	11 327	.	38 256	21	30	856 484
61 364	.	5 553	12 491	.	35 791	21	38	915 812
66 220	.	5 687	13 511	.	35 989	55	36	978 346
64 705	.	6 452	14 888	.	33 998	25	61	1 032 779
74 337	.	7 158	16 766	.	34 940	25	125	1 073 321
78 932	.	8 526	18 510	.	36 288	77	541	1 112 213
113 879	.	10 358	20 035	.	42 049	73	210	1 177 805
113 167	.	12 485	22 173	.	44 121	73	141	1 182 782
126 190	.	15 177	22 842	.	116 019	73	61	1 300 735
120 544	47 530	15 664	22 270	10 488	115 394	75	.	1 467 458
157 791	53 635	15 270	18 878	12 142	178 192	87	.	1 746 814
232 894	49 590	14 962	20 004	12 245	217 818	157	.	2 017 643
243 098	54 925	18 038	20 473	9 183	175 853	151	.	2 206 867
205 670	73 780	31 161	20 941	10 823	183 773	145	.	2 087 613
217 404	87 193	33 449	21 458	10 698	210 075	145	.	2 193 032
228 267	78 621	33 538	20 171	8 660	294 090	129	.	2 219 217
269 751	90 898	37 966	19 092	9 860	162 075	51	.	2 203 602
331 794	85 933	44 538	18 499	9 016	198 530	51	.	2 459 036
419 055	96 499	48 782	17 722	12 749	205 052	27	.	2 811 821
482 052	91 573	51 294	19 892	14 563	209 045	27	.	3 151 979
504 264	72 313	44 989	21 116	17 370	216 659	27	.	3 393 940
210 092	97 161	47 915	21 009	12 215	301 237	27	.	3 015 219
202 930	124 901	43 540	22 628	9 134	125 414	100	.	2 605 121
203 811	140 733	60 880	22 640	8 482	128 366	100	.	2 643 816
177 116	116 821	64 106	23 007	8 994	128 309	100	.	2 681 753
164 681	123 674	61 502	21 874	8 849	82 466	100	.	2 622 395
144 032	175 670	64 187	23 836	8 654	67 498	100	.	2 704 869
153 101	197 747	77 335	24 714	8 565	103 744	75	.	2 975 065

¹ Ab 1981: Aufnahme der Edelmetallkonten in der Bilanz.

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

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

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

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

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

² Ab 1996 unter den Passiven.

As of 1996, stated as a liability.

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

Anteil in Prozent / Percentage share of total

Jahres- ende	Bilanz- summe	Flüssige Mittel	Forderungen aus Geld- markt- papieren	Forderungen gegen- über Banken ¹	Forderungen gegen- über Kunden ¹	Hypo- thekarfor- derungen	Handels- bestände in Wert- schriften und Edel- metallen ¹	Finanz- anlagen	Beteili- gungen	Sach- anlagen	Übrige Posi- tionen ²
End of year	Balance sheet total	Liquid assets	Amounts due arising from money market ins- truments	Amounts due from banks ¹	Amounts due from cus- tomers ¹	Mortgage loans	Trading portfolios of securi- ties and precious metals ¹	Financial invest- ments	Partici- pating 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

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
2013	100.0	14.0	1.4	16.2	19.8	31.0	5.1	6.4	2.3	0.9	2.8
2014	100.0	14.0	1.0	14.7	21.5	30.2	5.1	6.4	2.5	0.8	3.7

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

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
2013	100.0	19.1	0.1	3.3	9.6	53.3	1.6	6.1	3.5	1.4	2.1
2014	100.0	19.0	0.0	3.0	9.0	53.9	1.4	6.1	3.5	1.4	2.6

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

1.00–8.00 Alle Banken / All banks

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	340 813	6 503	269 079	4 252	1 103	56 152
2013	399 364	8 241	302 371	1	1 395	83 716
2014	425 899	7 920	309 129	.	2 666	102 613

1.00 Kantonalbanken / Cantonal banks

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
2013	55 330	1 811	52 992	—	—	5
2014	53 985	1 858	51 552	.	—	18

2.00 Grossbanken / Big banks

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
2013	123 316	2 202	36 977	—	—	83 118
2014	157 513	2 024	53 427	.	—	101 147

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2010	1 924	461	538	150	647	—
2011	3 160	446	1 416	226	898	—
2012	4 226	473	2 309	170	1 102	—
2013	4 153	507	2 060	—	1 394	—
2014	6 492	493	3 174	.	2 650	2

4.00 Raiffeisenbanken / Raiffeisen banks

2010	1 463	1 108	71	24	—	—
2011	4 698	1 209	3 180	12	—	—
2012	6 535	1 243	4 814	11	—	—
2013	6 660	1 273	4 881	—	—	—
2014	8 923	1 342	7 097	.	—	—

¹ PostFinance hat im Jahr 2013 die Banklizenz erhalten. Dadurch werden Forderungen gegenüber der PostFinance ab Juni 2013 unter den Forderungen gegenüber Banken verbucht. Im Jahr 2013 werden unter den Postkontoguthaben nur die Guthaben von Banken ausgewiesen, die den Geschäftsabschluss vor Juni 2013 hatten.

PostFinance was granted a banking licence in 2013. For this reason, amounts due from PostFinance are now booked as amounts due from banks. In 2013, only the credit balances of banks which closed their accounts before June 2013 are included under credit balances on Swiss postal accounts.

6 Flüssige Mittel Liquid assets

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2010	19 948	523	16 961	441	56	809
2011	53 049	535	49 877	439	10	956
2012	82 862	563	79 452	524	0	739
2013	121 618	2 416	117 358	1	0	594
2014	156 271	2 195	151 447	.	7	1 446

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.
2011	.	.	.	.	.	.
2012	.	.	.	.	.	.
2013	.	.	.	.	.	.
2014	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2013	30 809	68	30 434	—	—	28
2014	52 668	166	52 133	.	—	41

5.14 Andere Banken / Other banking institutions

2010	2 632	295	2 083	98	—	20
2011	2 909	300	2 346	108	—	—
2012	4 853	286	4 201	215	—	0
2013	44 076	2 189	41 605	—	—	15
2014	48 355	1 881	46 103	.	—	24

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2010	9 309	163	7 431	255	56	775
2011	25 822	164	23 956	191	6	934
2012	45 651	176	43 786	232	0	712
2013	46 733	159	45 319	1	0	550
2014	55 249	147	53 212	.	7	1 382

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2010	3 555	3	3 493	56	—	—
2011	37 481	3	37 432	39	—	—
2012	75 506	3	75 441	41	—	—
2013	61 090	2	61 081	—	—	—
2014	39 202	1	39 185	.	9	—

8.00 Privatbankiers / Private bankers

2010	2 459	61	2 311	36	—	—
2011	12 289	56	12 108	70	—	—
2012	26 782	36	26 606	84	—	—
2013	27 197	30	27 023	—	—	—
2014	3 513	6	3 247	.	—	—

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

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	238 526	6 463	167 033	4 127	1 103	56 152
2013	311 076	8 209	214 268	1	1 395	83 716
2014	383 185	7 913	266 697	.	2 657	102 613

² PostFinance hat im Jahr 2013 die Banklizenz erhalten. Dadurch werden Forderungen gegenüber der PostFinance ab Juni 2013 unter den Forderungen gegenüber Banken verbucht. Im Jahr 2013 werden unter den Postkontoguthaben nur die Guthaben von Banken ausgewiesen, die den Geschäftsabschluss vor Juni 2013 hatten.
PostFinance was granted a banking licence in 2013. For this reason, amounts due from PostFinance are now booked as amounts due from banks. In 2013, only the credit balances of banks which closed their accounts before June 2013 are included under credit balances on Swiss postal accounts.

7 Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments

In Millionen Franken / In CHF millions

Jahres- ende	Wechsel und Checks	Reskriptionen und Schatzscheine ¹	Geldmarktpapiere	Total (1+2+3)
End of year	Bills of exchange and cheques	Rescriptions and treasury bills ¹	Money market instruments	
	1	2	3	4

1.00–8.00 Alle Banken / All banks

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
2013	1 530	17 061	20 158	38 749
2014	3 059	11 762	14 371	29 192

1.00 Kantonalbanken / Cantonal banks

2010	138	463	5 696	6 297
2011	130	212	551	894
2012	291	14	1	307
2013	227	1	1	229
2014	451	1	0	452

2.00 Grossbanken / Big banks

2010	54	46 934	30 272	77 260
2011	112	28 073	17 918	46 103
2012	38	21 016	15 396	36 450
2013	155	15 692	10 792	26 639
2014	1 379	9 538	5 814	16 731

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2010	7	—	20	27
2011	7	—	—	7
2012	6	—	—	6
2013	7	—	—	7
2014	6	—	—	6

4.00 Raiffeisenbanken / Raiffeisen banks

2010	2	—	100	101
2011	1	—	—	1
2012	1	—	—	1
2013	1	—	—	1
2014	1	—	—	1

Jahres- ende End of year	Wechsel und Checks Bills of exchange and cheques	Reskriptionen und Schatzscheine ¹ Rescriptions and treasury bills ¹	Geldmarktpapiere Money market instruments	Total (1+2+3)
	1	2	3	4

5.00 Übrige Banken / Other banks (5.11–5.20)

2010	1 181	3 211	43 041	47 433
2011	384	2 528	20 559	23 471
2012	1 006	1 918	13 665	16 589
2013	1 139	1 195	8 474	10 809
2014	1 219	2 223	8 415	11 857

5.11 Handelsbanken / Commercial banks

2010	-	-	-	-
2011	-	-	-	-
2012	-	-	-	-
2013	-	-	-	-
2014	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

2010	1	1 880	11 542	13 422
2011	0	978	4 009	4 987
2012	0	612	1 314	1 926
2013	0	897	3 206	4 104
2014	0	1 691	2 074	3 765

5.14 Andere Banken / Other banking institutions

2010	0	15	—	15
2011	1	15	—	16
2012	1	15	—	16
2013	12	14	—	26
2014	15	146	—	162

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2010	1 180	1 317	31 499	33 996
2011	383	1 535	16 550	18 468
2012	1 004	1 292	12 351	14 647
2013	1 127	284	5 268	6 678
2014	1 203	386	6 341	7 931

¹ Reskriptionen und Schatzscheine öffentlich-rechtlicher Körperschaften (inkl. Geldmarktbuchforderungen der Eidgenossenschaft).
Rescriptions and treasury bills of public-law institutions (including money market debt register claims of the Swiss Confederation).

7 Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments

In Millionen Franken / In CHF millions

Jahres- ende	Wechsel und Checks	Reskriptionen und Schatzscheine ²	Geldmarktpapiere	Total (1+2+3)
End of year	Bills of exchange and cheques	Rescriptions and treasury bills ²	Money market instruments	
	1	2	3	4

7.00 Filialen ausländischer Banken / Branches of foreign banks

2010	106	—	1 000	1 106
2011	91	—	12	103
2012	60	—	24	84
2013	—	—	12	12
2014	3	—	12	14

8.00 Privatbankiers / Private bankers

2010	0	1 065	9 962	11 028
2011	5	67	7 515	7 588
2012	0	192	1 913	2 106
2013	1	173	878	1 052
2014	0	—	131	131

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

2010	1 382	50 608	79 129	131 119
2011	634	30 814	39 029	70 476
2012	1 343	22 948	29 062	53 354
2013	1 529	16 888	19 267	37 684
2014	3 056	11 762	14 229	29 047

² Reskriptionen und Schatzscheine öffentlich-rechtlicher Körperschaften (inkl. Geldmarktbuchforderungen der Eidgenossenschaft).
Rescriptions and treasury bills of public-law institutions (including money market debt register claims of the Swiss Confederation).

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

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
2013	542 804	1 035 267	904 112	876 000	779 124	693 028	562 394	489 602	381 877
2014	560 841	1 052 998	883 418	854 040	768 006	686 318	557 411	485 327	375 543

Anzahl Kredite / Number of loans

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
2013	161 878	142 977	73 442	50 375	34 816	25 296	17 377	13 086	9 016
2014	162 577	145 835	71 804	49 104	34 317	25 055	17 220	12 975	8 865

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

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
2013	313 649	235 623	194 029	136 622	99 906	69 113	39 724	7 352 876	53
2014	309 420	239 951	184 500	127 246	97 552	61 544	36 122	7 280 235	53

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
2013	6 619	4 500	3 383	2 192	1 483	956	515	547 911	53
2014	6 523	4 584	3 214	2 042	1 449	851	468	546 883	53

¹ Als Konsumkredit gelten sämtliche Kredite gemäss Artikel 1 des Bundesgesetzes über den Konsumkredit (KKG), welche gemäss Artikel 25–27 KKG der Informationsstelle für Konsumkredit gemeldet werden müssen. Bis 2004 wurden die beanspruchten Kleinkredite erhoben, die einer von der Nationalbank vorgegebenen ähnlichen Definition folgten.

Pursuant to article 1 of the Federal Act on Consumer Credit, all loans that are required to be reported to the information office under articles 25–27 of the act are deemed to be consumer loans. Until 2004, data on a category designated 'utilised consumer credit loans' was collected; the definition of this category was similar and was specified by the Swiss National Bank.

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

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

9 Kreditgewährung an inländische öffentlich-rechtliche Körperschaften ¹ Lending to domestic public law institutions ¹

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

	1	2	3	4
2010	1 817	19 634	.	.
2011	244	18 779	.	.
2012	192	19 120	.	.
2013	176	26 107	.	.
2014	290	28 947	.	.

1.00 Kantonalbanken / Cantonal banks

	1	2	3	4
2010	450	9 646	6 856	16 951
2011	100	11 049	6 717	17 866
2012	—	11 600	5 414	17 014
2013	—	11 287	5 680	16 968
2014	—	13 838	7 316	21 154

2.00 Grossbanken / Big banks

	1	2	3	4
2010	200	5 352	1 544	7 096
2011	5	3 443	1 701	5 149
2012	—	3 355	2 263	5 618
2013	3	2 806	1 646	4 455
2014	0	2 706	490	3 196

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

	1	2	3	4
2010	—	1 119	922	2 042
2011	—	1 128	1 200	2 328
2012	—	1 110	1 459	2 569
2013	—	1 249	1 111	2 359
2014	—	1 009	915	1 924

4.00 Raiffeisenbanken / Raiffeisen banks

	1	2	3	4
2010	—	2 830	2 426	5 257
2011	—	2 735	2 207	4 942
2012	—	2 537	828	3 364
2013	—	2 566	629	3 194
2014	—	2 536	1 512	4 049

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2010	102	562	3 075	3 739
2011	72	375	2 513	2 959
2012	0	471	2 662	3 133
2013	—	8 110	5 773	13 883
2014	290	8 763	5 859	14 911

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.
2011	.	.	.	.
2012	.	.	.	.
2013	.	.	.	.
2014	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2010	102	35	772	909
2011	71	0	774	845
2012	0	0	1 072	1 072
2013	—	236	1 059	1 295
2014	290	36	1 711	2 036

5.14 Andere Banken / Other banking institutions

2010	—	83	473	556
2011	—	193	328	521
2012	—	276	233	508
2013	—	7 669	3 260	10 929
2014	—	8 487	2 988	11 475

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2010	—	444	1 830	2 274
2011	1	182	1 410	1 593
2012	—	195	1 357	1 552
2013	—	204	1 455	1 659
2014	—	240	1 160	1 399

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

9 Kreditgewährung an inländische öffentlich-rechtliche Körperschaften Lending to domestic public law institutions

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2010	—	47	82	129
2011	—	47	61	108
2012	—	47	73	120
2013	—	40	66	106
2014	—	40	33	73

8.00 Privatbankiers / Private bankers

2010	1 065	77	.	.
2011	67	2	.	.
2012	192	1	.	.
2013	173	50	.	.
2014	—	55	.	.

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

2010	751	19 510	14 823	35 085
2011	176	18 730	14 337	33 244
2012	0	19 073	12 624	31 697
2013	3	26 018	14 839	40 859
2014	290	28 852	16 092	45 234

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

2010	.	.	.	758 130
2011	.	.	.	797 840
2012	.	.	.	834 422
2013	.	.	.	869 820
2014	.	.	.	900 859

1.00 Kantonalbanken / Cantonal banks

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
2013	289 829	49 129	35 495	303 463
2014	303 465	47 374	35 397	315 442

2.00 Grossbanken / Big banks

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
2013	252 145	46 675	40 395	258 426
2014	258 426	44 426	38 751	264 101

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	83 129	10 249	7 476	85 902
2014	85 720	9 536	6 642	88 614

4.00 Raiffeisenbanken / Raiffeisen banks

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
2013	135 599	16 754	9 082	143 271
2014	143 271	15 840	8 652	150 459

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

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2010	60 553	11 098	5 913	65 739
2011	65 585	14 850	9 041	71 394
2012	68 452	14 418	10 041	72 829
2013	72 638	14 817	9 391	78 064
2014	77 042	13 482	8 989	81 535

5.11 Handelsbanken / Commercial banks

2010	-	-	-	-
2011	-	-	-	-
2012	-	-	-	-
2013	-	-	-	-
2014	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

2010	5 944	1 342	482	6 804
2011	6 807	1 760	620	7 946
2012	5 027	1 707	601	6 134
2013	6 145	1 889	432	7 602
2014	7 009	1 466	524	7 952

5.14 Andere Banken / Other banking institutions

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
2013	46 433	7 853	4 824	49 462
2014	49 462	7 643	5 031	52 073

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2010	14 587	5 257	2 443	17 401
2011	17 245	5 547	3 522	19 270
2012	19 247	5 253	4 236	20 264
2013	20 060	5 076	4 135	21 001
2014	20 571	4 373	3 434	21 510

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

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

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	833 706
2013	833 340	137 624	101 839	869 125
2014	867 923	130 659	98 431	900 151

¹ Bis Ende 1995 ohne feste Vorschüsse gegen hypothekarische Deckung.
Until the end of 1995, excluding fixed advances secured by mortgages.

² Bis 1986 exklusive Raiffeisenbanken und Darlehenskassen.
Von 1987 bis 1992 inklusive Darlehenskassen, exklusive Raiffeisenbanken.
Ab 1993 inklusive Raiffeisenbanken und Darlehenskassen.
Until 1986, excluding Raiffeisen banks and credit unions (*Darlehenskassen / Caisses de crédit mutuels*).
From 1987 to 1992, including credit unions (*Darlehenskassen / Caisses de crédit mutuels*).
As of 1993, including Raiffeisen banks and credit unions (*Darlehenskassen / Caisses de crédit mutuels*).

11a Hypothekarforderungen Inland – Belehnungsgruppen ¹

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2010	758 130	.	.	.	.	.	.
2011	797 840	.	.	.	.	.	.
2012	834 422	.	.	.	.	.	.
2013	869 820	.	.	.	.	.	.
2014	900 859	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

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
2013	303 463	275 473	253 087	19 002	17 414	8 988	7 762
2014	315 442	286 393	265 037	19 240	17 261	9 809	8 182

2.00 Grossbanken / Big banks

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
2013	258 426	238 220	198 530	16 533	13 833	3 673	3 036
2014	264 101	244 114	200 919	16 458	13 597	3 529	3 007

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	85 902	78 214	71 992	6 301	5 492	1 387	1 099
2014	88 614	81 132	75 014	6 214	5 485	1 268	994

4.00 Raiffeisenbanken / Raiffeisen banks

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
2013	143 271	132 530	104 762	8 828	7 146	1 913	1 423
2014	150 459	139 390	109 456	9 083	7 185	1 986	1 483

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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	72 829	66 163	56 880	4 125	3 392	2 542	2 051
2013	78 064	71 068	62 431	4 433	3 806	2 563	2 263
2014	81 535	74 411	66 372	4 521	3 925	2 603	2 285

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2013	7 602	6 742	6 017	535	466	325	318
2014	7 952	7 003	6 734	566	548	382	372

5.14 Andere Banken / Other banking institutions

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
2013	49 462	45 339	41 535	2 561	2 247	1 562	1 444
2014	52 073	47 966	44 291	2 647	2 338	1 460	1 354

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	927	593
2013	21 001	18 987	14 880	1 337	1 094	676	500
2014	21 510	19 442	15 346	1 308	1 040	761	559

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	7

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

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	833 706	760 051	647 564	54 657	46 695	18 999	15 978
2013	869 125	795 505	690 802	55 096	47 690	18 524	15 583
2014	900 151	825 439	716 800	55 517	47 453	19 195	15 951

² Die 1. Belehnungsgruppe umfasst grundpfandgesicherte Forderungen auf: Wohn- und landwirtschaftlichen Liegenschaften bis zu 2/3 des Verkehrswertes; Bauland, Büro- und Geschäftshäusern und multifunktionalen Gewerbeobjekten bis 1/2 des Verkehrswertes; grossgewerbliche und industrielle Objekte innerhalb 1/3 des Verkehrswertes.
Die 2. Belehnungsgruppe enthält die Anteile der grundpfandgesicherten Forderungen, welche die vorstehenden Limiten übersteigen. Grossgewerbliche und industrielle Objekte bis 50%, übrige Objekte bis 80% des Verkehrswertes.
Die 3. Belehnungsgruppe beinhaltet die 2. Belehnungsgruppe übersteigenden und allfällige durch Zusatzsicherheiten gedeckte Forderungen.
First mortgages comprise claims secured by real estate relating to residential and agricultural properties (up to two-thirds of market value), land for building development, office blocks and multifunctional commercial real estate (up to one half of market value), as well as large industrial commercial properties and industrial real estate (up to one third of market value).
Second mortgages comprise those parts of mortgage-secured claims that exceed the limits set out above; large industrial commercial properties and industrial real estate up to 50% and other real estate up to 80% of market value.
Third mortgages comprise claims that exceed those included under second mortgages as well as any claims covered by additional collateral.

13 Spartätigkeit nach Domizil und Hypothekarforderungen nach Standort der Pfandobjekte

Geographic breakdown of savings (by domicile) and of mortgage 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 im Inland Amounts due in domestic savings and deposit accounts	Total Anzahl Konten Total number of accounts		Inländische Hypothekarforderungen Domestic mortgage loans		
		Total	davon / of which Grossbanken Big banks	Total	davon / of which Grossbanken Big banks	
		1	2	3	4	5
Zürich	Zurich	141 613	53 034	4 235 728	172 121	61 718
Bern	Berne	66 575	12 502	2 965 312	95 611	30 564
Luzern	Lucerne	28 977	4 245	1 275 219	41 625	7 891
Uri	Uri	2 249	321	111 184	3 624	527
Schwyz	Schwyz	17 604	3 951	474 125	21 464	3 943
Obwalden	Obwalden	3 008	410	124 408	4 224	468
Nidwalden	Nidwalden	4 620	930	146 149	4 764	760
Glarus	Glarus	2 652	303	114 086	3 915	513
Zug	Zug	14 602	4 068	383 721	18 638	4 508
Freiburg	Fribourg	14 959	2 400	834 333	29 577	7 150
Solothurn	Solothurn	16 774	3 054	795 091	30 110	6 753
Basel-Stadt	Basel-Stadt	21 682	9 210	464 900	16 710	4 997
Basellandschaft	Baselland	21 301	4 276	834 683	34 339	9 186
Schaffhausen	Schaffhausen	4 804	819	203 474	8 339	1 696
Appenzell AR	Appenzell Ausserrhoden	4 107	1 059	152 840	5 624	1 471
Appenzell IR	Appenzell Innerrhoden	1 508	159	49 429	1 643	123
St. Gallen	St Gallen	32 757	4 196	1 364 962	51 137	7 769
Graubünden	Graubünden	14 415	2 376	531 670	30 000	8 540
Aargau	Aargau	45 575	6 370	1 972 549	77 755	14 707
Thurgau	Thurgau	17 712	2 320	748 570	31 496	4 898
Tessin	Ticino	20 909	6 242	798 220	43 959	14 111
Waadt	Vaud	36 685	10 387	1 758 810	73 218	29 310
Wallis	Valais	18 879	4 148	842 061	33 126	10 977
Neuenburg	Neuchâtel	7 368	1 791	399 859	13 994	4 198
Genf	Geneva	25 785	13 379	888 214	46 419	25 722
Jura	Jura	3 425	622	197 545	6 709	1 602
Fürstentum Liechtenstein	Principality of Liechtenstein	748	267	10 758	9	0
Total	Total	591 293	152 838	22 677 900	900 151	264 101

14 Forderungen gegenüber und Einlagen von inländischen Kunden ¹

Amounts due from and deposits by domestic customers ¹

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
	1	2	3	4	5	6	7	8	9	10

Forderungen gegenüber inländischen Kunden ² / Amounts due from domestic customers ²

1.00–8.00 Alle Banken	721 293	756 667	790 529	832 883	862 911	879 834	914 900	962 714	1 009 759	1 034 315
1.00 Kantonalbanken	243 028	249 402	256 252	267 686	284 930	300 428	317 622	333 678	346 254	361 636
2.00 Grossbanken	250 518	269 393	278 833	296 361	293 208	275 853	277 077	297 445	308 449	304 833
3.00 Regionalbanken und Sparkassen	72 124	73 944	73 547	76 496	79 986	83 600	87 020	89 781	92 429	94 674
4.00 Raiffeisenbanken	90 742	95 049	101 473	108 536	117 582	127 188	136 123	143 123	150 783	157 965
5.00 Übrige Banken	61 899	65 686	76 140	79 615	83 511	88 675	93 549	95 705	109 366	113 551
5.11 Handelsbanken	33 759	35 810	37 787	.	.	.	.	.	.	.
5.12 Börsenbanken	11 352	11 613	11 354	8 952	9 377	11 587	12 154	11 497	12 345	12 419
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	2 419	2 879	5 357	45 069	47 322	49 837	53 044	55 600	67 842	71 603
5.20 Ausländisch beherrschte Banken	14 369	15 384	21 642	25 594	26 812	27 251	28 351	28 608	29 179	29 529
7.00 Filialen ausländischer Banken	1 946	2 239	3 065	2 868	2 522	2 368	2 304	2 123	1 290	1 423
8.00 Privatbankiers	1 037	954	1 217	1 321	1 171	1 722	1 206	860	1 189	233
1.00–5.00 Total	718 310	753 474	786 246	828 694	859 217	875 744	911 390	959 732	1 007 280	1 032 659

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	33.7	33.0	32.4	32.1	33.0	34.1	34.7	34.7	34.3	35.0
2.00 Big banks	34.7	35.6	35.3	35.6	34.0	31.4	30.3	30.9	30.5	29.5
3.00 Regional banks and savings banks	10.0	9.8	9.3	9.2	9.3	9.5	9.5	9.3	9.2	9.2
4.00 Raiffeisen banks	12.6	12.6	12.8	13.0	13.6	14.5	14.9	14.9	14.9	15.3
5.00 Other banks	8.6	8.7	9.6	9.6	9.7	10.1	10.2	9.9	10.8	11.0
5.11 Commercial banks	4.7	4.7	4.8	.	.	.	.	.	.	.
5.12 Stock exchange banks	1.6	1.5	1.4	1.1	1.1	1.3	1.3	1.2	1.2	1.2
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	0.3	0.4	0.7	5.4	5.5	5.7	5.8	5.8	6.7	6.9
5.20 Foreign-controlled banks	2.0	2.0	2.7	3.1	3.1	3.1	3.1	3.0	2.9	2.9
7.00 Branches of foreign banks	0.3	0.3	0.4	0.3	0.3	0.3	0.3	0.2	0.1	0.1
8.00 Private bankers	0.1	0.1	0.2	0.2	0.1	0.2	0.1	0.1	0.1	0.0
Total for 1.00–5.00	99.6	99.6	99.5	99.5	99.6	99.5	99.6	99.7	99.8	99.8

Gruppe Category	Jahresende End of year									
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
	1	2	3	4	5	6	7	8	9	10

Einlagen inländischer Kunden³ / Deposits by domestic customers³

1.00–8.00 Alle Banken	687 093	706 684	724 556	737 288	775 940	824 603	873 931	948 242	1 083 910	1 119 192
1.00 Kantonalbanken	236 732	239 071	245 801	270 642	278 698	285 182	306 959	333 984	347 844	358 906
2.00 Grossbanken	222 317	234 465	233 711	196 382	213 295	234 302	243 601	272 768	279 417	288 709
3.00 Regionalbanken und Sparkassen	69 828	71 064	70 444	74 371	76 522	79 637	83 380	86 749	89 540	90 826
4.00 Raiffeisenbanken	88 400	93 033	99 366	108 788	114 474	122 186	131 221	140 193	147 649	155 772
5.00 Übrige Banken	64 240	63 830	68 482	77 105	82 098	89 672	94 347	98 688	201 567	220 753
5.11 Handelsbanken	34 271	35 488	36 307	.	.	.	.	.	.	.
5.12 Börsenbanken	17 987	15 928	14 718	16 270	17 093	16 495	19 416	19 971	20 276	31 922
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	2 913	2 857	3 330	42 529	44 123	46 182	48 903	52 015	154 308	161 091
5.20 Ausländisch beherrschte Banken	9 068	9 557	14 128	18 306	20 882	26 995	26 028	26 702	26 983	27 740
7.00 Filialen ausländischer Banken	452	414	1 270	1 180	1 553	1 468	1 663	1 899	2 198	2 254
8.00 Privatbankiers	5 125	4 807	5 483	8 820	9 299	12 155	12 761	13 961	15 695	1 970
1.00–5.00 Total	681 516	701 463	717 804	727 288	765 087	810 980	859 507	932 382	1 066 017	1 114 967

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	34.5	33.8	33.9	36.7	35.9	34.6	35.1	35.2	32.1	32.1
2.00 Big banks	32.4	33.2	32.3	26.6	27.5	28.4	27.9	28.8	25.8	25.8
3.00 Regional banks and savings banks	10.2	10.1	9.7	10.1	9.9	9.7	9.5	9.1	8.3	8.1
4.00 Raiffeisen banks	12.9	13.2	13.7	14.8	14.8	14.8	15.0	14.8	13.6	13.9
5.00 Other banks	9.3	9.0	9.5	10.5	10.6	10.9	10.8	10.4	18.6	19.7
5.11 Commercial banks	5.0	5.0	5.0	.	.	.	.	.	.	.
5.12 Stock exchange banks	2.6	2.3	2.0	2.2	2.2	2.0	2.2	2.1	1.9	2.9
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	0.4	0.4	0.5	5.8	5.7	5.6	5.6	5.5	14.2	14.4
5.20 Foreign-controlled banks	1.3	1.4	1.9	2.5	2.7	3.3	3.0	2.8	2.5	2.5
7.00 Branches of foreign banks	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
8.00 Private bankers	0.7	0.7	0.8	1.2	1.2	1.5	1.5	1.5	1.4	0.2
Total for 1.00–5.00	99.2	99.3	99.1	98.6	98.6	98.3	98.3	98.3	98.3	99.6

¹ Schweizer-Franken-Positionen (ohne Edelmetallkonten, ohne bilanzierte nicht-monetäre Forderungen und Verpflichtungen aus dem Leih- und Repo-geschäft).
Items in CHF (excluding precious metal accounts, excluding non-monetary claims and liabilities arising from lending and repo transactions recorded in the balance sheet).

² Forderungen gegenüber Kunden und Hypothekarforderungen.
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 End of year	Schweizerische Titel Swiss securities									
	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	Munici- palities		Banks	Finance companies	Manufac- turing companies	Others	Mortgage bond issues	
	1	2	3	4	5	6	7	8	9	10

1.00–8.00 Alle Banken / All banks

2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2010	4956	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
2013	2 776	2 116	789	5 680	1 589	908	1 172	176	9 838	19 363
2014	3 092	3 276	948	7 316	1 612	1 087	1 040	211	8 284	19 550

2.00 Grossbanken / Big banks

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
2013	1 592	30	24	1 646	1 122	2 031	94	15	291	5 199
2014	454	25	11	490	1 751	1 590	69	20	179	4 098

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	466	480	165	1 111	357	152	269	107	1 429	3 426
2014	273	505	137	915	279	189	209	93	780	2 465

4.00 Raiffeisenbanken / Raiffeisen banks

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
2013	51	418	159	629	104	9	49	—	2 854	3 644
2014	804	488	220	1 512	251	44	168	—	3 367	5 342

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

1.00–8.00 Alle Banken / All banks

.	.	.	.	.	.	.	.	.	.	.	.	321 493
.	.	.	.	.	.	.	.	.	.	.	.	266 825
.	.	.	.	.	.	.	.	.	.	.	.	261 764
.	.	.	.	.	.	.	.	.	.	.	.	311 451
.	.	.	.	.	.	.	.	.	.	.	.	333 453

1.00 Kantonalbanken / Cantonal banks

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
435	297	1 603	18	2 353	21 716	12 263	2 428	1 037	13 299	1 355	470	36 370
434	466	2 032	19	2 952	22 502	11 635	2 161	886	12 521	1 358	509	36 381

2.00 Grossbanken / Big banks

1 433	796	4 309	0	6 539	10 880	125 414	60 875	35 586	161 000	12 146	11 190	184 025
1 237	855	2 406	762	5 261	9 211	88 372	41 206	33 259	121 631	9 649	8 682	140 491
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
1 844	1 268	5 087	1 203	9 402	14 600	67 714	32 812	44 962	112 676	10 905	10 378	138 182
378	1 554	4 340	885	7 156	11 254	64 148	33 185	63 574	127 722	11 430	11 370	150 406

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
69	14	36	12	131	3 557	1 019	209	9	1 028	35	8	4 620
58	15	34	10	118	2 583	872	202	8	881	29	4	3 492

4.00 Raiffeisenbanken / Raiffeisen banks

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
0	8	13	—	22	3 665	284	24	0	284	246	167	4 195
14	7	104	—	125	5 468	573	41	0	574	288	170	6 329

¹ Handelsbestände und Finanzanlagen, ohne Edelmetalle und Immobilien.
Trading portfolios and financial investment, excluding precious metals and real estate.

² Einschliesslich Schuldbuchforderungen.
Including debt register claims.

15 Wertschriften³ Securities³

In Millionen Franken / In CHF millions

Jahres- ende End of year	Schweizerische Titel Swiss securities									
	Obligationen und Pfandbriefe Bond issues and mortgage bond issues									
	Bund ⁴	Kantone	Gemeinden	Total (1 bis 3) (1 to 3)	Banken	Finanz- gesell- schaften	Industrielle Unter- nehmen	Andere	Pfandbriefe	Total (4 bis 9) (4 to 9)
	Swiss Confed- eration ⁴	Cantons	Munici- palities		Banks	Finance companies	Manufac- turing companies	Others	Mortgage bond issues	
	1	2	3	4	5	6	7	8	9	10

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2013	4 066	1 413	295	5 773	5 090	867	1 265	173	15 683	28 851
2014	3 666	1 800	393	5 859	7 264	1 677	1 580	201	19 790	36 370

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2013	916	96	47	1 059	410	164	213	85	269	2 200
2014	1 335	279	97	1 711	1 520	415	124	127	252	4 149

5.14 Andere Banken / Other banking institutions

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
2013	2 054	1 009	197	3 260	4 222	564	979	53	14 519	23 596
2014	1 568	1 193	228	2 988	5 249	1 114	1 360	52	18 565	29 329

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2013	1 096	309	50	1 455	459	139	72	35	894	3 054
2014	763	328	68	1 160	494	148	95	21	974	2 892

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
835	361	2 514	25	3 734	32 585	77 168	13 289	2 776	79 944	2 270	1 916	114 800
632	523	4 162	64	5 380	41 751	86 168	16 506	4 328	90 496	3 301	2 699	135 549

5.11 Handelsbanken / Commercial banks

.
.
.
.

5.12 Börsenbanken / Stock exchange banks

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	1 555	1 332	23 723
435	201	1 639	13	2 288	4 488	19 070	2 344	1 965	21 035	1 429	1 283	26 952
465	389	3 247	24	4 126	8 275	33 204	5 404	3 528	36 732	1 585	1 412	46 592

5.14 Andere Banken / Other banking institutions

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
279	24	156	7	467	24 063	32 372	4 473	270	32 642	343	249	57 049
54	20	201	10	285	29 614	30 907	4 276	151	31 058	1 129	798	61 801

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
120	136	718	5	979	4 033	25 726	6 472	541	26 267	499	384	30 799
113	113	713	30	970	3 862	22 057	6 826	649	22 706	587	489	27 155

³ Handelsbestände und Finanzanlagen, ohne Edelmetalle und Immobilien.
Trading portfolios and financial investment, excluding precious metals and real estate.

⁴ Einschliesslich Schuldbuchforderungen.
Including debt register claims.

15 Wertschriften⁵ Securities⁵

In Millionen Franken / In CHF millions

Jahres- ende End of year	Schweizerische Titel Swiss securities									
	Obligationen und Pfandbriefe 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	Munici- palities		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

2010	66	15	1	82	—	—	1	—	—	83
2011	61	—	—	61	5	—	—	—	—	67
2012	73	—	—	73	3	1	6	—	—	82
2013	66	—	—	66	—	—	—	—	—	66
2014	33	—	—	33	—	—	—	—	—	33

8.00 Privatbankiers / Private bankers

2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.	.	.	.

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

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
2013	8 950	4 457	1 432	14 839	8 262	3 967	2 848	472	30 095	60 483
2014	8 288	6 095	1 709	16 092	11 158	4 587	3 065	524	32 399	67 826

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

135	65	760	—	960	1043	1270	777	—	1270	—	—	2313
3	5	12	—	19	86	463	28	—	463	—	—	562
—	20	—	—	20	103	109	2	—	109	—	—	226
—	20	—	—	20	87	—	—	4	4	—	—	104
—	0	—	—	0	33	0	—	0	—	—	—	48

8.00 Privatbankiers / Private bankers

.	.	.	.	.	.	.	.	.	.	.	.	5934
.	.	.	.	.	.	.	.	.	.	.	.	7031
.	.	.	.	.	.	.	.	.	.	.	.	8404
.	.	.	.	.	.	.	.	.	.	.	.	13179
.	.	.	.	.	.	.	.	.	.	.	.	1248

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

2807	1904	11 298	154	16164	58 800	197 249	73 620	39 396	236 645	17 799	14 151	313 245
2213	2186	8 739	863	14 002	53 718	154 637	50 973	36 866	191 503	14 010	11 434	259 232
2595	1707	8 327	1 282	13 912	52 254	141 695	52 292	41 417	183 113	17 766	15 588	253 134
3183	1949	9 253	1 257	15 641	76 124	158 448	48 762	48 784	207 232	14 811	12 939	298 168
1517	2564	10 672	978	15 731	83 557	163 396	52 095	68 797	232 193	16 405	14 752	332 157

⁵ Handelsbestände und Finanzanlagen, ohne Edelmetalle und Immobilien.

Trading portfolios and financial investment, excluding precious metals and real estate.

⁶ Einschliesslich Schuldbuchforderungen.

Including debt register claims.

16 Beteiligungen Participating interests

In Millionen Franken / In CHF millions

Jahres- ende End of year	Aktien und andere Beteiligungspapiere Shares and other equities					Ausländische Titel Foreign securities					Total (5+10) (5+10)
	Schweizerische Titel Swiss securities										
	Banken Banks	Finanz- gesell- schaften Finance compa- nies	Industri- elle Unter- nehmen Manufact- uring compa- nies	Andere Others	Total (1 bis 4) (1 to 4)	Banken Banks	Finanz- gesell- schaften Finance compa- nies	Industri- elle Unter- nehmen Manufact- uring compa- nies	Andere Others	Total (6 bis 9) (6 to 9)	
1	2	3	4	5	6	7	8	9	10	11	

1.00–8.00 Alle Banken / All banks

2010	.	.	.	.	3 656	.	.	.	.	57 419	61 074
2011	.	.	.	.	4 744	.	.	.	.	59 565	64 309
2012	.	.	.	.	7 185	.	.	.	.	54 527	61 713
2013	.	.	.	.	5 088	.	.	.	.	59 254	64 343
2014	.	.	.	.	5 726	.	.	.	.	71 716	77 442

1.00 Kantonalbanken / Cantonal banks

2010	963	353	12	147	1 474	104	5	0	0	109	1 583
2011	1 058	359	12	155	1 585	109	8	0	0	118	1 703
2012	1 024	254	23	142	1 443	111	9	0	0	120	1 563
2013	915	255	95	38	1 303	109	12	0	0	122	1 424
2014	800	310	74	36	1 219	121	10	0	0	131	1 351

2.00 Grossbanken / Big banks

2010	32	217	89	2	340	16 443	38 138	311	5	54 897	55 237
2011	19	1 249	107	2	1 377	16 654	40 140	281	42	57 117	58 493
2012	2 234	781	86	2	3 103	10 489	41 321	288	29	52 126	55 229
2013	14	860	73	2	949	18 200	38 383	244	16	56 843	57 792
2014	29	1 793	56	2	1 880	27 332	41 355	537	20	69 243	71 123

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2010	101	46	0	20	168	—	—	—	0	0	168
2011	106	54	0	19	180	—	—	—	0	0	180
2012	146	68	12	9	235	—	—	—	0	0	235
2013	147	51	1	18	217	0	—	—	—	0	217
2014	162	24	1	17	204	—	—	0	—	0	204

4.00 Raiffeisenbanken / Raiffeisen banks

2010	327	120	—	107	553	4	—	—	—	4	557
2011	280	130	—	105	515	4	—	—	—	4	519
2012	945	152	—	108	1 206	4	—	—	—	4	1 210
2013	990	193	—	105	1 289	4	—	—	—	4	1 293
2014	761	223	—	142	1 127	4	—	—	—	4	1 130

Jahres- ende End of year	Aktien und andere Beteiligungspapiere Shares and other equities					Ausländische Titel Foreign securities					Total (5+10) (5+10)
	Schweizerische Titel Swiss securities					Total (1 bis 4) (1 to 4)					
	Banken Banks	Finanz- gesell- schaften Finance compa- nies	Industri- elle Unter- nehmen Manufac- turing compa- nies	Andere Others		Banken Banks	Finanz- gesell- schaften Finance compa- nies	Industri- elle Unter- nehmen Manufac- turing compa- nies	Andere Others	Total (6 bis 9) (6 to 9)	
	1	2	3	4	5	6	7	8	9	10	11

5.00 Übrige Banken / Other banks (5.11–5.20)

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	1 042	1 278	835	107	2	2 222	3 264
2013	610	527	16	37	1 191	1 540	618	104	8	2 270	3 461
2014	447	671	27	61	1 206	1 576	731	5	8	2 320	3 526

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2013	180	165	2	7	354	228	99	3	7	337	691
2014	113	278	2	7	400	228	105	2	6	342	742

5.14 Andere Banken / Other banking institutions

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
2013	88	60	2	3	153	36	4	—	0	40	193
2014	81	86	12	3	181	36	4	2	—	41	223

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	328	301	41	37	707	1 039	725	104	1	1 869	2 576
2013	342	302	12	27	684	1 276	516	101	0	1 894	2 577
2014	253	307	13	52	625	1 312	623	1	1	1 937	2 562

16 Beteiligungen Participating interests

In Millionen Franken / In CHF millions

Jahres- ende End of year	Aktien und andere Beteiligungspapiere Shares and other equities					Ausländische Titel Foreign securities					Total (5+10) (5+10)
	Schweizerische Titel Swiss securities					Ausländische Titel Foreign securities					
	Banken Banks	Finanz- gesell- schaften Finance compa- nies	Industri- elle Unter- nehmen Manufact- uring compa- nies	Andere Others	Total (1 bis 4) (1 to 4)	Banken Banks	Finanz- gesell- schaften Finance compa- nies	Industri- elle Unter- nehmen Manufact- uring compa- nies	Andere Others	Total (6 bis 9) (6 to 9)	
	1	2	3	4	5	6	7	8	9	10	11

7.00 Filialen ausländischer Banken / Branches of foreign banks

2010	—	0	—	0	0	—	—	—	—	—	0
2011	0	—	0	0	0	—	—	—	—	—	0
2012	0	—	0	—	0	—	—	—	—	—	0
2013	0	—	0	0	0	—	—	—	—	—	0
2014	0	—	0	20	21	—	—	—	—	—	21

8.00 Privatbankiers / Private bankers

2010	.	.	.	.	124	.	.	.	.	71	194
2011	.	.	.	.	148	.	.	.	.	54	202
2012	.	.	.	.	156	.	.	.	.	54	210
2013	.	.	.	.	140	.	.	.	.	16	155
2014	.	.	.	.	69	.	.	.	.	17	86

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

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
2013	2 677	1 886	185	200	4 949	19 853	39 014	348	24	59 238	64 187
2014	2 200	3 021	158	258	5 636	29 033	42 097	542	27	71 698	77 335

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	15	40 294	38	6 480	16 721	34 845	11 652	198 012
Gemeindeinstitute Municipal institutions	2	90	0	64	16	69	46	1 015
Aktiengesellschaften Joint-stock companies	199	332 796	29 008	68 442	340 833	596 993	363 399	550 439
Genossenschaften Cooperatives	24	10 003	1	450	5 319	9 504	4 574	168 283
Übrige Institute Other institutions	35	42 716	145	3 789	5 531	11 490	5 753	804
Total	275	425 899	29 192	79 224	368 419	652 901	385 423	918 553

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

Staatsinstitute Cantonal institutions	15	40 294	38	6 480	16 721	34 845	11 652	198 012
Gemeindeinstitute Municipal institutions	2	90	0	64	16	69	46	1 015
Aktiengesellschaften Joint-stock companies	199	332 796	29 008	68 442	340 833	596 993	363 399	550 439
Genossenschaften Cooperatives	24	10 003	1	450	5 319	9 504	4 574	168 283
Übrige Institute Other institutions	1	1	—	5	—	0	0	65
Total	241	383 185	29 047	75 440	362 888	641 411	379 670	917 813

Handelsbestände in Wertschriften 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

11 807	13 196	854	1 664	595	18 892	—	343 397
—	59	3	5	2	5	—	1 328
139 145	178 917	75 298	20 317	7 777	82 020	75	2 422 059
2 149	5 573	1 180	2 728	192	2 827	—	208 207
546	790	107	27	129	654	—	66 728
153 647	198 535	77 442	24 741	8 693	104 399	75	3 041 719

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

11 807	13 196	854	1 664	595	18 892	—	343 397
—	59	3	5	2	5	—	1 328
139 145	178 917	75 298	20 317	7 777	82 020	75	2 422 059
2 149	5 573	1 180	2 728	192	2 827	—	208 207
—	2	0	0	0	0	—	74
153 101	197 747	77 335	24 714	8 565	103 744	75	2 975 065

18 Passiven Liabilities

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

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	120 579	349 847	526 533	725 753	289 144	30 106	277 816	36 724	81 631
2013	283	77 705	102 538	332 623	601 686	827 197	246 130	25 909	230 703	37 304	88 040
2014	275	113 595	97 861	323 368	639 477	873 463	256 977	23 722	274 970	44 440	94 475

1.00 Kantonalbanken / Cantonal banks

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
2013	24	62	8 934	40 974	186 627	101 610	26 821	4 306	31 509	1 384	33 939
2014	24	29	10 510	44 111	193 606	103 484	26 864	3 714	32 532	1 692	38 314

2.00 Grossbanken / Big banks

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
2013	2	77 429	50 008	154 313	161 677	338 178	179 299	2 663	192 293	34 651	15 275
2014	2	113 239	48 029	160 817	181 914	354 833	189 358	1 866	234 436	41 476	13 892

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	64	0	95	3 573	52 405	15 617	2 706	4 847	1 323	10	16 091
2014	63	0	76	4 492	53 992	16 098	2 450	4 678	1 016	10	16 118

4.00 Raiffeisenbanken / Raiffeisen banks

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
2013	1	—	599	6 302	107 086	12 978	3 151	11 640	3 414	1 085	14 097
2014	1	30	679	7 819	112 438	13 484	3 779	10 873	3 806	1 085	16 786

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

1.00–8.00 Alle Banken / All banks

20514	135965	16933	19253	144134	26541	78682	27298	12316	-703	2714526
18208	134760	16139	19947	153629	26668	80532	32979	14298	-849	2792965
17989	109076	17999	20467	151491	26257	80278	32915	12650	-610	2778284
17626	92717	19235	21208	165838	27950	91330	33962	13948	-1352	2849157
16828	117017	18641	22228	169096	26459	96788	36238	10561	-949	3041719

1.00 Kantonalbanken / Cantonal banks

2016	21513	4646	14990	18360	5560	8679	4132	24	-35	421548
1939	23165	4353	15591	19235	5568	9068	4577	22	—	449385
1947	20734	4217	16043	20146	5569	9431	5122	23	—	482278
1848	16894	4321	16699	21011	5656	9871	5460	24	—	495555
1757	24156	4175	17441	21935	5733	10295	5884	23	—	522628

2.00 Grossbanken / Big banks

12719	88150	2634	—	67379	4783	55834	3042	3721	—	1482146
10636	87545	2250	—	74100	4783	56280	8050	4987	—	1466696
10178	71977	4463	—	72174	4783	55932	6299	5160	—	1364750
10200	56829	4156	—	79959	4784	62660	6299	6216	—	1322279
9190	67230	3393	—	82044	4784	67847	6299	3113	—	1460240

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

330	721	1600	1189	5329	637	2458	2219	15	—	96070
344	921	1560	1166	5764	649	2702	2397	17	—	101117
331	697	1578	1190	6042	650	2784	2588	20	—	104307
306	456	1572	1233	6202	654	2861	2647	40	—	106426
285	496	1569	1286	6397	657	2920	2772	48	—	108954

4.00 Raiffeisenbanken / Raiffeisen banks

550	1690	976	—	9251	570	—	8681	—	—	147239
558	2061	985	—	9844	599	—	9245	—	—	155889
583	1943	1031	—	10434	616	—	9818	—	—	164670
574	1568	1057	—	11152	637	—	10516	—	—	173619
600	2373	1061	—	11974	748	—	11226	—	—	185703

¹ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

18 Passiven Liabilities

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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	25 865	59 177	46 860	241 492	53 645	2 538	1 666	137	8 823
2013	154	212	26 184	60 904	92 903	307 353	33 399	2 449	2 163	174	8 639
2014	151	297	31 126	64 158	97 022	372 744	33 742	2 590	3 180	176	9 364

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2013	47	140	11 248	4 461	3 683	88 594	11 086	8	345	—	29
2014	47	107	14 779	6 386	4 077	140 538	11 441	7	1 083	22	28

5.14 Andere Banken / Other banking institutions

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
2013	14	2	3 530	3 539	81 393	74 554	1 373	1 586	907	45	6 853
2014	13	4	4 089	3 988	84 472	77 312	2 129	1 464	792	15	7 482

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	14 841	51 862	6 757	152 646	42 807	872	439	92	1 623
2013	93	70	11 407	52 904	7 828	144 205	20 940	855	912	129	1 757
2014	91	186	12 258	53 784	8 473	154 894	20 171	1 118	1 305	139	1 854

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

5.00 Übrige Banken / Other banks (5.11–5.20)

4 040	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
4 138	10 887	6 027	2 502	39 450	12 132	12 124	8 996	6 670	- 472	506 389
3 961	14 815	7 267	2 491	44 250	13 737	15 931	8 952	6 752	- 1 122	606 989
4 688	22 277	8 063	2 921	45 369	13 975	15 720	9 967	6 526	- 819	697 540

5.11 Handelsbanken / Commercial banks

.
.
.
.

5.12 Börsenbanken / Stock exchange banks

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	620	- 146	125 344
1 055	8 921	1 406	407	8 609	1 861	4 179	2 142	542	- 114	139 992
1 570	14 299	1 842	653	9 883	2 046	4 299	3 085	549	- 96	206 694

5.14 Andere Banken / Other banking institutions

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
455	842	2 208	434	10 630	3 254	5 719	1 532	133	- 8	188 306
420	850	2 164	557	10 923	3 262	5 741	1 791	132	- 4	196 644

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2 902	5 770	2 873	1 641	26 807	9 039	6 708	5 423	5 956	- 319	311 902
2 450	5 052	3 653	1 650	25 011	8 622	6 033	5 278	6 077	- 1 000	278 692
2 698	7 129	4 056	1 711	24 564	8 666	5 679	5 092	5 845	- 719	294 202

² 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

18 Passiven Liabilities

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

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	—	—	—
2013	27	—	3 607	66 012	339	6 541	355	3	—	—	—
2014	27	—	7 135	41 768	330	7 138	728	2	—	—	—

8.00 Privatbankiers / Private bankers

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	—	—	—	—
2013	11	3	13 111	544	650	44 919	400	—	—	—	—
2014	7	0	306	204	176	5 682	56	—	—	—	—

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
241	196	213	396	748	197	0	—	778	- 228	78 652
248	398	155	473	872	231	0	0	772	- 130	59 248

8.00 Privatbankiers / Private bankers

570	3901	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
496	1 959	649	389	2 516	2 285	7	87	139	- 2	65 636
59	86	225	107	505	331	7	88	79	—	7 407

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

18 Passiven Liabilities

In Millionen Franken / In CHF millions

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

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	103 622	268 564	525 215	678 686	288 190	30 104	277 816	36 724	81 631
2013	245	77 703	85 820	266 067	600 697	775 736	245 375	25 906	230 703	37 304	88 040
2014	241	113 595	90 420	281 397	638 972	860 643	256 193	23 720	274 970	44 440	94 475

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ⁵	Reserven für allgemeine Bankrisiken	Eigene Mittel						Bilanzsumme
				Equity						
				Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag	
Accrued expenses and deferred income	Other liabilities	Value adjustments 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	21	22

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

.	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
17 178	106 238	17 317	19 735	148 247	23 750	80 271	32 824	11 873	- 472	2 622 395
16 889	90 562	18 373	20 422	162 574	25 468	91 323	33 875	13 031	- 1 122	2 704 869
16 520	116 533	18 261	21 648	167 719	25 897	96 781	36 149	9 711	- 819	2 975 065

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 End of year	Bilanz- summe Balance sheet total	Verpflich- tungen aus Geld- markt- papieren Liabilities from money market instru- ments	Verpflich- tungen gegen- über Banken Amounts due to banks	Verpflichtungen gegenüber Kunden Amounts due to customers					Übrige Positionen ¹ Sundry items ¹	Eigene Mittel Equity	
				Total	davon / of which						
					in Spar- und Anla- geform In savings or deposit accounts	Übrige Verpflich- tungen auf Sicht Other sight liabilities	Übrige Verpflich- tungen auf Zeit Other time liabilities	Kassen- obliga- tionen Cash bonds	Anleihen und Pfand- brief- darlehen Bond issues and central mortgage institution loans		
	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

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
2013	100.0	2.7	15.3	70.9	21.1	29.0	8.6	0.9	11.2	5.3	5.8
2014	100.0	3.7	13.8	71.1	21.0	28.7	8.4	0.8	12.1	5.7	5.6

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

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
2013	100.0	0.2	9.0	74.5	36.7	23.7	3.2	1.7	9.3	5.7	10.6
2014	100.0	0.2	7.6	75.9	38.5	22.6	3.7	1.5	9.5	5.8	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									
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
	1	2	3	4	5	6	7	8	9	10

Anzahl Banken / Number of institutions

1.00–8.00 Alle Banken	105	104	103	101	98	97	96	97	97	98
1.00 Kantonalbanken	24	24	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	72	71	70	68	65	64	61	61	60	59
4.00 Raiffeisenbanken	1	1	1	1	1	1	1	1	1	1
5.00 Übrige Banken	6	6	6	6	6	6	8	9	10	12
5.11 Handelsbanken	2	2	2	.	.	.	.	.	.	.
5.12 Börsenbanken	2	2	1	1	1	1	1	1	1	1
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	1	1	1	3	3	3	3	4	5	5
5.20 Ausländisch beherrschte Banken	1	1	2	2	2	2	4	4	4	6
7.00 Filialen ausländischer Banken	—	—	—	—	—	—	—	—	—	—
8.00 Privatbankiers	—	—	—	—	—	—	—	—	—	—
1.00–5.00 Total	105	104	103	101	98	97	96	97	97	98

In Millionen Franken / In CHF millions

1.00–8.00 All banks	44 922	46 996	47 954	53 624	64 364	69 466	74 782	81 621	88 032	94 467
1.00 Cantonal banks	23 293	23 974	23 472	24 207	22 734	23 632	26 092	29 378	33 939	38 314
2.00 Big banks	367	345	555	4 033	15 187	16 526	14 703	15 425	15 275	13 892
3.00 Regional banks and savings banks	11 721	12 151	12 123	12 945	14 015	14 801	15 501	16 189	16 091	16 118
4.00 Raiffeisen banks	4 304	4 946	5 468	5 852	5 619	7 022	9 941	11 816	14 097	16 786
5.00 Other banks	5 237	5 581	6 335	6 588	6 808	7 485	8 545	8 812	8 630	9 356
5.11 Commercial banks	4 736	5 070	5 190	.	.	.	.	.	.	.
5.12 Stock exchange banks	121	126	70	70	70	70	50	50	20	20
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	320	340	408	5 747	5 847	6 482	7 202	7 140	6 853	7 482
5.20 Foreign-controlled banks	60	45	668	771	891	933	1 293	1 623	1 757	1 854
7.00 Branches of foreign banks	—	—	—	—	—	—	—	—	—	—
8.00 Private bankers	—	—	—	—	—	—	—	—	—	—
Total for 1.00–5.00	44 922	46 996	47 954	53 624	64 364	69 466	74 782	81 621	88 032	94 467

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	15	12	8 286	38 108	118 328	60 499	20 989
Gemeindeinstitute Municipal institutions	2	—	1	4	751	169	4
Aktiengesellschaften Joint-stock companies	199	113 553	81 437	234 999	395 390	784 321	230 184
Genossenschaften Cooperatives	24	30	697	8 285	124 440	15 652	5 016
Übrige Institute Other institutions	35	0	7 441	41 972	567	12 823	784
Total	275	113 595	97 861	323 368	639 477	873 463	256 977

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

Staatsinstitute Cantonal institutions	15	12	8 286	38 108	118 328	60 499	20 989
Gemeindeinstitute Municipal institutions	2	—	1	4	751	169	4
Aktiengesellschaften Joint-stock companies	199	113 553	81 437	234 999	395 390	784 321	230 184
Genossenschaften Cooperatives	24	30	697	8 285	124 440	15 652	5 016
Übrige Institute Other institutions	1	—	—	—	62	2	—
Total	241	113 595	90 420	281 397	638 972	860 643	256 193

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

1.00–8.00 Alle Banken / All banks

2 833	21 360	763	22 375	1 090	20 905	2 459	14 281
153	—	—	108	3	7	15	35
8 703	249 759	42 577	52 423	14 776	93 200	13 950	6 858
12 030	3 851	1 100	19 569	651	2 420	1 836	470
2	—	—	—	307	484	380	583
23 722	274 970	44 440	94 475	16 828	117 017	18 641	22 228

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

2 833	21 360	763	22 375	1 090	20 905	2 459	14 281
153	—	—	108	3	7	15	35
8 703	249 759	42 577	52 423	14 776	93 200	13 950	6 858
12 030	3 851	1 100	19 569	651	2 420	1 836	470
—	—	—	—	0	0	1	3
23 720	274 970	44 440	94 475	16 520	116 533	18 261	21 648

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	11 872	3 903	7 192	758	20	—	343 397
Gemeindeinstitute Municipal institutions	77	11	24	42	0	—	1 328
Aktiengesellschaften Joint-stock companies	142 504	21 161	88 496	23 977	9 688	– 819	2 422 059
Genossenschaften Cooperatives	13 259	822	1 063	11 372	2	—	208 207
Übrige Institute Other institutions	1 383	562	13	89	850	– 130	66 728
Total	169 096	26 459	96 788	36 238	10 561	– 949	3 041 719

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

Staatsinstitute Cantonal institutions	11 872	3 903	7 192	758	20	—	343 397
Gemeindeinstitute Municipal institutions	77	11	24	42	0	—	1 328
Aktiengesellschaften Joint-stock companies	142 504	21 161	88 496	23 977	9 688	– 819	2 422 059
Genossenschaften Cooperatives	13 259	822	1 063	11 372	2	—	208 207
Übrige Institute Other institutions	6	—	6	—	—	—	74
Total	167 719	25 897	96 781	36 149	9 711	– 819	2 975 065

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

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹ Precious metals ¹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹ Precious metals ¹	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	319 715	1 766	.	321 481	0	104 418	.	104 418	425 899
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	309 129	.	.	309 129	.	.	.	.	309 129
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	677	520	.	1 197	66	27 929	.	27 995	29 192
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	290	—	.	290	—	11 472	.	11 472	11 762
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	8 153	15 968	2 825	26 946	4 559	45 749	1 970	52 278	79 224
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	24 341	9 267	29	33 637	12 842	321 776	164	334 782	368 419
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	79 884	19 554	199	99 637	3 500	164 288	54	167 842	267 478
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	53 904	17 819	243	71 967	13 580	299 778	98	313 456	385 423
davon hypothekarisch gedeckt of which, secured by mortgages	13 318	208	—	13 526	1 092	2 821	—	3 913	17 439
Hypothekarforderungen Mortgage loans	900 527	332	.	900 859	3 297	14 396	.	17 694	918 553
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	20 520	1 967	13 113	35 600	2 973	113 460	1 614	118 047	153 647
Finanzanlagen Financial investments	63 306	560	3 484	67 351	39 574	91 415	196	131 184	198 535
Beteiligungen Participating interests	5 724	2	.	5 726	53 763	17 953	.	71 716	77 442
Sachanlagen Tangible fixed assets	22 798	4	.	22 802	339	1 600	.	1 939	24 741
davon Liegenschaften of which, real estate	15 117	0	.	15 117	27	541	.	567	15 684
Rechnungsabgrenzungen Accrued income and prepaid expenses	3 712	379	.	4 091	543	4 059	.	4 602	8 693
Sonstige Aktiven Other assets	15 025	6 155	433	21 613	24 961	57 715	110	82 786	104 399
Nicht einbezahltes Gesellschaftskapital Unpaid capital	75	.	.	75	.	.	.	.	75
Bilanzsumme Balance sheet total	1 518 362	74 292	20 327	1 612 981	159 998	1 264 535	4 205	1 428 738	3 041 719

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	655	717	.	1 372	2 069	110 154	.	112 223	113 595
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	11 144	7 211	2 649	21 004	22 926	52 269	1 662	76 857	97 861
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	28 841	13 158	8	42 006	57 650	223 145	567	281 362	323 368
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	581 902	9 790	.	591 693	25 973	21 812	.	47 784	639 477
davon Freizügigkeitskonten (2. Säule) ² of which, vested benefit accounts (pillar 2) ²	35 554	9	.	35 577	1 024	0	.	1 024	36 601
davon gebundene Vorsorgegelder (Säule 3a) ² of which, tied pension provision (pillar 3a) ²	52 788	—	.	52 788	264	—	.	264	53 052
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	321 321	107 432	2 503	431 255	36 448	392 240	13 520	442 208	873 463
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	53 361	14 828	22	68 211	5 283	183 245	238	188 766	256 977
Kassenobligationen Cash bonds	23 698	24	.	23 722	.	.	.	.	23 722
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	138 910	17 652	.	156 561	11 804	201 080	.	212 883	369 445
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	44 435	17 652	.	62 086	11 804	201 080	.	212 883	274 970
davon nachrangig of which, subordinated	4 643	14 320	.	18 963	3 776	21 701	.	25 477	44 440
Rechnungsabgrenzungen Accrued expenses and deferred income	8 776	1 076	.	9 852	594	6 381	.	6 976	16 828
Sonstige Passiven Other liabilities	17 020	9 449	333	26 803	27 966	62 085	163	90 214	117 017
Wertberichtigungen und Rückstellungen ³ Value adjustments and provisions ³	14 812	2 629	.	17 441	246	954	.	1 200	18 641
Reserven für allgemeine Bankrisiken Reserves for general banking risks	21 858	—	.	21 858	89	282	.	370	22 228
Gesellschaftskapital Bank capital	26 459	.	.	26 459	.	.	.	.	26 459
Allgemeine gesetzliche Reserven General legal reserve	96 788	.	.	96 788	.	.	.	.	96 788
Reserve für eigene Beteiligungstitel Reserve for own shares	259	.	.	259	.	.	.	.	259
Aufwertungsreserve Revaluation reserve	1	.	.	1	.	.	.	.	1
Andere Reserven Other reserves	35 978	.	.	35 978	.	.	.	.	35 978
Gewinnvortrag Profit carried forward	7 942	1	.	7 944	258	2 359	.	2 617	10 561
Verlustvortrag Loss carried forward	-842	—	.	-842	-107	—	.	-107	-949
Bilanzsumme Balance sheet total	1 388 881	183 968	5 516	1 578 365	191 199	1 256 006	16 150	1 463 354	3 041 719

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

² In Sparform.
In the form of savings.

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

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

1.00 Kantonalbanken / Cantonal banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁴ Precious metals ⁴	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁴ Precious metals ⁴	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	53 409	358	.	53 767	—	218	.	218	53 985
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	51 552	.	.	51 552	.	.	.	.	51 552
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	100	30	.	131	2	319	.	321	452
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	1	.	1	1
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	1 969	2 386	545	4 899	981	3 381	98	4 460	9 359
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	4 233	1 228	—	5 461	1 412	13 350	—	14 762	20 223
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	29 608	3 525	10	33 143	1 249	3 484	—	4 733	37 876
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	16 642	402	—	17 044	873	692	—	1 565	18 609
davon hypothekarisch gedeckt of which, secured by mortgages	5 525	16	—	5 542	32	68	—	100	5 642
Hypothekarforderungen Mortgage loans	315 387	55	.	315 442	429	91	.	520	315 962
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	5 542	179	2 490	8 210	1 080	3 481	—	4 561	12 771
Finanzanlagen Financial investments	17 732	31	188	17 951	5 397	3 071	—	8 468	26 419
Beteiligungen Participating interests	1 219	—	.	1 219	32	99	.	131	1 351
Sachanlagen Tangible fixed assets	3 160	—	.	3 160	—	0	.	0	3 160
davon Liegenschaften of which, real estate	2 804	—	.	2 804	—	0	.	0	2 804
Rechnungsabgrenzungen Accrued income and prepaid expenses	839	61	.	899	22	22	.	44	943
Sonstige Aktiven Other assets	9 307	1 353	77	10 737	8 046	2 669	66	10 781	21 518
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	459 147	9 607	3 309	472 063	19 523	30 877	164	50 564	522 628

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	22	6	.	29	—	—	.	—	29
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	4 655	2 106	1 419	8 180	423	1 900	7	2 330	10 510
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	8 580	5 837	1	14 418	7 830	21 863	—	29 693	44 111
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	182 258	1 573	.	183 832	8 373	1 401	.	9 774	193 606
davon Freizügigkeitskonten (2. Säule) ⁵ of which, vested benefit accounts (pillar 2) ⁵	10 303	—	.	10 303	501	—	.	501	10 804
davon gebundene Vorsorgegelder (Säule 3a) ⁵ of which, tied pension provision (pillar 3a) ⁵	15 898	—	.	15 898	140	—	.	140	16 038
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	81 007	12 693	518	94 219	2 714	6 307	244	9 266	103 484
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	21 372	1 435	1	22 808	408	3 646	1	4 056	26 864
Kassenobligationen Cash bonds	3 714	—	.	3 714	.	.	.	.	3 714
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	70 554	—	.	70 554	106	185	.	291	70 845
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	32 241	—	.	32 241	106	185	.	291	32 532
davon nachrangig of which, subordinated	1 692	—	.	1 692	—	—	.	—	1 692
Rechnungsabgrenzungen Accrued expenses and deferred income	1 694	39	.	1 733	22	2	.	24	1 757
Sonstige Passiven Other liabilities	10 316	1 674	58	12 048	9 180	2 909	19	12 108	24 156
Wertberichtigungen und Rückstellungen ⁶ Value adjustments and provisions ⁶	4 029	114	.	4 143	26	6	.	33	4 175
Reserven für allgemeine Bankrisiken Reserves for general banking risks	17 441	—	.	17 441	—	—	.	—	17 441
Gesellschaftskapital Bank capital	5 733	.	.	5 733	.	.	.	.	5 733
Allgemeine gesetzliche Reserven General legal reserve	10 295	.	.	10 295	.	.	.	.	10 295
Reserve für eigene Beteiligungstitel Reserve for own shares	166	.	.	166	.	.	.	.	166
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	5 717	.	.	5 717	.	.	.	.	5 717
Gewinnvortrag Profit carried forward	23	—	.	23	—	0	.	0	23
Verlustvortrag Loss carried forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	427 579	25 477	1 997	455 053	29 083	38 220	271	67 574	522 628

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

⁵ In Sparform.
In the form of savings.

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

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

2.00 Grossbanken / Big banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁷ Precious metals ⁷	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁷ Precious metals ⁷	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	55 452	335	.	55 787	0	101 727	.	101 727	157 513
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	53 427	.	.	53 427	.	.	.	.	53 427
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	280	105	.	385	43	16 303	.	16 346	16 731
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	0	—	.	0	—	9 538	.	9 538	9 538
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	1 041	659	248	1 947	1 264	21 640	267	23 170	25 118
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	7 095	124	1	7 220	3 517	254 753	122	258 392	265 611
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	20 404	10 001	170	30 576	1 555	149 818	51	151 424	182 000
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	20 457	7 605	31	28 093	5 607	200 812	1	206 420	234 513
davon hypothekarisch gedeckt of which, secured by mortgages	2 174	67	—	2 242	44	1 162	—	1 206	3 448
Hypothekarforderungen Mortgage loans	263 971	130	.	264 101	313	7 029	.	7 342	271 443
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	8 142	1 627	7 244	17 012	1 173	101 563	1 509	104 245	121 257
Finanzanlagen Financial investments	1 632	—	—	1 632	9	36 347	—	36 356	37 988
Beteiligungen Participating interests	1 880	—	.	1 880	52 083	17 161	.	69 243	71 123
Sachanlagen Tangible fixed assets	7 422	—	.	7 422	—	1 555	.	1 555	8 977
davon Liegenschaften of which, real estate	5 511	—	.	5 511	—	522	.	522	6 034
Rechnungsabgrenzungen Accrued income and prepaid expenses	998	68	.	1 065	69	3 287	.	3 357	4 422
Sonstige Aktiven Other assets	- 652	3 032	349	2 729	10 543	50 272	0	60 814	63 544
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	388 123	23 685	8 043	419 850	76 176	962 265	1 950	1 040 390	1 460 240

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁷ Precious metals ⁷	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁷ Precious metals ⁷	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	557	629	.	1 186	2 069	109 985	.	112 053	113 239
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	1 566	2 192	536	4 294	7 786	35 248	702	43 736	48 029
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	2 440	2 150	0	4 590	3 262	152 503	461	156 227	160 817
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	148 338	4 499	.	152 838	10 820	18 256	.	29 076	181 914
davon Freizügigkeitskonten (2. Säule) ⁸ of which, vested benefit accounts (pillar 2) ⁸	9 610	—	.	9 610	—	—	—	—	9 610
davon gebundene Vorsorgegelder (Säule 3a) ⁸ of which, tied pension provision (pillar 3a) ⁸	10 719	—	.	10 719	—	—	.	—	10 719
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	99 586	55 437	863	155 886	14 139	178 271	6 536	198 946	354 833
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	20 260	9 568	21	29 849	3 893	155 388	228	159 509	189 358
Kassenobligationen Cash bonds	1 848	18	.	1 866	.	.	.	.	1 866
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	18 677	17 198	.	35 875	11 658	200 796	.	212 454	248 328
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	4 785	17 198	.	21 982	11 658	200 796	.	212 454	234 436
davon nachrangig of which, subordinated	1 818	14 320	.	16 139	3 736	21 602	.	25 338	41 476
Rechnungsabgrenzungen Accrued expenses and deferred income	2 525	483	.	3 008	312	5 869	.	6 181	9 190
Sonstige Passiven Other liabilities	- 162	4 477	257	4 573	11 135	51 522	0	62 657	67 230
Wertberichtigungen und Rückstellungen ⁹ Value adjustments and provisions ⁹	1 271	1 183	.	2 454	99	841	.	940	3 393
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Bank capital	4 784	.	.	4 784	.	.	.	.	4 784
Allgemeine gesetzliche Reserven General legal reserve	67 847	.	.	67 847	.	.	.	.	67 847
Reserve für eigene Beteiligungstitel Reserve for own shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	6 299	.	.	6 299	.	.	.	.	6 299
Gewinnvortrag Profit carried forward	716	0	.	716	38	2 359	.	2 397	3 113
Verlustvortrag Loss carried forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	376 552	97 834	1 678	476 064	65 210	911 038	7 927	984 176	1 460 240

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

⁸ In Sparform.
In the form of savings.

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

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

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	
	1	2	3	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	6 318	53	.	6 371	—	121	.	121	6 492
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	3 174	.	.	3 174	.	.	.	.	3 174
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	6	0	.	6	—	—	.	—	6
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	557	418	73	1 048	9	70	—	79	1 127
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	700	367	—	1 067	0	102	—	103	1 170
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	2 699	138	1	2 838	9	1	—	10	2 848
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	3 373	35	—	3 409	46	22	—	68	3 477
davon hypothekarisch gedeckt of which, secured by mortgages	1 315	4	—	1 319	4	—	—	4	1 323
Hypothekarforderungen Mortgage loans	88 602	12	.	88 614	127	2	.	129	88 743
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	38	1	0	39	3	2	—	5	44
Finanzanlagen Financial investments	2 582	3	2	2 586	632	247	—	880	3 466
Beteiligungen Participating interests	204	—	.	204	—	0	.	0	204
Sachanlagen Tangible fixed assets	1 045	—	.	1 045	—	—	.	—	1 045
davon Liegenschaften of which, real estate	978	—	.	978	—	—	.	—	978
Rechnungsabgrenzungen Accrued income and prepaid expenses	104	0	.	104	0	0	.	1	105
Sonstige Aktiven Other assets	210	12	0	222	6	0	—	6	228
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	106 439	1 038	76	107 553	833	568	—	1 401	108 954

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	0	—	.	0	0	—	.	0	0
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	51	15	0	66	7	3	—	10	76
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	4 412	80	—	4 492	0	0	—	0	4 492
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	52 572	289	.	52 861	1 005	126	.	1 131	53 992
davon Freizügigkeitskonten (2. Säule) ¹¹ of which, vested benefit accounts (pillar 2) ¹¹	4 675	—	.	4 675	18	—	.	18	4 694
davon gebundene Vorsorgegelder (Säule 3a) ¹¹ of which, tied pension provision (pillar 3a) ¹¹	5 284	—	.	5 284	5	—	.	5	5 289
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	14 114	1 302	57	15 473	254	353	18	625	16 098
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	2 327	43	—	2 369	80	1	—	81	2 450
Kassenobligationen Cash bonds	4 678	—	.	4 678	.	.	.	.	4 678
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	17 135	—	.	17 135	—	—	.	—	17 135
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	1 016	—	.	1 016	—	—	.	—	1 016
davon nachrangig of which, subordinated	10	—	.	10	—	—	.	—	10
Rechnungsabgrenzungen Accrued expenses and deferred income	285	0	.	285	0	0	.	0	285
Sonstige Passiven Other liabilities	477	9	0	486	10	0	—	10	496
Wertberichtigungen und Rückstellungen ¹² Value adjustments and provisions ¹²	1 569	—	.	1 569	—	—	.	—	1 569
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1 286	—	.	1 286	—	—	.	—	1 286
Gesellschaftskapital Bank capital	657	.	.	657	.	.	.	.	657
Allgemeine gesetzliche Reserven General legal reserve	2 920	.	.	2 920	.	.	.	.	2 920
Reserve für eigene Beteiligungstitel Reserve for own shares	4	.	.	4	.	.	.	.	4
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	2 768	.	.	2 768	.	.	.	.	2 768
Gewinnvortrag Profit carried forward	48	—	.	48	—	—	.	—	48
Verlustvortrag Loss carried forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	105 302	1 739	57	107 098	1 354	484	18	1 857	108 954

¹⁰ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

¹¹ In Sparform.
In the form of savings.

¹² 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

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

4.00 Raiffeisenbanken / Raiffeisen banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹³ Precious metals ¹³	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹³ Precious metals ¹³	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	8 439	456	.	8 895	—	29	.	29	8 923
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	7 097	.	.	7 097	.	.	.	.	7 097
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	106	31	—	137	1	76	13	89	226
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	943	898	28	1 869	1 297	1 748	42	3 087	4 956
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	4 382	84	—	4 465	1	1	—	2	4 467
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	3 125	11	—	3 136	10	58	—	68	3 204
davon hypothekarisch gedeckt of which, secured by mortgages	2 475	1	—	2 476	—	—	—	—	2 476
Hypothekarforderungen Mortgage loans	150 459	—	.	150 459	—	—	.	—	150 459
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	978	5	595	1 577	105	262	17	384	1 962
Finanzanlagen Financial investments	4 614	24	—	4 638	206	170	—	376	5 014
Beteiligungen Participating interests	1 127	—	.	1 127	—	4	.	4	1 130
Sachanlagen Tangible fixed assets	2 383	—	.	2 383	—	—	.	—	2 383
davon Liegenschaften of which, real estate	2 033	—	.	2 033	—	—	.	—	2 033
Rechnungsabgrenzungen Accrued income and prepaid expenses	168	1	.	168	3	4	.	7	175
Sonstige Aktiven Other assets	1 699	0	—	1 699	1 103	—	—	1 103	2 802
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	178 422	1 509	622	180 553	2 727	2 351	72	5 149	185 703

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	2	27	.	30	—	—	.	—	30
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	131	118	377	626	36	7	11	54	679
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	2 663	2 369	6	5 038	1 113	1 603	65	2 781	7 819
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	109 206	836	.	110 041	2 128	269	.	2 397	112 438
davon Freizügigkeitskonten (2. Säule) ¹⁴ of which, vested benefit accounts (pillar 2) ¹⁴	5 129	—	.	5 129	207	—	.	207	5 336
davon gebundene Vorsorgegelder (Säule 3a) ¹⁴ of which, tied pension provision (pillar 3a) ¹⁴	12 235	—	.	12 235	35	—	.	35	12 270
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	12 054	998	104	13 157	111	198	18	327	13 484
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	3 170	84	—	3 254	16	509	—	526	3 779
Kassenobligationen Cash bonds	10 873	—	.	10 873	.	.	.	.	10 873
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	20 471	121	.	20 592	—	—	.	—	20 592
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	3 684	121	.	3 806	—	—	.	—	3 806
davon nachrangig of which, subordinated	1 085	—	.	1 085	—	—	.	—	1 085
Rechnungsabgrenzungen Accrued expenses and deferred income	599	0	.	600	0	0	.	0	600
Sonstige Passiven Other liabilities	807	0	—	807	1 566	—	—	1 566	2 373
Wertberichtigungen und Rückstellungen ¹⁵ Value adjustments and provisions ¹⁵	1 061	—	.	1 061	1	—	.	1	1 061
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Bank capital	748	.	.	748	.	.	.	.	748
Allgemeine gesetzliche Reserven General legal reserve	—	.	.	—	.	.	.	.	—
Reserve für eigene Beteiligungstitel Reserve for own shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	11 226	.	.	11 226	.	.	.	.	11 226
Gewinnvortrag Profit carried forward	—	—	.	—	—	—	.	—	—
Verlustvortrag Loss carried forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	173 010	4 555	487	178 052	4 972	2 586	93	7 651	185 703

¹³ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

¹⁴ In Sparform.
In the form of savings.

¹⁵ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

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

5.00 Übrige Banken / Other banks (5.11–5.20)

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen	Edel- metalle ¹⁶	Total	CHF	Fremd- wäh- rungen	Edel- metalle ¹⁶	Total	
	1	Foreign curren- cies	Precious metals ¹⁶	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	153 649	558	.	154 207	0	2 064	.	2 064	156 271
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	151 447	.	.	151 447	.	.	.	.	151 447
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	290	384	.	674	21	11 163	.	11 183	11 857
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	290	—	.	290	—	1 934	.	1 934	2 223
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	3 854	11 917	1 898	17 670	1 674	18 676	1 591	21 940	39 611
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	11 316	6 335	—	17 651	5 426	47 851	—	53 277	70 928
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	22 103	3 538	18	25 659	500	8 388	3	8 891	34 550
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	10 047	7 843	212	18 102	6 981	94 688	97	101 766	119 868
davon hypothekarisch gedeckt of which, secured by mortgages	1 806	118	—	1 925	1 012	1 591	—	2 603	4 528
Hypothekarforderungen Mortgage loans	81 401	134	.	81 535	2 404	7 267	.	9 672	91 206
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	5 628	151	2 769	8 548	610	7 821	88	8 519	17 067
Finanzanlagen Financial investments	36 126	487	3 284	39 898	33 306	51 461	196	84 963	124 860
Beteiligungen Participating interests	1 205	2	.	1 206	1 632	688	.	2 320	3 526
Sachanlagen Tangible fixed assets	8 761	3	.	8 765	339	45	.	383	9 148
davon Liegenschaften of which, real estate	3 774	0	.	3 774	27	18	.	45	3 819
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 527	231	.	1 758	426	735	.	1 161	2 919
Sonstige Aktiven Other assets	4 147	1 751	7	5 905	4 948	4 757	43	9 748	15 653
Nicht einbezahltes Gesellschaftskapital Unpaid capital	75	.	.	75	.	.	.	.	75
Bilanzsumme Balance sheet total	340 129	33 335	8 189	381 653	58 266	255 604	2 018	315 887	697 540

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁶ Precious metals ¹⁶	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁶ Precious metals ¹⁶	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	73	54	.	128	0	169	.	169	297
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	4 510	2 605	315	7 429	9 252	13 513	932	23 697	31 126
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	10 723	2 721	0	13 445	11 971	38 702	40	50 713	64 158
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	89 264	2 457	.	91 721	3 571	1 730	.	5 301	97 022
davon Freizügigkeitskonten (2. Säule) ¹⁷ of which, vested benefit accounts (pillar 2) ¹⁷	5 666	7	.	5 682	297	0	.	297	5 979
davon gebundene Vorsorgegelder (Säule 3a) ¹⁷ of which, tied pension provision (pillar 3a) ¹⁷	8 646	—	.	8 646	84	—	.	84	8 730
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	110 939	34 051	940	145 931	18 144	202 015	6 653	226 813	372 744
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	5 893	3 405	—	9 298	857	23 578	9	24 444	33 742
Kassenobligationen Cash bonds	2 584	6	.	2 590	.	.	.	.	2 590
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	12 073	332	.	12 405	40	99	.	139	12 544
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	2 709	332	.	3 041	40	99	.	139	3 180
davon nachrangig of which, subordinated	37	—	.	37	40	99	.	139	176
Rechnungsabgrenzungen Accrued expenses and deferred income	3 450	489	.	3 940	249	499	.	748	4 688
Sonstige Passiven Other liabilities	5 477	3 228	18	8 723	5 764	7 646	144	13 554	22 277
Wertberichtigungen und Rückstellungen ¹⁸ Value adjustments and provisions ¹⁸	6 545	1 293	.	7 838	120	104	.	224	8 063
Reserven für allgemeine Bankrisiken Reserves for general banking risks	2 551	—	.	2 551	89	282	.	370	2 921
Gesellschaftskapital Bank capital	13 975	.	.	13 975	.	.	.	.	13 975
Allgemeine gesetzliche Reserven General legal reserve	15 720	.	.	15 720	.	.	.	.	15 720
Reserve für eigene Beteiligungstitel Reserve for own shares	89	.	.	89	.	.	.	.	89
Aufwertungsreserve Revaluation reserve	1	.	.	1	.	.	.	.	1
Andere Reserven Other reserves	9 877	.	.	9 877	.	.	.	.	9 877
Gewinnvortrag Profit carried forward	6 307	—	.	6 307	220	0	.	220	6 526
Verlustvortrag Loss carried forward	- 819	—	.	- 819	—	—	.	—	- 819
Bilanzsumme Balance sheet total	299 232	50 642	1 274	351 148	50 277	288 336	7 779	346 392	697 540

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

¹⁷ In Sparform.
In the form of savings.

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

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

5.11 Handelsbanken / Commercial banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁹ Precious metals ¹⁹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁹ Precious metals ¹⁹	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets
davon Giro Guthaben 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- wäh- rungen	Edel- metalle ¹⁹	Total	CHF	Fremd- wäh- rungen	Edel- metalle ¹⁹	Total	
		Foreign curren- cies	Precious metals ¹⁹			Foreign curren- cies	Precious metals ¹⁹		
1	2	3	4	5	6	7	8	9	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren 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 Freizügigkeitskonten (2. Säule) ²⁰ of which, vested benefit accounts (pillar 2) ²⁰	.	.	.	.	.	.	.	.	.
davon gebundene Vorsorgegelder (Säule 3a) ²⁰ of which, tied pension provision (pillar 3) ²⁰	.	.	.	.	.	.	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other 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	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²² Precious metals ²²	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²² Precious metals ²²	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	52 299	93	.	52 392	0	275	.	276	52 668
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	52 133	.	.	52 133	.	.	.	.	52 133
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	290	3	.	292	—	3 473	.	3 473	3 765
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	290	—	.	290	—	1 401	.	1 401	1 691
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	1 110	3 189	361	4 659	552	8 248	907	9 708	14 367
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	2 086	3 414	—	5 499	637	13 957	—	14 594	20 093
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	493	81	15	589	151	763	2	916	1 506
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	3 981	2 110	0	6 091	2 356	32 650	2	35 008	41 099
davon hypothekarisch gedeckt of which, secured by mortgages	94	4	—	98	9	3	—	12	110
Hypothekarforderungen Mortgage loans	7 944	7	.	7 952	17	1 213	.	1 230	9 182
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	4 387	81	2 061	6 529	176	5 897	—	6 073	12 602
Finanzanlagen Financial investments	3 762	218	1 794	5 773	2 817	29 254	—	32 072	37 845
Beteiligungen Participating interests	399	1	.	400	290	52	.	342	742
Sachanlagen Tangible fixed assets	3 199	0	.	3 199	334	4	.	338	3 537
davon Liegenschaften of which, real estate	1 199	—	.	1 199	26	—	.	26	1 225
Rechnungsabgrenzungen Accrued income and prepaid expenses	451	60	.	511	61	282	.	343	854
Sonstige Aktiven Other assets	1 875	923	2	2 800	2 586	3 033	14	5 633	8 434
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	82 276	10 179	4 233	96 688	9 979	99 101	926	110 006	206 694

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²² Precious metals ²²	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²² Precious metals ²²	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	54	34	.	88	—	19	.	19	107
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	666	1 212	119	1 997	5 905	6 542	334	12 781	14 779
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	334	256	—	590	900	4 896	—	5 796	6 386
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	2 492	455	.	2 947	290	840	.	1 130	4 077
davon Freizügigkeitskonten (2. Säule) ²³ of which, vested benefit accounts (pillar 2) ²³	70	3	.	78	—	—	.	—	78
davon gebundene Vorsorgegelder (Säule 3a) ²³ of which, tied pension provision (pillar 3a) ²³	4	—	.	4	0	—	.	0	4
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	27 756	15 080	462	43 299	9 849	84 355	3 035	97 239	140 538
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	866	1 341	—	2 207	237	8 998	—	9 235	11 441
Kassenobligationen Cash bonds	7	—	.	7	.	.	.	.	7
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	801	310	.	1 111	—	—	.	—	1 111
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	773	310	.	1 083	—	—	.	—	1 083
davon nachrangig of which, subordinated	22	—	.	22	—	—	.	—	22
Rechnungsabgrenzungen Accrued expenses and deferred income	1 331	25	.	1 357	153	61	.	213	1 570
Sonstige Passiven Other liabilities	3 061	1 924	15	5 000	3 569	5 614	116	9 299	14 299
Wertberichtigungen und Rückstellungen ²⁴ Value adjustments and provisions ²⁴	1 643	168	.	1 811	1	30	.	31	1 842
Reserven für allgemeine Bankrisiken Reserves for general banking risks	653	—	.	653	—	—	.	—	653
Gesellschaftskapital Bank capital	2 046	.	.	2 046	.	.	.	.	2 046
Allgemeine gesetzliche Reserven General legal reserve	4 299	.	.	4 299	.	.	.	.	4 299
Reserve für eigene Beteiligungstitel Reserve for own shares	45	.	.	45	.	.	.	.	45
Aufwertungsreserve Revaluation reserve	1	.	.	1	.	.	.	.	1
Andere Reserven Other reserves	3 039	.	.	3 039	.	.	.	.	3 039
Gewinnvortrag Profit carried forward	549	—	.	549	—	—	.	—	549
Verlustvortrag Loss carried forward	– 96	—	.	– 96	—	—	.	—	– 96
Bilanzsumme Balance sheet total	49 548	20 805	596	70 949	20 905	111 354	3 486	135 745	206 694

²² Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

²³ In Sparform.
In the form of savings.

²⁴ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

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

5.14 Andere Banken / Other banking institutions

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²⁵ Precious metals ²⁵	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²⁵ Precious metals ²⁵	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	47 984	291	.	48 275	—	80	.	80	48 355
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	46 103	.	.	46 103	.	.	.	.	46 103
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	—	12	.	12	—	150	.	150	162
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	146	.	146	146
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	964	631	147	1 742	29	246	—	275	2 017
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	4 822	1 103	—	5 925	330	715	—	1 045	6 970
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	16 888	271	—	17 158	58	163	—	221	17 379
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	2 644	42	15	2 701	66	346	—	412	3 113
davon hypothekarisch gedeckt of which, secured by mortgages	858	1	—	859	0	—	—	0	859
Hypothekarforderungen Mortgage loans	52 072	2	.	52 073	176	—	.	176	52 249
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	228	1	2	231	22	130	—	153	383
Finanzanlagen Financial investments	29 494	235	8	29 738	27 239	4 464	—	31 704	61 442
Beteiligungen Participating interests	181	—	.	181	33	8	.	41	223
Sachanlagen Tangible fixed assets	3 109	—	.	3 109	—	—	.	—	3 109
davon Liegenschaften of which, real estate	1 253	—	.	1 253	—	—	.	—	1 253
Rechnungsabgrenzungen Accrued income and prepaid expenses	507	2	.	509	281	40	.	321	830
Sonstige Aktiven Other assets	342	41	—	383	4	27	—	31	414
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	159 233	2 631	172	162 036	28 240	6 369	—	34 609	196 644

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	2	2	.	4	—	—	.	—	4
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	3 064	362	32	3 458	374	238	19	631	4 089
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	3 836	48	—	3 884	8	97	—	104	3 988
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	79 502	1 822	.	81 323	2 814	334	.	3 148	84 472
davon Freizügigkeitskonten (2. Säule) ²⁶ of which, vested benefit accounts (pillar 2) ²⁶	5 016	4	.	5 024	293	0	.	293	5 317
davon gebundene Vorsorgegelder (Säule 3a) ²⁶ of which, tied pension provision (pillar 3a) ²⁶	7 984	—	.	7 984	83	—	.	83	8 067
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	69 792	3 467	59	73 318	2 181	1 763	50	3 994	77 312
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	2 088	22	—	2 110	16	4	—	19	2 129
Kassenobligationen Cash bonds	1 458	6	.	1 464	.	.	.	.	1 464
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	8 251	23	.	8 273	—	—	.	—	8 273
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	769	23	.	792	—	—	.	—	792
davon nachrangig of which, subordinated	15	—	.	15	—	—	.	—	15
Rechnungsabgrenzungen Accrued expenses and deferred income	419	0	.	419	0	0	.	0	420
Sonstige Passiven Other liabilities	744	48	—	791	40	19	—	59	850
Wertberichtigungen und Rückstellungen ²⁷ Value adjustments and provisions ²⁷	2 164	0	.	2 164	0	0	.	0	2 164
Reserven für allgemeine Bankrisiken Reserves for general banking risks	557	—	.	557	—	—	.	—	557
Gesellschaftskapital Bank capital	3 262	.	.	3 262	.	.	.	.	3 262
Allgemeine gesetzliche Reserven General legal reserve	5 741	.	.	5 741	.	.	.	.	5 741
Reserve für eigene Beteiligungstitel Reserve for own shares	34	.	.	34	.	.	.	.	34
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	1 757	.	.	1 757	.	.	.	.	1 757
Gewinnvortrag Profit carried forward	132	—	.	132	—	—	.	—	132
Verlustvortrag Loss carried forward	- 4	—	.	- 4	—	—	.	—	- 4
Bilanzsumme Balance sheet total	182 800	5 798	90	188 689	5 433	2 454	69	7 956	196 644

²⁵ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

²⁶ In Sparform.
In the form of savings.

²⁷ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

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

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen	Edel- metalle ²⁸	Total	CHF	Fremd- wäh- rungen	Edel- metalle ²⁸	Total	
	1	Foreign curren- cies	Precious metals ²⁸	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	53 366	174	.	53 541	0	1 708	.	1 708	55 249
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	53 212	.	.	53 212	.	.	.	.	53 212
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	0	370	.	370	21	7 540	.	7 561	7 931
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	386	.	386	386
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	1 781	8 098	1 391	11 269	1 093	10 182	683	11 958	23 227
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	4 409	1 818	—	6 227	4 459	33 179	—	37 638	43 865
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	4 722	3 187	3	7 911	291	7 462	1	7 753	15 664
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	3 422	5 691	197	9 310	4 558	61 692	96	66 346	75 656
davon hypothekarisch gedeckt of which, secured by mortgages	854	114	—	968	1 002	1 588	—	2 591	3 559
Hypothekarforderungen Mortgage loans	21 385	125	.	21 510	2 211	6 055	.	8 265	29 775
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	1 013	69	706	1 789	412	1 794	88	2 293	4 082
Finanzanlagen Financial investments	2 870	34	1 482	4 387	3 249	17 742	196	21 187	25 574
Beteiligungen Participating interests	625	1	.	625	1 308	628	.	1 937	2 562
Sachanlagen Tangible fixed assets	2 454	3	.	2 457	5	41	.	46	2 502
davon Liegenschaften of which, real estate	1 322	0	.	1 322	0	18	.	18	1 341
Rechnungsabgrenzungen Accrued income and prepaid expenses	569	169	.	738	83	414	.	497	1 235
Sonstige Aktiven Other assets	1 930	787	5	2 722	2 358	1 697	29	4 084	6 806
Nicht einbezahltes Gesellschaftskapital Unpaid capital	75	.	.	75	.	.	.	.	75
Bilanzsumme Balance sheet total	98 620	20 525	3 784	122 929	20 047	150 133	1 092	171 273	294 202

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	18	19	.	36	0	150	.	150	186
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	779	1 031	164	1 974	2 972	6 733	579	10 284	12 258
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	6 554	2 417	0	8 971	11 063	33 709	40	44 813	53 784
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	7 271	180	.	7 451	467	555	.	1 022	8 473
davon Freizügigkeitskonten (2. Säule) ²⁹ of which, vested benefit accounts (pillar 2) ²⁹	580	—	.	580	5	—	.	5	585
davon gebundene Vorsorgegelder (Säule 3a) ²⁹ of which, tied pension provision (pillar 3a) ²⁹	658	—	.	658	1	—	.	1	659
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	13 391	15 504	419	29 314	6 115	115 897	3 568	125 580	154 894
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	2 939	2 042	—	4 981	605	14 577	9	15 190	20 171
Kassenobligationen Cash bonds	1 118	—	.	1 118	.	.	.	.	1 118
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	3 021	—	.	3 021	40	99	.	139	3 160
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	1 166	—	.	1 166	40	99	.	139	1 305
davon nachrangig of which, subordinated	—	—	.	—	40	99	.	139	139
Rechnungsabgrenzungen Accrued expenses and deferred income	1 700	464	.	2 164	95	439	.	534	2 698
Sonstige Passiven Other liabilities	1 672	1 257	3	2 932	2 155	2 013	28	4 196	7 129
Wertberichtigungen und Rückstellungen ³⁰ Value adjustments and provisions ³⁰	2 738	1 126	.	3 863	118	75	.	193	4 056
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1 340	—	.	1 340	89	282	.	370	1 711
Gesellschaftskapital Bank capital	8 666	.	.	8 666	.	.	.	.	8 666
Allgemeine gesetzliche Reserven General legal reserve	5 679	.	.	5 679	.	.	.	.	5 679
Reserve für eigene Beteiligungstitel Reserve for own shares	10	.	.	10	.	.	.	.	10
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	5 082	.	.	5 082	.	.	.	.	5 082
Gewinnvortrag Profit carried forward	5 625	—	.	5 625	220	0	.	220	5 845
Verlustvortrag Loss carried forward	- 719	—	.	- 719	—	—	.	—	- 719
Bilanzsumme Balance sheet total	66 884	24 039	587	91 510	23 939	174 527	4 225	202 691	294 202

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

²⁹ In Sparform.
In the form of savings.

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

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen	Edel- metalle ³¹	Total	CHF	Fremd- wäh- rungen	Edel- metalle ³¹	Total	
	1	Foreign curren- cies	Precious metals ³¹	4	5	6	Precious metals ³¹	8	

Aktiven / Assets

Flüssige Mittel Liquid assets	39 195	1	.	39 196	—	6	.	6	39 202
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	39 185	.	.	39 185	.	.	.	.	39 185
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	—	—	.	—	—	14	.	14	14
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	394	183	18	596	619	1 559	2	2 180	2 776
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	2	76	—	79	1 187	3 629	—	4 815	4 894
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	598	2 264	—	2 863	184	2 570	—	2 754	5 616
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	150	1 887	—	2 037	28	3 193	—	3 221	5 258
davon hypothekarisch gedeckt of which, secured by mortgages	22	—	—	22	0	—	—	0	23
Hypothekarforderungen Mortgage loans	674	1	.	675	23	7	.	30	706
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	—	0	—	0	—	—	—	—	0
Finanzanlagen Financial investments	45	13	—	58	—	—	—	—	58
Beteiligungen Participating interests	21	—	.	21	—	—	.	—	21
Sachanlagen Tangible fixed assets	14	0	.	14	—	—	.	—	14
davon Liegenschaften of which, real estate	6	—	.	6	—	—	.	—	6
Rechnungsabgrenzungen Accrued income and prepaid expenses	47	18	.	65	23	7	.	30	96
Sonstige Aktiven Other assets	266	3	—	269	308	17	—	325	593
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	41 407	4 447	18	45 873	2 371	11 002	2	13 375	59 248

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³¹ Precious metals ³¹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³¹ Precious metals ³¹	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	—	—	.	—	—	—	.	—	—
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	212	168	—	380	5347	1402	6	6755	7135
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	2	0	—	2	33426	8339	—	41766	41768
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	94	130	.	224	77	29	.	106	330
davon Freizügigkeitskonten (2. Säule) ³² of which, vested benefit accounts (pillar 2) ³²	3	—	.	3	—	—	.	—	3
davon gebundene Vorsorgegelder (Säule 3a) ³² of which, tied pension provision (pillar 3a) ³²	6	—	.	6	—	—	.	—	6
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	1873	2238	3	4115	532	2480	11	3023	7138
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	284	294	—	578	28	122	—	150	728
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	162	64	.	226	11	11	.	22	248
Sonstige Passiven Other liabilities	35	58	—	93	302	3	—	305	398
Wertberichtigungen und Rückstellungen ³³ Value adjustments and provisions ³³	116	36	.	152	0	2	.	3	155
Reserven für allgemeine Bankrisiken Reserves for general banking risks	473	—	.	473	—	—	.	—	473
Gesellschaftskapital Bank capital	231	.	.	231	.	.	.	.	231
Allgemeine gesetzliche Reserven General legal reserve	0	.	.	0	.	.	.	.	0
Reserve für eigene Beteiligungstitel Reserve for own shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	0	.	.	0	.	.	.	.	0
Gewinnvortrag Profit carried forward	770	1	.	772	—	—	.	—	772
Verlustvortrag Loss carried forward	-23	—	.	-23	-107	—	.	-107	-130
Bilanzsumme Balance sheet total	4231	2990	3	7224	39617	12389	17	52023	59248

³¹ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

³² In Sparform.
In the form of savings.

³³ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

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

8.00 Privatbankiers / Private bankers

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen	Edel- metalle ³⁴	Total	CHF	Fremd- wäh- rungen	Edel- metalle ³⁴	Total	
	1	Foreign curren- cies	Precious metals ³⁴	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	3 253	6	.	3 259	—	254	.	254	3 513
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	3 247	.	.	3 247	.	.	.	.	3 247
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	—	0	.	0	—	131	.	131	131
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	232	374	43	648	12	347	—	359	1 008
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	52	238	—	291	3	343	—	347	637
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	90	3	—	93	2	27	—	28	121
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	110	37	—	146	35	313	—	348	495
davon hypothekarisch gedeckt of which, secured by mortgages	—	—	—	—	—	—	—	—	—
Hypothekarforderungen Mortgage loans	33	—	.	33	1	—	.	1	34
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	193	5	16	213	1	331	—	332	546
Finanzanlagen Financial investments	574	3	11	588	23	118	—	141	729
Beteiligungen Participating interests	69	—	.	69	17	0	.	17	86
Sachanlagen Tangible fixed assets	13	—	.	13	—	—	.	—	13
davon Liegenschaften of which, real estate	11	—	.	11	—	—	.	—	11
Rechnungsabgrenzungen Accrued income and prepaid expenses	29	1	.	30	0	3	.	3	33
Sonstige Aktiven Other assets	48	4	—	52	8	1	—	9	61
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	4 695	671	70	5 436	103	1 868	—	1 971	7 407

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	0	—	.	0	—	—	.	—	0
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	20	7	2	29	75	196	5	276	306
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	20	—	—	20	48	136	—	184	204
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	169	7	.	176	—	—	.	—	176
davon Freizügigkeitskonten (2. Säule) ³⁵ of which, vested benefit accounts (pillar 2) ³⁵	168	2	.	175	—	—	.	—	175
davon gebundene Vorsorgegelder (Säule 3a) ³⁵ of which, tied pension provision (pillar 3a) ³⁵	1	—	.	1	—	—	.	—	1
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	1746	711	17	2475	554	2615	39	3208	5682
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	55	0	—	56	1	—	—	1	56
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	59	0	.	59	—	—	.	—	59
Sonstige Passiven Other liabilities	71	2	—	73	8	5	—	13	86
Wertberichtigungen und Rückstellungen ³⁶ Value adjustments and provisions ³⁶	222	3	.	225	—	—	.	—	225
Reserven für allgemeine Bankrisiken Reserves for general banking risks	107	—	.	107	—	—	.	—	107
Gesellschaftskapital Bank capital	331	.	.	331	.	.	.	.	331
Allgemeine gesetzliche Reserven General legal reserve	7	.	.	7	.	.	.	.	7
Reserve für eigene Beteiligungstitel Reserve for own shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	88	.	.	88	.	.	.	.	88
Gewinnvortrag Profit carried forward	79	—	.	79	—	—	.	—	79
Verlustvortrag Loss carried forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	2975	731	20	3725	685	2952	44	3681	7407

³⁴ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

³⁵ In Sparform.
In the form of savings.

³⁶ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

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

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

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁷ Precious metals ³⁷	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁷ Precious metals ³⁷	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	277 267	1 759	.	279 027	0	104 158	.	104 158	383 185
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	266 697	.	.	266 697	.	.	.	.	266 697
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	677	519	.	1 197	66	27 784	.	27 851	29 047
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	290	—	.	290	—	11 472	.	11 472	11 762
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	7 527	15 410	2 764	25 701	3 928	43 842	1 968	49 738	75 440
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	24 287	8 952	29	33 268	11 653	317 804	164	329 620	362 888
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	79 195	17 287	199	96 681	3 315	161 691	54	165 060	261 741
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	53 644	15 896	243	69 783	13 517	296 272	98	309 887	379 670
davon hypothekarisch gedeckt of which, secured by mortgages	13 296	208	—	13 503	1 092	2 821	—	3 913	17 417
Hypothekarforderungen Mortgage loans	899 820	331	.	900 151	3 273	14 389	.	17 662	917 813
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	20 327	1 963	13 097	35 387	2 972	113 129	1 614	117 714	153 101
Finanzanlagen Financial investments	62 686	544	3 474	66 704	39 551	91 297	196	131 043	197 747
Beteiligungen Participating interests	5 635	2	.	5 636	53 746	17 952	.	71 698	77 335
Sachanlagen Tangible fixed assets	22 772	3	.	22 775	339	1 600	.	1 939	24 714
davon Liegenschaften of which, real estate	15 100	0	.	15 100	27	541	.	567	15 667
Rechnungsabgrenzungen Accrued income and prepaid expenses	3 636	360	.	3 996	520	4 049	.	4 569	8 565
Sonstige Aktiven Other assets	14 711	6 148	433	21 292	24 645	57 697	110	82 452	103 744
Nicht einbezahltes Gesellschaftskapital Unpaid capital	75	.	.	75	.	.	.	.	75
Bilanzsumme Balance sheet total	1 472 260	69 173	20 239	1 561 672	157 525	1 251 665	4 203	1 413 393	2 975 065

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁷ Precious metals ³⁷	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁷ Precious metals ³⁷	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	655	717	.	1 372	2 069	110 154	.	112 223	113 595
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	10 912	7 036	2 647	20 595	17 503	50 671	1 652	69 826	90 420
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	28 818	13 158	8	41 984	24 176	214 670	567	239 413	281 397
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	581 639	9 654	.	591 293	25 896	21 782	.	47 678	638 972
davon Freizügigkeitskonten (2. Säule) ³⁸ of which, vested benefit accounts (pillar 2) ³⁸	35 383	7	.	35 399	1 024	0	.	1 024	36 423
davon gebundene Vorsorgegelder (Säule 3a) ³⁸ of which, tied pension provision (pillar 3a) ³⁸	52 781	—	.	52 781	264	—	.	264	53 046
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	317 701	104 482	2 482	424 666	35 362	387 145	13 470	435 977	860 643
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	53 021	14 534	22	67 578	5 255	183 123	238	188 616	256 193
Kassenobligationen Cash bonds	23 696	24	.	23 720	.	.	.	.	23 720
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	138 910	17 652	.	156 561	11 804	201 080	.	212 883	369 445
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	44 435	17 652	.	62 086	11 804	201 080	.	212 883	274 970
davon nachrangig of which, subordinated	4 643	14 320	.	18 963	3 776	21 701	.	25 477	44 440
Rechnungsabgrenzungen Accrued expenses and deferred income	8 555	1 012	.	9 567	583	6 371	.	6 954	16 520
Sonstige Passiven Other liabilities	16 915	9 389	333	26 637	27 656	62 077	163	89 896	116 533
Wertberichtigungen und Rückstellungen ³⁹ Value adjustments and provisions ³⁹	14 474	2 590	.	17 064	246	952	.	1 198	18 261
Reserven für allgemeine Bankrisiken Reserves for general banking risks	21 278	—	.	21 278	89	282	.	370	21 648
Gesellschaftskapital Bank capital	25 897	.	.	25 897	.	.	.	.	25 897
Allgemeine gesetzliche Reserven General legal reserve	96 781	.	.	96 781	.	.	.	.	96 781
Reserve für eigene Beteiligungstitel Reserve for own shares	259	.	.	259	.	.	.	.	259
Aufwertungsreserve Revaluation reserve	1	.	.	1	.	.	.	.	1
Andere Reserven Other reserves	35 889	.	.	35 889	.	.	.	.	35 889
Gewinnvortrag Profit carried forward	7 093	0	.	7 094	258	2 359	.	2 617	9 711
Verlustvortrag Loss carried forward	- 819	—	.	- 819	—	—	.	—	- 819
Bilanzsumme Balance sheet total	1 381 676	180 247	5 492	1 567 415	150 896	1 240 665	16 089	1 407 650	2 975 065

³⁷ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

³⁸ In Sparform.
In the form of savings.

³⁹ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

25 Aktiven und Passiven – Währungen Assets and liabilities, by currency

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Jahres- ende End of year	CHF	USD	EUR	Übrige Fremd- wäh- rungen Other foreign currencies	Leih- und Repo- geschäfte ¹ Lending and repo trans- actions ¹	Edel- metalle Precious metals	Total
		1	2	3	4	5	6	7
Aktiven / Assets								
Flüssige Mittel	2012	280 937	40 473	8 970	10 434	.	.	340 813
Liquid assets	2013	312 008	68 187	3 644	15 525	.	.	399 364
	2014	319 715	80 505	3 200	22 479	.	.	425 899
Forderungen aus Geldmarktpapieren	2012	2 963	18 193	15 992	18 396	.	.	55 543
Amounts due arising from money market instruments	2013	1 728	7 422	13 217	16 381	.	.	38 749
	2014	743	10 486	7 067	10 896	.	.	29 192
Forderungen gegenüber Banken, auf Sicht	2012	13 246	25 505	29 491	15 898	—	12 801	96 940
Amounts due from banks, sight	2013	13 283	36 486	23 165	16 889	—	5 016	94 839
	2014	12 712	25 950	19 988	15 779	—	4 795	79 224
Forderungen gegenüber Banken, auf Zeit	2012	37 126	201 999	77 646	84 578	—	30	401 379
Amounts due from banks, time	2013	40 216	164 993	96 372	64 955	—	18	366 554
	2014	37 184	165 127	92 018	73 898	—	193	368 419
Forderungen gegenüber Kunden	2012	144 412	298 221	49 387	66 876	—	772	559 668
Amounts due from customers	2013	156 479	294 681	52 971	60 069	—	507	564 707
	2014	150 868	366 938	64 143	70 358	—	595	652 901
Hypothekarforderungen	2012	837 599	867	1 921	7 472	.	.	847 859
Mortgage loans	2013	872 879	785	2 445	7 844	.	.	883 953
	2014	903 824	823	3 111	10 794	.	.	918 553
Wertschriften ² und Edelmetalle	2012	76 176	95 041	52 096	38 830	.	35 374	297 517
Securities ² and precious metals	2013	126 460	92 706	56 393	36 192	.	21 803	333 554
	2014	126 372	110 765	59 611	37 027	.	18 407	352 182
Beteiligungen	2012	59 820	602	645	645	.	.	61 713
Participating interests	2013	56 728	6 303	667	646	.	.	64 343
	2014	59 488	15 715	671	1 568	.	.	77 442
Sachanlagen	2012	21 411	554	3	487	.	.	22 454
Tangible fixed assets	2013	23 224	623	2	546	.	.	24 395
	2014	23 137	863	10	730	.	.	24 741
Übrige Positionen ³	2012	43 346	– 3 712	10 236	43 931	21	577	94 398
Sundry items ³	2013	33 941	– 6 939	16 397	34 731	8	560	78 698
	2014	44 316	33 820	8 092	26 396	—	543	113 167
Bilanzsumme	2012	1 517 035	677 742	246 387	287 546	21	49 553	2 778 284
Balance sheet total	2013	1 636 946	665 247	265 275	253 778	8	27 904	2 849 157
	2014	1 678 360	810 994	257 910	269 922	—	24 532	3 041 719

Bilanzpositionen Balance sheet items	Jahres- ende End of year	CHF	USD	EUR	Übrige Fremd- wäh- rungen Other foreign currencies	Leih- und Repo- geschäfte ¹ Lending and repo trans- actions ¹	Edel- metalle Precious metals	Total
		1	2	3	4	5	6	7

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	2012	4 377	43 794	6 791	4 892	.	.	59 853
	2013	3 812	61 158	6 074	6 661	.	.	77 705
	2014	2 724	73 854	23 643	13 374	.	.	113 595
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	2012	31 627	30 383	23 873	17 706	—	16 990	120 579
	2013	33 047	26 768	21 447	15 731	—	5 544	102 538
	2014	34 069	26 498	18 818	14 164	—	4 312	97 861
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	2012	127 000	123 305	48 230	50 144	—	1 168	349 847
	2013	108 237	131 553	52 793	39 439	—	601	332 623
	2014	86 491	145 430	47 786	43 087	—	574	323 368
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	2012	511 311	1 025	13 822	375	.	.	526 533
	2013	574 133	11 231	15 871	451	.	.	601 686
	2014	607 875	16 766	14 361	475	.	.	639 477
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	2012	304 807	205 847	125 842	60 768	—	28 488	725 753
	2013	371 411	235 813	141 080	60 442	—	18 451	827 197
	2014	357 769	281 446	148 975	69 251	—	16 023	873 463
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	2012	47 884	156 989	26 801	56 605	—	864	289 144
	2013	49 421	126 948	21 230	48 196	—	335	246 130
	2014	58 644	127 855	24 299	45 919	—	260	256 977
Kassenobligationen Cash bonds	2012	30 077	—	29	—	.	.	30 106
	2013	25 891	—	18	—	.	.	25 909
	2014	23 698	—	24	—	.	.	23 722
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	2012	141 202	101 044	89 833	27 368	.	.	359 447
	2013	145 356	92 675	61 668	19 045	.	.	318 744
	2014	150 713	124 680	73 592	20 460	.	.	369 445
Übrige Positionen ⁴ Sundry items ⁴	2012	92 485	26 679	– 3 019	48 792	21	574	165 531
	2013	89 408	19 142	9 776	31 798	8	655	150 787
	2014	91 361	43 882	2 277	36 697	—	496	174 714
Eigene Mittel Equity	2012	153 008	– 493	309	– 1 334	.	.	151 491
	2013	165 354	– 1 195	283	1 395	.	.	165 838
	2014	166 736	346	380	1 635	.	.	169 096
Bilanzsumme Balance sheet total	2012	1 443 778	688 574	332 512	265 317	21	48 082	2 778 284
	2013	1 566 069	704 094	330 240	223 160	8	25 586	2 849 157
	2014	1 580 080	840 756	354 156	245 061	—	21 665	3 041 719

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

Jahres- ende End of year	Aktiven Assets		Passiven Liabilities		Bilanz- summe Balance sheet total	Aktiven Assets		Passiven Liabilities	
	Inland Domestic	Ausland Foreign	Inland Domestic	Ausland Foreign		Inland Domestic	Ausland Foreign	Inland Domestic	Ausland Foreign
	1	2	3	4	5	6	7	8	9
1985	469060	308687	539130	238617	777747	60.3	39.7	69.3	30.7
1986	510472	337299	588089	259682	847771	60.2	39.8	69.4	30.6
1987	552548	349700	641831	260418	902248	61.2	38.8	71.1	28.9
1988	591700	375880	678470	289110	967580	61.2	38.8	70.1	29.9
1989	654306	382177	727396	309087	1036483	63.1	36.9	70.2	29.8
1990	692518	389130	759267	322382	1081649	64.0	36.0	70.2	29.8
1991	712825	401960	775653	339132	1114785	63.9	36.1	69.6	30.4
1992	730793	418082	801401	347474	1148875	63.6	36.4	69.8	30.2
1993	760541	458794	840039	379296	1219335	62.4	37.6	68.9	31.1
1994	778319	446783	846224	378877	1225101	63.5	36.5	69.1	30.9
1995	809693	513740	880442	442985	1323427	61.2	38.8	66.5	33.5
1996	830961	664371	920975	574358	1495332	55.6	44.4	61.6	38.4
1997	880470	901743	980300	801914	1782213	49.4	50.6	55.0	45.0
1998	903874	1154050	1019024	1038900	2057924	43.9	56.1	49.5	50.5
1999	962404	1281445	1087490	1156359	2243849	42.9	57.1	48.5	51.5
2000	928691	1196189	1013500	1111380	2124880	43.7	56.3	47.7	52.3
2001	922407	1305009	1009123	1218293	2227416	41.4	58.6	45.3	54.7
2002	903501	1348373	1024296	1227579	2251874	40.1	59.9	45.5	54.5
2003	921319	1315724	1061327	1175716	2237043	41.2	58.8	47.4	52.6
2004	961647	1529122	1101707	1389061	2490768	38.6	61.4	44.2	55.8
2005	997008	1849447	1176674	1669781	2846455	35.0	65.0	41.3	58.7
2006	1035730	2158467	1229433	1964764	3194197	32.4	67.6	38.5	61.5
2007	1137497	2320400	1311951	2145946	3457897	32.9	67.1	37.9	62.1
2008	1168252	1911361	1272387	1807226	3079613	37.9	62.1	41.3	58.7
2009	1199834	1468389	1250971	1417252	2668223	45.0	55.0	46.9	53.1
2010	1262680	1451847	1288790	1425737	2714526	46.5	53.5	47.5	52.5
2011	1369353	1423613	1304788	1488178	2792965	49.0	51.0	46.7	53.3
2012	1492590	1285694	1363792	1414492	2778284	53.7	46.3	49.1	50.9
2013	1566708	1282449	1521855	1327302	2849157	55.0	45.0	53.4	46.6
2014	1612981	1428738	1578365	1463354	3041719	53.0	47.0	51.9	48.1

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

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Aktiven bzw. Passiven Assets or liabilities	Jahres- ende End of year	CHF	USD	EUR	Übrige Fremd- währungen Other foreign currencies	Edel- metalle ¹ Precious metals ¹	Total
		1	2	3	4	5	6
Aktiven / Assets							
Inland	2010	1 144 910	46 029	21 196	9 864	40 682	1 262 680
Domestic	2011	1 251 809	47 655	24 628	6 994	38 266	1 369 353
	2012	1 380 593	42 814	21 977	8 297	38 908	1 492 590
	2013	1 475 430	36 762	23 579	8 100	22 837	1 566 708
	2014	1 518 362	45 528	21 696	7 068	20 327	1 612 981
Ausland	2010	168 714	651 553	262 765	357 441	11 374	1 451 847
Foreign	2011	174 725	656 951	259 025	316 487	16 425	1 423 613
	2012	136 442	634 927	224 410	279 249	10 666	1 285 694
	2013	161 516	628 485	241 696	245 678	5 074	1 282 449
	2014	159 998	765 467	236 214	262 854	4 205	1 428 738
Total	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	1 517 035	677 742	246 387	287 546	49 574	2 778 284
	2013	1 636 946	665 247	265 275	253 778	27 911	2 849 157
	2014	1 678 360	810 994	257 910	269 922	24 532	3 041 719
Passiven / Liabilities							
Inland	2010	1 100 953	76 514	72 642	20 657	18 023	1 288 790
Domestic	2011	1 131 201	66 356	70 927	20 080	16 223	1 304 788
	2012	1 204 021	64 258	62 301	19 479	13 734	1 363 792
	2013	1 352 959	73 346	70 608	18 695	6 247	1 521 855
	2014	1 388 881	90 303	75 099	18 565	5 516	1 578 365
Ausland	2010	152 960	649 146	311 630	284 122	27 878	1 425 737
Foreign	2011	200 338	686 819	295 425	275 564	30 032	1 488 178
	2012	239 757	624 316	270 211	245 839	34 369	1 414 492
	2013	213 110	630 748	259 632	204 465	19 347	1 327 302
	2014	191 199	750 453	279 057	226 496	16 150	1 463 354
Total	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	1 443 778	688 574	332 512	265 317	48 103	2 778 284
	2013	1 566 069	704 094	330 240	223 160	25 594	2 849 157
	2014	1 580 080	840 756	354 156	245 061	21 665	3 041 719

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

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
2013	22 829	5 074	27 904	6 240	19 347	25 586
2014	20 327	4 205	24 532	5 516	16 150	21 665

1.00 Kantonalbanken / Cantonal banks

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
2013	3 036	102	3 138	2 175	318	2 492
2014	3 309	164	3 473	1 997	271	2 268

2.00 Grossbanken / Big banks

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
2013	10 740	3 020	13 760	2 123	10 444	12 567
2014	8 043	1 950	9 992	1 678	7 927	9 605

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2010	126	—	126	86	37	123
2011	127	—	127	85	39	125
2012	125	—	125	84	38	122
2013	72	—	72	49	21	71
2014	76	—	76	57	18	75

4.00 Raiffeisenbanken / Raiffeisen banks

2010	931	17	948	313	43	356
2011	1 034	17	1 051	258	41	299
2012	887	40	927	307	40	348
2013	586	36	623	479	25	504
2014	622	72	694	487	93	581

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2013	7 642	1 876	9 519	1 343	7 772	9 115
2014	8 189	2 018	10 206	1 274	7 779	9 053

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.
2011	.	.	.	.	.	.
2012	.	.	.	.	.	.
2013	.	.	.	.	.	.
2014	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2013	3 622	470	4 092	651	3 092	3 743
2014	4 233	926	5 158	596	3 486	4 082

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2013	3 854	1 406	5 261	604	4 614	5 217
2014	3 784	1 092	4 876	587	4 225	4 812

7.00 Filialen ausländischer Banken / Branches of foreign banks

2010	101	—	101	11	90	101
2011	142	2	143	15	127	142
2012	133	14	147	6	142	148
2013	26	11	37	7	31	37
2014	18	2	20	3	17	20

8.00 Privatbankiers / Private bankers

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
2013	726	29	755	65	736	801
2014	70	—	70	20	44	64

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

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
2013	8	—	8	8	—	8
2014	—	—	—	—	—	—

2.00 Grossbanken / Big banks

2010	—	—	—	—	—	—
2011	—	—	—	—	—	—
2012	—	—	—	—	—	—
2013	—	—	—	—	—	—
2014	—	—	—	—	—	—

29 Interbankenbeziehungen Interbank claims and liabilities

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Bilanzpositionen ¹ Balance sheet items ¹	Jahres- ende End of year	Inland Domestic			Ausland Foreign			Total
		CHF	Fremd- wäh- rungen Foreign currencies	Total	CHF	Fremd- wäh- rungen Foreign currencies	Total	

Forderungen / Claims

Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	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	13 928	22 299	4 876	56 965	61 841	84 139
	2013	9 285	16 048	25 333	3 998	60 492	64 490	89 824
	2014	8 153	15 968	24 120	4 559	45 749	50 308	74 429
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	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	351 847	366 393	401 350
	2013	22 479	9 162	31 641	17 737	317 159	334 895	366 536
	2014	24 341	9 267	33 609	12 842	321 776	334 618	368 227
Forderungen gegenüber Banken, Total Amounts due from banks, total	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	30 951	26 304	57 255	19 422	408 812	428 234	485 489
	2013	31 764	25 210	56 974	21 735	377 651	399 386	456 359
	2014	32 494	25 235	57 729	17 402	367 525	384 926	442 655

Verpflichtungen / Liabilities

Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	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	10 512	19 391	22 748	61 450	84 198	103 590
	2013	9 950	10 476	20 425	23 097	53 472	76 569	96 994
	2014	11 144	7 211	18 355	22 926	52 269	75 195	93 550
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	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
	2013	27 783	13 566	41 349	80 453	210 219	290 673	332 022
	2014	28 841	13 158	41 999	57 650	223 145	280 796	322 794
Verpflichtungen gegenüber Banken, Total Amounts due to banks, total	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	28 524	67 539	119 612	265 117	384 730	452 269
	2013	37 733	24 042	61 774	103 551	263 691	367 242	429 016
	2014	39 984	20 369	60 353	80 576	275 415	355 991	416 344

Überschuss Aktiven bzw. Passiven / Net position

Überschuss Aktiven (+) bzw. Passiven (-)	2010	- 6 344	- 1 463	- 7 807	- 12 533	126 654	114 121	106 314
Total Bankengelder	2011	- 8 940	- 1 925	- 10 865	- 48 744	182 646	133 902	123 037
Net position (surplus claims (+), surplus liabilities (-))	2012	- 8 065	- 2 219	- 10 284	- 100 190	143 695	43 504	33 220
	2013	- 5 969	1 168	- 4 800	- 81 816	113 960	32 144	27 343
	2014	- 7 490	4 866	- 2 624	- 63 174	92 110	28 936	26 311

¹ Ohne Edelmetalle und bilanzierte nicht-monetäre Forderungen und Verpflichtungen aus den Leih- und Repogeschäften.
Excluding precious metals and non-monetary claims and liabilities arising from lending and repo transactions recorded in the balance sheet.

31 Aktiven und Passiven auf Erhebungsstufe Bankstelle¹ Assets and liabilities for the bank office reporting entity¹

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Jahres- ende End of year	Bilanz- summe Balance sheet total	Aktiven Assets				Passiven Liabilities			
		Inland Domestic		Ausland Foreign		Inland Domestic		Ausland Foreign	
		Total	davon / of which	Total	davon / of which	Total	davon / of which	Total	davon / of which
			in Fremd- währungen ² In foreign currencies ²		in Fremd- währungen ² In foreign currencies ²		in Fremd- währungen ² In foreign currencies ²		in Fremd- währungen ² In foreign currencies ²
	1	2	3	4	5	6	7	8	9
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	2 153 913	1 489 289	69 085	664 624	473 123	1 344 123	128 287	809 790	486 844
2013	2 303 503	1 563 549	66 243	739 953	544 045	1 506 502	151 813	797 000	525 875
2014	2 364 199	1 611 808	70 653	752 391	544 887	1 564 064	175 462	800 135	534 523

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

75 Banken / 75 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben ²				
		davon / of which				
		Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ³	Wertschriften ⁴	
		Assets ²	Money market instruments	Loans ³	Securities ⁴	
		1	2	3	4	5
Alle Länder	All countries	1 396 256	374 368	27 768	489 836	311 692
Fortgeschrittene Volkswirtschaften	Developed countries	1 040 590	313 192	16 871	275 118	264 449
Europa	Europe	547 362	213 306	10 292	105 949	157 337
Andorra	Andorra	375	.	—	296	.
Belgien	Belgium	5 663	2 626	362	970	1 547
Dänemark	Denmark	4 640	2 011	.	.	.
Deutschland	Germany	60 713	19 315	1 306	8 185	26 594
Estland	Estonia	134	0	—	133	.
Färöer	Faeroe Islands	.	—	—	.	.
Finnland	Finland	7 444	3 455	314	.	3 483
Frankreich	France	54 522	16 991	4 670	10 851	17 961
Griechenland	Greece	1 897	6	—	.	.
Grönland	Greenland	.	—	—	.	—
Irland	Ireland	6 833	1 058	.	2 870	2 261
Island	Iceland	95	66	—	3	.
Italien	Italy	9 160	3 529	.	1 992	3 048
Lettland	Lithuania	73	50	—	22	.
Luxemburg	Luxembourg	34 463	11 840	304	6 835	12 683
Malta	Malta	1 966	1 013	.	.	.
Niederlande	Netherlands	25 236	1 565	511	8 544	.
Norwegen	Norway	4 202	233	.	.	3 695
Österreich	Austria	9 054	1 348	.	1 823	.
Portugal	Portugal	1 127	138	.	.	.
San Marino	San Marino	135	.	—	130	—
Schweden	Sweden	7 734	236	.	.	6 111
Slowakei	Slovakia	263	.	—	115	146
Slowenien	Slovenia	55	.	—	26	.
Spanien	Spain	9 881	2 279	.	3 857	.
Vatikanstadt	Vatican	245	—	—	244	—
Vereinigtes Königreich	United Kingdom	297 000	145 477	1 763	50 007	55 445
Zypern	Cyprus	4 451	7	—	.	.
Übrige	Other	493 228	99 886	6 579	169 170	107 112
Australien	Australia	21 899	5 635	418	.	.
Japan	Japan	36 364	20 552	.	.	.
Kanada	Canada	11 448	645	159	.	7 816
Neuseeland	New Zealand	1 146	184	—	.	.
Vereinigte Staaten	United States	422 371	72 871	4 919	156 788	87 679
Offshore-Finanzzentren	Offshore centres	228 078	43 057	9 139	142 828	17 358
Aruba	Aruba	312	—	—	309	—
Bahamas	Bahamas	17 429	2 438	—	.	935
Bahrain	Bahrain	935	248	.	.	23
Barbados	Barbados	336	.	—	327	.

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

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

Länder Countries	Banken Banks	davon / of which					davon / of which	
		Verpflichtungen ⁵	davon / of which			Grossbanken Big banks		
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben Assets	Verpflich- tungen Liabilities	
			Amounts due ⁵	To banks				To customers in savings or deposit accounts	Other amounts due to customers
1	2	3	4	5	6			
Alle Länder	All countries	1 388 647	325 933	42 939	594 026	1 038 441	976 249	
Fortgeschrittene Volkswirtschaften	Developed countries	837 574	252 813	37 457	227 358	811 030	653 196	
Europa	Europe	545 545	185 080	21 413	142 918	355 866	377 617	
Andorra	Andorra	371	131	7	213	108	231	
Belgien	Belgium	11 156	8 193	268	2 488	1 943	2 161	
Dänemark	Denmark	761	163	49	312	863	386	
Deutschland	Germany	51 431	22 022	7 903	16 154	29 503	23 114	
Estland	Estonia	175	.	8	154	7	66	
Färöer	Faeroe Islands	0	—	.	.	.	.
Finnland	Finland	546	138	139	179	2 362	344	
Frankreich	France	39 393	18 954	5 411	11 840	22 947	16 053	
Griechenland	Greece	7 103	.	636	6 109	1 306	4 391	
Grönland	Greenland	.	—	.	.	.	.
Irland	Ireland	4 162	974	64	2 810	5 044	2 901	
Island	Iceland	134	.	10	51	49	58	
Italien	Italy	20 234	5 349	3 160	11 324	6 696	11 700	
Lettland	Lithuania	582	455	5	120	14	324	
Luxemburg	Luxembourg	44 181	29 545	66	10 125	12 589	21 931	
Malta	Malta	2 018	76	36	1 884	1 350	1 155	
Niederlande	Netherlands	12 907	3 705	665	7 281	14 321	8 313	
Norwegen	Norway	847	185	38	572	1 080	665	
Österreich	Austria	4 807	1 522	843	2 400	2 598	2 913	
Portugal	Portugal	2 365	184	169	1 986	516	1 096	
San Marino	San Marino	71	11	1	55	129	32	
Schweden	Sweden	2 600	627	206	1 694	1 957	1 523	
Slowakei	Slovakia	322	20	22	280	96	210	
Slowenien	Slovenia	166	51	37	78	38	65	
Spanien	Spain	9 056	1 588	703	6 404	6 224	5 166	
Vatikanstadt	Vatican	104	.	1	96	100	43	
Vereinigtes Königreich	United Kingdom	321 557	90 439	901	50 226	241 498	269 040	
Zypern	Cyprus	8 495	331	66	8 080	2 526	3 737	
Übrige	Other	292 029	67 733	16 044	84 440	455 164	275 579	
Australien	Australia	19 374	8 000	192	4 618	18 736	18 649	
Japan	Japan	20 249	6 659	123	11 236	34 526	19 151	
Kanada	Canada	5 876	1 540	302	2 964	5 775	3 698	
Neuseeland	New Zealand	2 265	147	57	1 969	603	1 242	
Vereinigte Staaten	United States	244 265	51 387	15 370	63 652	395 524	232 839	
Offshore-Finanzzentren	Offshore centres	373 809	42 260	1 743	230 289	149 588	241 225	
Aruba	Aruba	286	.	2	274	274	80	
Bahamas	Bahamas	47 272	7 380	38	19 141	12 766	36 408	
Bahrain	Bahrain	1 401	549	7	779	171	466	
Barbados	Barbados	372	.	1	301	254	158	

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

75 Banken / 75 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben⁷	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ⁸	Wertschriften ⁹
		Assets⁷	Amounts due from banks	Money market instruments	Loans ⁸	Securities ⁹
		1	2	3	4	5
Offshore-Finanzzentren (Fortsetzung)	Offshore centres (continued)					
Bermuda	Bermuda	3 556	.	—	3 041	401
Curaçao	Curaçao	576	.	—	511	.
Gibraltar	Gibraltar	3 255	2 556	—	.	.
Guernsey	Guernsey	5 095	248	.	2 627	719
Hongkong	Hong Kong SAR	50 815	23 347	1 012	17 001	3 836
Insel Man	Isle of Man	1 112	.	.	.	.
Jersey	Jersey	8 103	697	.	.	.
Kaimaninseln	Cayman Islands	20 212	2 202	.	.	4 955
Libanon	Lebanon	1 979	185	.	1 721	.
Macau	Macau SAR	421	.	.	165	.
Mauritius	Mauritius	2 017	63	—	.	.
Panama	Panama	11 478	366	—	.	116
Samoa	Samoa	788	—	—	760	—
Singapur	Singapore	38 421	10 487	6 132	16 842	2 365
Sint Maarten	Sint Maarten	30	—	—	30	.
Vanuatu	Vanuatu	2	—	—	2	—
Westindien (GB)	West Indies UK	61 209	3	.	58 733	781
Aufstrebende Volkswirtschaften	Developing countries	127 588	18 119	1 758	71 890	29 886
Europa	Europe	12 652	3 324	47	7 103	.
Albanien	Albania	5	.	—	3	—
Belarus	Belarus	286	243	—	43	—
Bosnien und Herzegowina	Bosnia and Herzegovina	17	—	—	17	.
Bulgarien	Bulgaria	166	0	—	134	.
Kroatien	Croatia	94	9	—	62	.
Litauen	Latvia	36	0	—	11	24
Mazedonien	Macedonia	8	—	—	8	.
Moldova	Moldova	0	—	—	0	.
Montenegro	Montenegro	15	.	—	13	.
Polen	Poland	943	78	—	296	.
Rumänien	Romania	128	30	—	.	.
Russische Föderation	Russia	3 808	537	—	2 583	.
Serbien	Serbia	76	.	—	74	.
Tschechische Republik	Czech Republic	563	269	—	.	.
Türkei	Turkey	6 123	2 113	47	.	.
Ukraine	Ukraine	172	4	—	.	.
Ungarn	Hungary	210	40	—	.	27
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					
		Verpflichtungen ¹⁰	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben Assets	Verpflich- tungen Liabilities
		Amounts due ¹⁰	To banks	To customers in savings or deposit accounts	Other amounts due to customers		
1	2	3	4	5	6		
Offshore-Finanzzentren (Fortsetzung)	Offshore centres (continued)						
Bermuda	Bermuda	7 447	111	311	6 860	2 787	5 560
Curaçao	Curaçao	1 608	88	44	1 457	228	788
Gibraltar	Gibraltar	3 914	2 952	10	845	1 161	1 927
Guernsey	Guernsey	56 148	11 614	58	9 147	2 284	40 988
Hongkong	Hong Kong SAR	33 474	8 346	140	19 741	41 119	22 447
Insel Man	Isle of Man	2 459	340	3	2 096	761	1 144
Jersey	Jersey	36 989	413	66	6 220	5 492	34 725
Kaimaninseln	Cayman Islands	24 613	2 893	69	19 885	14 281	17 449
Libanon	Lebanon	5 746	2 865	15	2 836	756	2 427
Macau	Macau SAR	120	.	.	110	199	77
Mauritius	Mauritius	1 259	302	26	929	1 671	539
Panama	Panama	28 596	367	206	27 672	4 905	9 178
Samoa	Samoa	1 858	—	.	1 846	631	1 362
Singapur	Singapore	24 103	3 742	381	16 190	23 789	15 768
Sint Maarten	Sint Maarten	54	—	2	52	12	10
Vanuatu	Vanuatu	64	.	.	63	0	46
Westindien (GB)	West Indies UK	96 026	224	362	93 843	36 046	49 679
Aufstrebende Volkswirtschaften	Developing countries	177 264	30 861	3 739	136 379	77 823	81 828
Europa	Europe	28 375	4 368	1 049	22 692	5 539	11 356
Albanien	Albania	86	69	3	13	0	11
Belarus	Belarus	101	22	2	73	179	43
Bosnien und Herzegowina	Bosnia and Herzegovina	283	185	38	61	2	60
Bulgarien	Bulgaria	1 378	955	33	383	31	127
Kroatien	Croatia	542	268	70	203	37	148
Litauen	Latvia	109	.	8	92	8	34
Mazedonien	Macedonia	177	.	13	35	4	126
Moldova	Moldova	36	.	2	34	0	9
Montenegro	Montenegro	27	.	3	24	2	9
Polen	Poland	1 455	780	88	552	298	540
Rumänien	Romania	265	18	38	209	64	139
Russische Föderation	Russia	15 451	586	296	14 477	1 863	6 585
Serbien	Serbia	1 046	.	118	329	38	272
Tschechische Republik	Czech Republic	1 435	54	146	1 232	274	949
Türkei	Turkey	3 997	338	76	3 481	2 558	1 654
Ukraine	Ukraine	1 264	265	22	972	103	444
Ungarn	Hungary	724	92	94	524	76	204
Residual Europa	Residual Europe	—	—	—	—	—	—

⁸ Forderungen gegenüber Kunden und Hypothekarforderungen.
Amounts due from customers and mortgage loans.

⁹ Handelsbestände, Finanzanlagen und Beteiligungen.
Trading portfolios, financial investments and participating interests.

¹⁰ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen¹¹ Geographical breakdown of assets and liabilities shown in the balance sheet¹¹

75 Banken / 75 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben ¹² Assets ¹²	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ¹³	Wertschriften ¹⁴
		Amounts due from banks	Money market instruments	Loans ¹³	Securities ¹⁴	
		1	2	3	4	5
Lateinamerika und Karibik	Latin America and Caribbean	22 950	2 326	.	.	4 123
Argentinien	Argentina	1 016	2	—	938	.
Belize	Belize	1 104	—	—	1 012	.
Bolivien	Bolivia	117	—	—	116	—
Bonaire, Sint Eustatius und Saba	Bonaire, St. Eustatius and Saba	17	—	—	9	.
Brasilien	Brazil	5 155	1 876	.	.	1 558
Chile	Chile	984	98	—	337	.
Costa Rica	Costa Rica	137	.	—	129	—
Dominica	Dominica	27	—	—	27	—
Dominikanische Republik	Dominican Republic	116	—	—	115	—
Ecuador	Ecuador	453	—	.	445	—
El Salvador	El Salvador	93	.	—	82	—
Falklandinseln	Falkland Islands	.	—	—	.	—
Grenada	Grenada	7	—	—	7	—
Guatemala	Guatemala	88	.	—	84	.
Guyana	Guyana	0	—	—	0	—
Haiti	Haiti	3	.	—	2	—
Honduras	Honduras	209	.	—	147	42
Jamaika	Jamaica	32	—	—	32	—
Kolumbien	Colombia	702	.	—	.	117
Kuba	Cuba	1	—	—	1	—
Mexiko	Mexico	7 292	255	.	.	.
Nicaragua	Nicaragua	5	—	—	5	—
Paraguay	Paraguay	106	—	—	106	—
Peru	Peru	402	25	.	.	52
St. Lucia	St. Lucia	34	—	—	.	.
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	1 115	—	—	.	.
Suriname	Suriname	361	—	—	358	—
Trinidad und Tobago	Trinidad and Tobago	3	.	—	3	.
Turks- und Caicosinseln	Turks and Caicos	613	.	—	483	.
Uruguay	Uruguay	497	.	—	483	.
Venezuela	Venezuela	2 259	1	—	1 924	.
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—	—	—	—
Afrika und Mittlerer Osten	Africa and Middle East	34 065	3 937	429	25 535	2 258
Ägypten	Egypt	745	40	—	.	.
Algerien	Algeria	102	62	—	38	—
Angola	Angola	197	.	—	195	—
Äquatorialguinea	Equatorial Guinea	0	—	—	.	—
Äthiopien	Ethiopia	180	.	—	169	.

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

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

Länder Countries	Banken Banks	davon / of which					
		Verpflichtungen ¹⁵	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden		
		Amounts due ¹⁵	To banks	To customers in savings or deposit accounts	Other amounts due to customers	Guthaben Assets	Verpflichtungen Liabilities
1	2	3	4	5	6		
Lateinamerika und Karibik	Latin America and Caribbean	37 107	4 795	721	30 518	14 606	14 956
Argentinien	Argentina	6 530	13	90	6 413	452	2 671
Belize	Belize	4 637	—	61	4 521	583	1 310
Bolivien	Bolivia	197	.	7	185	45	100
Bonaire, Sint Eustatius und Saba	Bonaire, St. Eustatius and Saba	223	.	2	213	1	110
Brasilien	Brazil	4 423	310	169	3 726	4 200	2 304
Chile	Chile	1 396	766	45	555	276	382
Costa Rica	Costa Rica	422	.	31	288	51	99
Dominica	Dominica	163	—	1	162	8	53
Dominikanische Republik	Dominican Republic	658	.	22	295	63	204
Ecuador	Ecuador	286	30	16	240	184	70
El Salvador	El Salvador	55	.	1	26	41	11
Falklandinseln	Falkland Islands	.	—	—	.	—	—
Grenada	Grenada	58	—	1	57	0	11
Guatemala	Guatemala	94	.	7	70	62	31
Guyana	Guyana	1	—	.	1	0	0
Haiti	Haiti	11	.	1	8	1	4
Honduras	Honduras	538	.	2	32	137	29
Jamaika	Jamaica	249	.	1	245	31	4
Kolumbien	Colombia	484	.	39	405	304	332
Kuba	Cuba	2 301	.	3	2 122	.	15
Mexiko	Mexico	5 742	1 074	82	4 189	5 434	3 636
Nicaragua	Nicaragua	9	—	3	6	2	2
Paraguay	Paraguay	189	.	27	162	40	62
Peru	Peru	829	.	33	510	179	316
St. Lucia	St. Lucia	129	.	0	126	3	7
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	1 061	—	5	1 052	556	420
Suriname	Suriname	3	—	0	2	361	1
Trinidad und Tobago	Trinidad and Tobago	811	.	5	47	1	390
Turks- und Caicosinseln	Turks and Caicos	464	.	0	348	66	118
Uruguay	Uruguay	1 852	142	24	1 671	203	635
Venezuela	Venezuela	3 292	136	41	2 842	1 322	1 630
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—	—	—	—	—
Afrika und Mittlerer Osten	Africa and Middle East	64 994	14 591	1 138	47 639	11 797	27 974
Ägypten	Egypt	2 824	111	41	2 636	254	1 644
Algerien	Algeria	673	112	30	529	31	280
Angola	Angola	1 149	.	5	338	10	107
Äquatorialguinea	Equatorial Guinea	80	—	.	79	0	3
Äthiopien	Ethiopia	42	.	7	32	167	16

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

75 Banken / 75 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben ¹⁷	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ¹⁸	Wertschriften ¹⁹
		Assets ¹⁷	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	2	—	—	2	—
Botsuana	Botswana	9	.	—	9	—
Burkina Faso	Burkina Faso	23	—	—	5	—
Burundi	Burundi	4	.	—	3	.
Côte d'Ivoire	Côte d'Ivoire	760	.	—	33	701
Dschibuti	Djibouti	0	—	—	0	—
Eritrea	Eritrea	1	—	—	1	—
Gabun	Gabon	39	—	—	36	.
Gambia	Gambia	2	—	—	1	—
Ghana	Ghana	76	8	—	.	.
Guinea	Guinea	7	—	—	7	—
Guinea-Bissau	Guinea-Bissau	.	—	—	.	—
Irak	Iraq	137	—	—	136	.
Iran	Iran	72	.	—	36	—
Israel	Israel	3 477	515	.	.	.
Jemen	Yemen	102	.	—	.	—
Jordanien	Jordan	485	73	—	410	—
Kamerun	Cameroon	6	.	—	4	—
Kap Verde	Cape Verde	6	—	—	6	—
Katar	Qatar	2 522	254	.	.	.
Kenia	Kenya	637	66	.	.	.
Komoren	Comoros Islands	.	—	—	.	—
Kongo (Brazzaville)	Congo (Brazzaville)	7	—	—	7	—
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	106	.	—	22	—
Kuwait	Kuwait	1 272	450	.	.	.
Lesotho	Lesotho	.	—	—	.	—
Liberia	Liberia	3 774	.	—	.	.
Libyen	Libya	36	—	—	35	—
Madagaskar	Madagascar	9	.	—	5	.
Malawi	Malawi	1	—	—	1	—
Mali	Mali	11	.	—	8	—
Marokko	Morocco	221	43	.	.	.
Mauretania	Mauritania	5	.	.	2	—
Mosambik	Mozambique	16	—	—	16	—
Namibia	Namibia	2	—	—	2	—
Niger	Niger	0	—	—	0	—
Nigeria	Nigeria	842	480	.	.	.
Oman	Oman	348	38	.	297	.

¹⁶ Ländergliederung gemäss der Bank für Internationalen Zahlungsausgleich (BIZ).
Country breakdowns as per the Bank for International Settlements (BIS).

¹⁷ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding *precious metals*.

Länder Countries	Banken Banks	davon / of which					
		Verpflichtungen ²⁰	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben	Verpflich- tungen
		Amounts due ²⁰	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	40	.	1	38	0	4
Botsuana	Botswana	60	.	3	14	9	48
Burkina Faso	Burkina Faso	114	.	2	90	.	26
Burundi	Burundi	23	—	3	20	0	3
Côte d'Ivoire	Côte d'Ivoire	672	418	10	215	33	81
Dschibuti	Djibouti	30	—	.	29	0	7
Eritrea	Eritrea	4	.	.	2	.	.
Gabun	Gabon	32	.	2	30	38	5
Gambia	Gambia	20	.	1	15	2	11
Ghana	Ghana	89	.	9	73	48	38
Guinea	Guinea	28	.	1	25	.	18
Guinea-Bissau	Guinea-Bissau	19	—	.	19	.	.
Irak	Iraq	99	.	2	97	57	46
Iran	Iran	1 131	487	6	638	42	19
Israel	Israel	8 360	350	175	7 623	1 166	3 651
Jemen	Yemen	148	.	1	115	18	32
Jordanien	Jordan	2 817	1 591	6	1 217	95	583
Kamerun	Cameroon	53	.	7	46	0	18
Kap Verde	Cape Verde	29	.	1	26	.	24
Katar	Qatar	1 690	684	11	981	253	378
Kenia	Kenya	1 071	156	58	828	263	429
Komoren	Comoros Islands	2	—	.	2	.	.
Kongo (Brazzaville)	Congo (Brazzaville)	69	.	3	65	.	7
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	354	.	4	257	100	229
Kuwait	Kuwait	3 874	1 968	13	1 840	266	2 281
Lesotho	Lesotho	2	.	.	2	.	.
Liberia	Liberia	3 757	.	4	3 731	3 096	2 475
Libyen	Libya	642	254	5	382	27	281
Madagaskar	Madagascar	101	.	4	96	1	20
Malawi	Malawi	24	—	2	23	0	7
Mali	Mali	20	.	1	19	.	.
Marokko	Morocco	1 042	18	50	965	29	291
Mauretanien	Mauritania	9	.	2	8	.	.
Mosambik	Mozambique	61	.	3	42	.	14
Namibia	Namibia	47	.	7	39	0	18
Niger	Niger	2	.	1	1	.	1
Nigeria	Nigeria	988	.	8	673	470	719
Oman	Oman	1 380	9	4	1 362	118	674

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

75 Banken / 75 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	davon / of which				Wertschriften ²⁴ Securities ²⁴
		Guthaben ²² Assets ²²	Forderungen gegenüber Banken Amounts due from banks	Geldmarkt- papiere Money market instruments	Kredite ²³ Loans ²³	
		1	2	3	4	5
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)					
Palästina	Palestine	3	.	—	.	—
Ruanda	Rwanda	2	—	—	2	—
Sambia	Zambia	41	.	—	37	.
São Tomé und Príncipe	Sao Tome and Principe	.	—	—	.	—
Saudi-Arabien	Saudi Arabia	4 160	327	.	3 681	.
Senegal	Senegal	223	2	—	217	.
Seychellen	Seychelles	1 458	—	—	.	—
Sierra Leone	Sierra Leone	2	—	—	.	—
Simbabwe	Zimbabwe	25	.	—	25	—
Somalia	Somalia	.	—	—	—	—
St. Helena	St. Helena	—	—	—	—	—
Südafrika	South Africa	864	129	.	.	.
Südsudan	South Sudan	.	—	—	—	—
Sudan	Sudan	120	.	—	111	—
Swasiland	Swaziland	0	—	—	.	—
Syrien	Syria	9	.	—	8	—
Tansania	Tanzania	313	.	—	312	—
Togo	Togo	4	.	—	4	—
Tschad	Chad	.	—	—	.	—
Tunesien	Tunisia	43	19	—	22	—
Uganda	Uganda	17	—	—	17	—
Vereinigte Arabische Emirate	United Arab Emirates	10 519	1 227	264	7 044	644
Zentralafrikanische Republik	Central African Republic	0	—	—	.	—
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	.	—	—	.	—
Asien und Pazifik	Asia and Pacific	57 921	8 532	1 273	23 675	21 737
Afghanistan	Afghanistan	.	—	—	.	—
Armenien	Armenia	36	—	—	36	.
Aserbaidschan	Azerbaijan	614	441	—	.	.
Bangladesch	Bangladesh	201	67	.	20	.
Bhutan	Bhutan	0	—	—	0	—
Britisches Übersee- Territorium	British Overseas Territories	6	—	—	.	—
Brunei Darussalam	Brunei	57	—	—	55	—
China	China	18 212	2 613	376	4 852	.
Chinesisches Taipei	Chinese Taipei	7 805	1 569	.	.	.
Fidschi	Fiji	0	—	—	.	—
Französisch-Polynesien	French Polynesia	13	—	—	.	—
Georgien	Georgia	54	.	—	22	.
Indien	India	4 643	1 378	543	472	.

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					
		Verpflichtungen ²⁵	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben	Verpflich- tungen
		Amounts due ²⁵	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	286	236	.	50	.	.
Ruanda	Rwanda	19	.	3	13	.	8
Sambia	Zambia	84	.	2	80	31	43
São Tomé und Príncipe	Sao Tome and Principe	.	—	.	.	.	.
Saudi-Arabien	Saudi Arabia	9 553	2 706	46	6 743	1 152	5 320
Senegal	Senegal	131	.	9	119	193	26
Seychellen	Seychelles	3 238	.	9	3 212	940	1 482
Sierra Leone	Sierra Leone	15	—	.	15	0	0
Simbabwe	Zimbabwe	93	.	7	86	7	33
Somalia	Somalia	1	.	.	.	.	0
St. Helena	St. Helena	.	—	—	.	—	—
Südafrika	South Africa	3 021	1 268	250	1 489	428	945
Südsudan	South Sudan	.	—	.	.	.	1
Sudan	Sudan	39	.	1	34	.	3
Swasiland	Swaziland	52	.	1	17	0	43
Syrien	Syria	170	28	2	140	.	30
Tansania	Tanzania	181	.	8	171	296	85
Togo	Togo	25	.	2	23	2	6
Tschad	Chad	9	.	.	8	.	5
Tunesien	Tunisia	564	251	24	289	20	78
Uganda	Uganda	172	.	2	20	.	157
Vereinigte Arabische Emirate	United Arab Emirates	13 622	2 424	277	9 821	2 120	5 167
Zentralafrikanische Republik	Central African Republic	9	—	.	9	.	.
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	.	—	—	.	—	—
Asien und Pazifik	Asia and Pacific	46 788	7 106	831	35 530	45 880	27 542
Afghanistan	Afghanistan	14	.	.	12	4	9
Armenien	Armenia	61	8	2	50	2	24
Aserbaidshjan	Azerbaijan	529	.	5	404	384	86
Bangladesch	Bangladesh	506	424	4	78	7	21
Bhutan	Bhutan	0	.	.	.	0	0
Britisches Übersee- Territorium	British Overseas Territories	295	—	.	295	—	—
Brunei Darussalam	Brunei	119	.	.	118	43	58
China	China	8 108	1 109	114	6 373	15 873	5 479
Chinesisches Taipei	Chinese Taipei	9 555	175	24	8 765	5 866	5 933
Fidschi	Fiji	5	—	1	4	0	.
Französisch-Polynesien	French Polynesia	53	.	6	47	2	15
Georgien	Georgia	273	118	2	153	26	98
Indien	India	1 776	101	52	1 327	3 583	1 484

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

75 Banken / 75 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	davon / of which			
		Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ²⁸	Wertschriften ²⁹
	Guthaben²⁷				
	Assets²⁷	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	5 157	256	.	4 422
Kambodscha	Cambodia	1	—	—	0
Kasachstan	Kazakhstan	265	.	—	206
Kirgisien	Kyrgyz Republic	1	—	—	1
Kiribati	Kiribati	—	—	—	—
Laos	Laos	.	—	—	.
Malaysia	Malaysia	2 512	804	—	.
Malediven	Maldives	5	—	—	5
Marshallinseln	Marshall Islands	4 402	.	—	.
Mikronesien	Micronesia	0	—	—	.
Mongolei	Mongolia	247	—	—	.
Myanmar	Myanmar	.	—	—	.
Nauru	Nauru	.	—	—	.
Nepal	Nepal	2	—	.	2
Neukaledonien	New Caledonia	15	.	—	14
Nordkorea	North Korea	.	—	—	.
Pakistan	Pakistan	472	18	.	257
Palau	Palau	—	—	—	—
Papua-Neuginea	Papua New Guinea	11	—	—	1
Philippinen	Philippines	2 357	248	—	618
Salomonen	Solomon Islands	—	—	—	—
Sri Lanka	Sri Lanka	54	4	.	42
Südkorea	South Korea	8 821	914	—	81
Tadschikistan	Tajikistan	.	—	—	.
Thailand	Thailand	1 662	153	—	.
Timor-Leste	Timor Leste	—	—	—	—
Tonga	Tonga	.	—	—	.
Turkmenistan	Turkmenistan	0	.	—	0
Tuvalu	Tuvalu	.	.	—	—
US Pazifische Inseln	US Pacific Islands	—	—	—	—
Usbekistan	Uzbekistan	61	.	—	53
Vietnam	Vietnam	228	40	.	70
Wallis und Futuna	Wallis and Futuna	.	—	—	.
Residual Asien und Pazifik	Residual Asia and Pacific	—	—	—	—
Nicht aufgliederbar	Unallocated	.	.	.	.

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

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

Länder Countries	Banken Banks	davon / of which					
		Verpflichtungen ³⁰	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden		
		Amounts due ³⁰	To banks	To customers in savings or deposit accounts	Other amounts due to customers	Guthaben Assets	Verpflich- tungen Liabilities
	1	2	3	4	5	6	
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)						
Indonesien	Indonesia	4 100	38	27	3 898	3 990	3 013
Kambodscha	Cambodia	18	.	5	9	1	11
Kasachstan	Kazakhstan	1 508	.	12	1 443	65	270
Kirgisien	Kyrgyz Republic	235	.	2	14	0	224
Kiribati	Kiribati	.	—	.	—	—	.
Laos	Laos	11	—	6	5	1	8
Malaysia	Malaysia	3 365	887	46	2 397	1 904	1 794
Malediven	Maldives	17	—	1	16	1	3
Marshallinseln	Marshall Islands	4 964	—	27	4 923	3 915	2 657
Mikronesien	Micronesia	23	—	—	22	.	.
Mongolei	Mongolia	36	.	.	36	240	32
Myanmar	Myanmar	6	.	2	4	.	2
Nauru	Nauru	.	—	—	.	0	2
Nepal	Nepal	102	.	5	9	0	17
Neukaledonien	New Caledonia	27	.	2	25	0	6
Nordkorea	North Korea	0	.	.	.	—	.
Pakistan	Pakistan	1 237	261	111	848	160	472
Palau	Palau	.	—	—	.	—	.
Papua-Neuginea	Papua New Guinea	174	.	.	33	10	148
Philippinen	Philippines	2 636	1 048	79	1 149	1 240	1 504
Salomonen	Solomon Islands	0	—	.	.	—	—
Sri Lanka	Sri Lanka	82	6	8	67	37	25
Südkorea	South Korea	2 764	1 168	6	456	7 081	2 408
Tadschikistan	Tajikistan	22	.	.	7	.	.
Thailand	Thailand	3 058	544	264	2 166	1 224	1 406
Timor-Leste	Timor Leste	0	—	.	.	—	.
Tonga	Tonga	0	—	.	.	0	0
Turkmenistan	Turkmenistan	9	.	—	9	0	5
Tuvalu	Tuvalu	—	—	—	—	—	—
US Pazifische Inseln	US Pacific Islands	.	—	—	.	—	—
Usbekistan	Uzbekistan	480	213	1	265	43	262
Vietnam	Vietnam	617	500	14	99	179	45
Wallis und Futuna	Wallis and Futuna	.	—	—	.	.	—
Residual Asien und Pazifik	Residual Asia and Pacific	—	—	—	—	—	—
Nicht aufgliederbar	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

	Alle Banken All banks		Kontrakt- volumen Contract volumes	davon / of which		
	Positiver Wiederbe- schaffungswert	Negativer Wiederbe- schaffungswert		Grossbanken Big banks		Kontrakt- volumen Contract volumes
	Positive replacement value	Negative replacement value		Positiver Wiederbe- schaffungswert	Negativer Wiederbe- schaffungswert	
	1	2	3	4	5	6
Zinsinstrumente						
Interest rate instruments	153 025	151 761	19 945 803	136 171	132 490	19 078 706
davon / of which						
Terminkontrakte inklusive FRAs						
Futures contracts including FRAs	181	513	2 829 104	157	259	2 805 815
Swaps	122 240	118 380	14 793 740	105 799	99 673	14 008 943
Optionen (OTC)						
Options (OTC)	30 536	32 812	1 649 195	30 149	32 505	1 634 272
Devisen						
Foreign exchange	155 800	155 886	9 785 310	139 597	140 220	8 717 705
davon / of which						
Terminkontrakte						
Futures contracts	56 622	55 858	3 774 587	48 617	48 658	3 257 392
Swaps	65 618	68 034	3 635 970	59 989	61 985	3 272 165
Optionen (OTC)						
Options (OTC)	33 510	31 905	2 350 849	30 942	29 492	2 164 636
Edelmetalle						
Precious metals	2 647	2 027	94 054	1 927	1 596	67 786
davon / of which						
Terminkontrakte						
Futures contracts	591	531	25 989	460	436	18 938
Optionen (OTC)						
Options (OTC)	1 423	904	42 849	988	621	28 106
Beteiligungstitel / Indizes						
Equity / index-related products	24 129	30 031	835 161	21 920	25 275	768 638
davon / of which						
Terminkontrakte						
Futures contracts	123	180	19 482	94	152	18 745
Optionen (OTC)						
Options (OTC)	11 870	16 120	329 609	10 303	12 340	288 663
Kreditderivate						
Credit derivatives	11 466	11 491	510 554	12 095	12 169	543 467
davon / of which						
Credit Default Swaps	10 639	10 723	465 986	11 330	11 413	500 252
Total Return Swaps	518	458	14 444	456	453	13 098
First to Default Swaps	51	55	1 642	51	55	1 642
Übrige						
Other	2 736	2 171	39 993	2 658	2 088	38 816
davon / of which						
Terminkontrakte						
Futures contracts	61	61	65	61	61	10
Optionen (OTC)						
Options (OTC)	63	107	2 291	35	35	1 999
Total	349 803	353 367	31 210 875	314 368	313 837	29 215 118

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	USD	EUR	Übrige Fremd- währungen Other foreign currencies	Edelmetalle Precious metals	Total
		1	2	3	4	5	6

Treuhandguthaben / Fiduciary assets

Inland	2010	2 339	779	497	165	—	3 781
Domestic	2011	2 508	777	1 672	216	17	5 190
	2012	2 566	1 344	1 601	302	82	5 895
	2013	2 297	1 213	1 247	245	40	5 043
	2014	2 209	1 034	56	165	22	3 485
Ausland	2010	10 003	94 541	57 762	35 741	2	198 048
Foreign	2011	5 877	85 937	53 250	30 173	30	175 267
	2012	3 455	74 097	26 062	28 239	—	131 852
	2013	3 350	73 101	19 659	19 583	—	115 693
	2014	3 058	73 512	14 580	20 449	0	111 598
Total	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
	2013	5 648	74 314	20 906	19 828	40	120 736
	2014	5 267	74 545	14 635	20 614	22	115 083

Treuhandverpflichtungen / Fiduciary liabilities

Inland	2010	8 428	9 180	11 103	7 184	0	35 896
Domestic	2011	6 212	8 604	11 273	5 492	22	31 603
	2012	4 567	8 337	5 851	6 058	15	24 828
	2013	4 528	8 199	4 791	3 438	12	20 967
	2014	4 335	8 697	3 694	2 671	3	19 401
Ausland	2010	3 913	86 139	47 156	28 722	2	165 932
Foreign	2011	2 173	78 110	43 648	24 896	26	148 854
	2012	1 454	67 104	21 811	22 483	67	112 919
	2013	1 120	66 116	16 115	16 390	28	99 769
	2014	932	65 849	10 941	17 942	19	95 683
Total	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
	2013	5 648	74 314	20 906	19 828	40	120 736
	2014	5 267	74 545	14 635	20 614	22	115 083

37 Treuhandgeschäfte – Bankengruppen Fiduciary transactions, by bank category

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
	1	2	3	4	5	6	7	8	9	10

1.00–8.00 Alle Banken / All banks

1.00–8.00 Alle Banken	376 478	434 020	482 945	382 429	249 580	201 829	180 457	137 747	120 736	115 083
1.00 Kantonalbanken	7 480	8 205	9 936	7 120	3 672	3 299	3 433	1 998	1 906	1 293
2.00 Grossbanken	58 679	76 309	81 070	57 533	27 849	21 019	17 637	14 246	11 968	10 529
3.00 Regionalbanken und Sparkassen	444	496	669	621	289	161	134	79	71	57
4.00 Raiffeisenbanken	163	230	337	220	27	14	59	6	17	16
5.00 Übrige Banken	265 508	294 087	336 983	274 103	175 049	142 897	128 752	95 669	85 214	101 682
5.11 Handelsbanken	3 045	3 205	3 595	.	.	.	.	.	.	.
5.12 Börsenbanken	61 113	75 852	75 055	61 020	40 869	33 905	30 976	21 842	19 158	37 802
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken ¹	53	55	60	1 626	2 042	1 785	1 845	1 726	1 709	1 762
5.20 Ausländisch beherrschte Banken	201 298	214 975	258 273	211 458	132 137	107 207	95 931	72 101	64 347	62 117
7.00 Filialen ausländischer Banken	7 165	8 911	7 789	8 054	8 468	6 179	3 940	4 992	570	419
8.00 Privatbankiers	37 038	45 782	46 162	34 777	34 226	28 259	26 502	20 757	20 989	1 087
1.00–5.00 Total	332 275	379 327	428 994	339 598	206 886	167 390	150 015	111 998	99 177	113 577

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	19.7	15.3	11.3	-20.8	-34.7	-19.1	-10.6	-23.7	-12.3	-4.7
1.00 Cantonal banks	-2.2	9.7	21.1	-28.3	-48.4	-10.1	4.1	-41.8	-4.6	-32.2
2.00 Big banks	16.3	30.0	6.2	-29.0	-51.6	-24.5	-16.1	-19.2	-16.0	-12.0
3.00 Regional banks and savings banks	32.9	11.6	34.9	-7.1	-53.4	-44.5	-16.5	-41.3	-9.1	-20.0
4.00 Raiffeisen banks	11.5	40.9	46.2	-34.6	-87.8	-48.5	323.3	-90.0	195.5	-5.4
5.00 Other banks	22.1	10.8	14.6	-18.7	-36.1	-18.4	-9.9	-25.7	-10.9	19.3
5.11 Commercial banks	-32.9	5.3	12.2	.	.	.	.	.	.	.
5.12 Stock exchange banks	21.4	24.1	-1.1	-18.7	-33.0	-17.0	-8.6	-29.5	-12.3	97.3
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions ¹	22.0	4.0	7.8	2 624.0	25.7	-12.6	3.4	-6.5	-0.9	3.1
5.20 Foreign-controlled banks	23.9	6.8	20.1	-18.1	-37.5	-18.9	-10.5	-24.8	-10.8	-3.5
7.00 Branches of foreign banks	-35.3	24.4	-12.6	3.4	5.1	-27.0	-36.2	26.7	-88.6	-26.5
8.00 Private bankers	34.6	23.6	0.8	-24.7	-1.6	-17.4	-6.2	-21.7	1.1	-94.8
Total for 1.00–5.00	20.4	14.2	13.1	-20.8	-39.1	-19.1	-10.4	-25.3	-11.4	14.5

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

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

75 Banken / 75 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben	Verpflichtungen
		Assets	Liabilities
		1	2
Alle Länder	All countries	102 923	87 925
Fortgeschrittene Volkswirtschaften	Developed countries	74 697	16 248
Europa	Europe	73 472	14 442
Andorra	Andorra	—	17
Belgien	Belgium	2 096	188
Dänemark	Denmark	.	89
Deutschland	Germany	4 151	735
Estland	Estonia	—	4
Färöer	Faeroe Islands	—	—
Finnland	Finland	.	.
Frankreich	France	14 251	1 209
Griechenland	Greece	254	724
Grönland	Greenland	—	—
Irland	Ireland	2 212	302
Island	Iceland	.	.
Italien	Italy	.	412
Lettland	Lithuania	—	14
Luxemburg	Luxembourg	23 521	2 682
Malta	Malta	3 058	326
Niederlande	Netherlands	8 579	871
Norwegen	Norway	206	39
Österreich	Austria	.	104
Portugal	Portugal	.	466
San Marino	San Marino	—	.
Schweden	Sweden	60	1 163
Slowakei	Slovakia	—	18
Slowenien	Slovenia	—	2
Spanien	Spain	251	384
Vatikanstadt	Vatican	—	.
Vereinigtes Königreich	United Kingdom	12 615	3 803
Zypern	Cyprus	251	777
Übrige	Other	1 225	1 806
Australien	Australia	.	303
Japan	Japan	—	125
Kanada	Canada	.	562
Neuseeland	New Zealand	—	194
Vereinigte Staaten	United States	1 127	622
Offshore-Finanzzentren	Offshore centres	25 754	41 431
Aruba	Aruba	—	22
Bahamas	Bahamas	1 173	3 908
Bahrain	Bahrain	513	120
Barbados	Barbados	.	34

Länder Countries	Banken Banks		
		Guthaben Assets	Verpflichtungen Liabilities
		1	2

Offshore-Finanzzentren (Fortsetzung)	Offshore centres (continued)		
Bermuda	Bermuda	—	638
Curaçao	Curaçao	—	696
Gibraltar	Gibraltar	.	416
Guernsey	Guernsey	4 368	914
Hongkong	Hong Kong SAR	643	1 198
Insel Man	Isle of Man	.	422
Jersey	Jersey	9 840	3 398
Kaimaninseln	Cayman Islands	741	2 682
Libanon	Lebanon	3 010	1 522
Macau	Macau SAR	—	.
Mauritius	Mauritius	—	105
Panama	Panama	.	4 650
Samoa	Samoa	—	122
Singapur	Singapore	2 667	2 355
Sint Maarten	Sint Maarten	—	.
Vanuatu	Vanuatu	—	33
Westindien (GB)	West Indies UK	.	18 178
Aufstrebende Volkswirtschaften	Developing countries	2 471	30 246
Europa	Europe	1 295	5 303
Albanien	Albania	—	.
Belarus	Belarus	—	7
Bosnien und Herzegowina	Bosnia and Herzegovina	—	.
Bulgarien	Bulgaria	—	32
Kroatien	Croatia	—	14
Litauen	Latvia	—	.
Mazedonien	Macedonia	—	.
Moldova	Moldova	—	.
Montenegro	Montenegro	—	1
Polen	Poland	—	195
Rumänien	Romania	259	133
Russische Föderation	Russia	332	1 914
Serbien	Serbia	—	5
Tschechische Republik	Czech Republic	—	71
Türkei	Turkey	692	2 810
Ukraine	Ukraine	.	96
Ungarn	Hungary	—	13
Residual Europa	Residual Europe	—	—

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

² Länderpositionen ohne Edelmetalle.
Figures for individual countries excluding *precious metals*.

38 Treuhandgeschäfte – Länderweise Gliederung^{3, 4}

Fiduciary transactions, by country^{3, 4}

75 Banken / 75 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben Assets		Verpflichtungen Liabilities	
		1	2	1	2
Lateinamerika und Karibik	Latin America and Caribbean	75		4 835	
Argentinien	Argentina	.		498	
Belize	Belize	—		894	
Bolivien	Bolivia	—		44	
Bonaire, Sint Eustatius und Saba	Bonaire, St. Eustatius and Saba	—		8	
Brasilien	Brazil	.		158	
Chile	Chile	.		97	
Costa Rica	Costa Rica	—		37	
Dominica	Dominica	—		41	
Dominikanische Republik	Dominican Republic	—		75	
Ecuador	Ecuador	—		57	
El Salvador	El Salvador	—		8	
Falklandinseln	Falkland Islands	—		—	
Grenada	Grenada	—		—	
Guatemala	Guatemala	—		6	
Guyana	Guyana	—		.	
Haiti	Haiti	—		.	
Honduras	Honduras	—		.	
Jamaika	Jamaica	—		—	
Kolumbien	Colombia	—		58	
Kuba	Cuba	—		.	
Mexiko	Mexico	.		559	
Nicaragua	Nicaragua	—		—	
Paraguay	Paraguay	.		44	
Peru	Peru	—		64	
St. Lucia	St. Lucia	—		86	
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	—		348	
Suriname	Suriname	—		—	
Trinidad und Tobago	Trinidad and Tobago	—		.	
Turks- und Caicosinseln	Turks and Caicos	—		480	
Uruguay	Uruguay	—		112	
Venezuela	Venezuela	.		1 151	
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—		—	
Afrika und Mittlerer Osten	Africa and Middle East	831		17 270	
Ägypten	Egypt	—		751	
Algerien	Algeria	—		33	
Angola	Angola	—		72	
Äquatorialguinea	Equatorial Guinea	—		.	
Äthiopien	Ethiopia	—		.	

Länder Countries	Banken Banks		
		Guthaben Assets	Verpflichtungen Liabilities
		1	2
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)		
Benin	Benin	—	.
Botsuana	Botswana	—	—
Burkina Faso	Burkina Faso	—	—
Burundi	Burundi	—	.
Côte d'Ivoire	Côte d'Ivoire	—	20
Dschibuti	Djibouti	—	.
Eritrea	Eritrea	—	.
Gabun	Gabon	—	.
Gambia	Gambia	—	.
Ghana	Ghana	—	1
Guinea	Guinea	—	.
Guinea-Bissau	Guinea-Bissau	—	.
Irak	Iraq	—	25
Iran	Iran	—	10
Israel	Israel	.	934
Jemen	Yemen	—	195
Jordanien	Jordan	.	526
Kamerun	Cameroon	—	9
Kap Verde	Cape Verde	—	—
Katar	Qatar	.	52
Kenia	Kenya	.	130
Komoren	Comoros Islands	—	.
Kongo (Brazzaville)	Congo (Brazzaville)	—	.
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	—	13
Kuwait	Kuwait	.	290
Lesotho	Lesotho	—	—
Liberia	Liberia	—	2 037
Libyen	Libya	—	53
Madagaskar	Madagascar	—	.
Malawi	Malawi	—	.
Mali	Mali	—	.
Marokko	Morocco	—	128
Mauretanien	Mauritania	—	—
Mosambik	Mozambique	—	.
Namibia	Namibia	—	6
Niger	Niger	—	—
Nigeria	Nigeria	—	130
Oman	Oman	—	331

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}

75 Banken / 75 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	—	—	204
Ruanda	Rwanda	—	—	—
Sambia	Zambia	—	—	13
São Tomé und Príncipe	Sao Tome and Principe	—	—	—
Saudi-Arabien	Saudi Arabia	—	—	7042
Senegal	Senegal	—	—	29
Seychellen	Seychelles	.	.	231
Sierra Leone	Sierra Leone	—	—	.
Simbabwe	Zimbabwe	—	—	7
Somalia	Somalia	—	—	—
St. Helena	St. Helena	—	—	—
Südafrika	South Africa	.	.	144
Südsudan	South Sudan	—	—	—
Sudan	Sudan	—	—	16
Swasiland	Swaziland	—	—	—
Syrien	Syria	—	—	41
Tansania	Tanzania	—	—	10
Togo	Togo	—	—	.
Tschad	Chad	—	—	—
Tunesien	Tunisia	—	—	95
Uganda	Uganda	—	—	17
Vereinigte Arabische Emirate	United Arab Emirates	601	601	3585
Zentralafrikanische Republik	Central African Republic	—	—	—
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	—	—	—
Asien und Pazifik	Asia and Pacific	270	270	2837
Afghanistan	Afghanistan	—	—	.
Armenien	Armenia	—	—	.
Aserbaidshan	Azerbaijan	269	269	142
Bangladesch	Bangladesh	—	—	.
Bhutan	Bhutan	—	—	—
Britisches Übersee-Territorium	British Overseas Territories	—	—	.
Brunei Darussalam	Brunei	—	—	.
China	China	—	—	53
Chinesisches Taipei	Chinese Taipei	—	—	332
Fidschi	Fiji	—	—	—
Französisch-Polynesien	French Polynesia	—	—	12
Georgien	Georgia	—	—	21
Indien	India	—	—	38

Länder Countries	Banken Banks	Guthaben	Verpflichtungen
		Assets	Liabilities
		1	2
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)		
Indonesien	Indonesia	—	98
Kambodscha	Cambodia	—	.
Kasachstan	Kazakhstan	.	291
Kirgisien	Kyrgyz Republic	—	.
Kiribati	Kiribati	—	—
Laos	Laos	—	—
Malaysia	Malaysia	—	78
Maldiven	Maldives	—	.
Marshallinseln	Marshall Islands	—	1 266
Mikronesien	Micronesia	—	.
Mongolei	Mongolia	—	.
Myanmar	Myanmar	—	—
Nauru	Nauru	—	—
Nepal	Nepal	—	—
Neukaledonien	New Caledonia	—	.
Nordkorea	North Korea	—	—
Pakistan	Pakistan	—	65
Palau	Palau	—	—
Papua-Neuginea	Papua New Guinea	—	.
Philippinen	Philippines	—	47
Salomonen	Solomon Islands	—	—
Sri Lanka	Sri Lanka	—	.
Südkorea	South Korea	—	14
Tadschikistan	Tajikistan	—	.
Thailand	Thailand	—	266
Timor-Leste	Timor Leste	—	—
Tonga	Tonga	—	—
Turkmenistan	Turkmenistan	—	—
Tuvalu	Tuvalu	—	—
US Pazifische Inseln	US Pacific Islands	—	—
Usbekistan	Uzbekistan	—	27
Vietnam	Vietnam	—	.
Wallis und Futuna	Wallis and Futuna	—	—
Residual Asien und Pazifik	Residual Asia and Pacific	—	—
Nicht aufgliederbar	Unallocated	.	.

⁵ Ländergliederung gemäss der Bank für Internationalen Zahlungsausgleich (BIZ).
Country breakdowns as per the Bank for International Settlements (BIS).

⁶ Länderpositionen ohne Edelmetalle.
Figures for individual countries excluding *precious metals*.

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

Erhebungsstufe: Bankstelle ³ / Reporting entity: bank office ³

Nach Domizil des Depotinhabers, Wirtschaftssektor und Anlagewährung ⁴ / By domicile of custody account holder, business sector and investment currency ⁴

In- und ausländische Emittenten / Domestic and foreign issuers

In Milliarden Franken / In CHF billions

Währungen Currencies	Jahres- ende End of year	In- und ausländische Depotinhaber ⁵ Resident and non-resident custody account holders ⁵				Ausländische Depotinhaber ⁵ Non-resident custody account holders ⁵			
		Total	Privat- kunden ⁶ Private customers ⁶	Kommer- zielle Kunden ⁶ Com- mercial customers ⁶	Institu- tionelle Anleger ⁷ Institutional investors ⁷	Total	Privat- kunden ⁶ Private customers ⁶	Kommer- zielle Kunden ⁶ Com- mercial customers ⁶	Institu- tionelle Anleger ⁷ Institutional investors ⁷
		1	2	3	4	5	6	7	8
Alle Währungen All currencies	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	4 843	1 111	326	3 406	2 658	611	118	1 928
	2013	5 170	1 159	327	3 683	2 820	611	122	2 087
	2014	5 645	1 183	302	4 160	3 069	603	104	2 362
CHF	2010	2 169	425	206	1 537	782	83	16	683
	2011	2 053	391	181	1 481	710	74	13	623
	2012	2 382	410	182	1 789	925	78	14	833
	2013	2 637	456	180	2 002	1 067	81	13	972
	2014	2 881	471	172	2 237	1 171	75	10	1 087
EUR	2010	963	338	88	538	662	252	57	353
	2011	850	284	62	504	579	211	38	329
	2012	905	275	53	578	629	201	36	392
	2013	937	274	51	612	645	194	35	416
	2014	904	250	41	613	604	170	28	405
USD	2010	961	320	89	551	702	269	70	364
	2011	953	292	74	587	691	245	57	388
	2012	1 089	314	69	706	794	263	54	477
	2013	1 152	319	75	758	823	263	60	500
	2014	1 384	356	68	960	980	289	52	639
Übrige Währungen Other currencies	2010	363	98	28	238	243	70	20	153
	2011	384	111	23	251	245	67	14	164
	2012	466	112	21	334	310	70	14	227
	2013	444	111	21	312	285	72	14	199
	2014	476	106	21	350	314	70	14	229

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 In den publizierten Daten sind ab 2012 auch Institute mit besonderem Geschäftskreis enthalten. Since 2012, the data published have also included institutions with a special field of business.

Währungen Currencies	Jahres- ende End of year	Inländische Depotinhaber ⁵ Resident custody account holders ⁵							
		Total	Privat- kunden ⁶	Kommer- zielle Kunden ⁶	Institutionelle Anleger ⁷ Institutional investors ⁷				
			Private customers ⁶	Commercial customers ⁶	Total	davon / of which			
		9	10	11	12	Finanzie- rungs- und Vermögens- verwaltungs- institutionen ⁸	Versicherungen und Pensionskassen Insurance companies and pension funds	davon / of which Pensions- kassen Pension funds	15
						13	14		
Alle Währungen All currencies	2010	2 066	508	248	1 310	573	695	441	
	2011	2 016	480	217	1 319	579	703	448	
	2012	2 185	499	208	1 478	673	765	482	
	2013	2 350	548	206	1 596	745	808	523	
	2014	2 576	580	197	1 798	863	889	581	
CHF	2010	1 387	343	190	854	309	531	336	
	2011	1 343	317	168	858	309	534	339	
	2012	1 457	333	168	956	360	584	365	
	2013	1 571	374	167	1 030	399	615	396	
	2014	1 709	397	163	1 150	449	684	445	
EUR	2010	301	86	31	184	103	71	36	
	2011	271	73	24	175	96	68	35	
	2012	276	73	17	186	103	72	36	
	2013	292	79	16	196	108	76	37	
	2014	301	80	13	208	123	71	35	
USD	2010	258	51	20	187	104	69	51	
	2011	262	46	16	199	113	77	56	
	2012	296	51	15	229	136	82	61	
	2013	329	56	15	258	159	88	67	
	2014	404	67	16	321	203	106	79	
Übrige Währungen Other currencies	2010	120	28	8	84	57	23	17	
	2011	140	44	8	87	61	24	18	
	2012	156	42	8	107	74	29	20	
	2013	159	39	7	113	80	29	22	
	2014	163	36	6	120	87	29	22	

⁶ Bis zum Jahr 2004 wurden die Bestände der Privaten Organisationen ohne Erwerbzweck zusammen mit den Beständen der Privatkunden ausgewiesen, ab dem Jahr 2005 erscheinen sie unter den Kommerziellen Kunden.
Until 2004, holdings of non-profit institutions serving households were reported together with the holdings of private customers. As of 2005, they are reported under commercial customers.

⁷ 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.

⁸ Ab dem Jahr 2005 erfolgt die Zuteilung der treuhänderisch verwalteten Wertschriftenbestände zu den Depotinhaberkategorien gemäss dem Prinzip der wirtschaftlichen Berechtigung.
As of 2005, the principle of beneficial ownership is applied when allocating securities managed by fiduciary agents to individual custody account holder categories.

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

Erhebungsstufe: Bankstelle ³ / Reporting entity: bank office ³

Nach Domizil des Depotinhabers, Wertschriftenkategorie und Anlagewährung / By domicile of custody account holder, category of security and investment currency

In- und ausländische Emittenten / Domestic and foreign issuers

In Milliarden Franken / In CHF billions

Wertschriftenkategorien Category of securities	Jahres- ende End of year	Alle Währungen ⁴ All currencies ⁴			CHF ⁴			EUR ⁴		
		In- und ausländische Depotinhaber	Inland	Ausland	In- und ausländische Depotinhaber	Inland	Ausland	In- und ausländische Depotinhaber	Inland	Ausland
		Resident and non-resident custody account holders	Resident	Non-resident	Resident and non-resident custody account holders	Resident	Non-resident	Resident and non-resident custody account holders	Resident	Non-resident
		1	2	3	4	5	6	7	8	9
Total	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	4 843	2 185	2 658	2 382	1 457	925	905	276	629
	2013	5 170	2 350	2 820	2 637	1 571	1 067	937	292	645
	2014	5 645	2 576	3 069	2 881	1 709	1 171	904	301	604
Obligationen ^{5,6} Bond issues ^{5,6}	2010	1 253	678	575	524	424	100	354	137	217
	2011	1 231	679	553	523	423	99	312	127	185
	2012	1 365	715	649	574	437	136	317	126	191
	2013	1 278	694	584	539	419	120	293	123	170
	2014	1 314	725	589	551	422	129	260	121	139
Aktien ⁷ Shares ⁷	2010	1 540	607	933	979	421	558	198	64	134
	2011	1 459	585	874	903	391	512	182	56	126
	2012	1 769	645	1 123	1 106	426	681	224	64	160
	2013	2 081	746	1 335	1 342	488	853	259	79	181
	2014	2 257	809	1 448	1 471	530	942	255	80	174
Anteile an Kollektivanlagen ^{6,8} Units in collective investment schemes ^{6,8}	2010	1 330	678	653	545	485	61	314	73	241
	2011	1 272	674	598	555	497	58	271	63	208
	2012	1 439	756	683	631	564	67	289	66	223
	2013	1 555	845	711	691	633	58	315	74	241
	2014	1 804	979	825	793	732	61	322	80	242
Übrige ^{6,9} Others ^{6,9}	2010	333	103	229	120	57	64	97	27	70
	2011	278	78	200	73	33	41	86	26	60
	2012	270	68	202	71	30	41	75	20	55
	2013	256	66	190	65	30	36	69	16	54
	2014	271	63	208	66	26	40	68	19	48

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 In den publizierten Daten sind ab 2012 auch Institute mit besonderem Geschäftskreis enthalten. Since 2012, the data published have also included institutions with a special field of business.

⁵ 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.

⁶ Die Klärung von Abgrenzungsfragen führte zwischen 2008 und 2009 zu Verschiebungen zwischen den Obligationen resp. den Anteilen an Kollektivanlagen und der Wertschriftenkategorie Übrige. Between 2008 and 2009, clarification of definition issues led to reallocations between bond issues and units in collective investment schemes, on the one hand, and the 'others' securities category, on the other.

Wertschriftenkategorien Category of securities	Jahres- ende End of year	USD ⁴			Übrige ⁴ Other ⁴		
		In- und ausländische Depotinhaber	Inland	Ausland	In- und ausländische Depotinhaber	Inland	Ausland
		Resident and non-resident custody account holders	Resident	Non-resident	Resident and non-resident custody account holders	Resident	Non-resident
		10	11	12	13	14	15
Total	2010	961	258	702	363	120	243
	2011	953	262	691	384	140	245
	2012	1 089	296	794	466	156	310
	2013	1 152	329	823	444	159	285
	2014	1 384	404	980	476	163	314
Obligationen ^{5, 6} Bond issues ^{5, 6}	2010	259	69	190	116	47	69
	2011	272	77	195	125	52	73
	2012	321	93	228	153	59	94
	2013	318	95	223	128	56	72
	2014	380	125	255	123	57	66
Aktien ⁷ Shares ⁷	2010	188	69	119	175	54	121
	2011	188	68	119	187	70	117
	2012	219	76	142	219	79	140
	2013	263	97	165	218	82	136
	2014	301	114	187	230	85	145
Anteile an Kollektivanlagen ^{6, 8} Units in collective investment schemes ^{6, 8}	2010	422	104	318	49	16	33
	2011	400	102	299	46	13	32
	2012	451	112	339	68	14	55
	2013	474	122	352	75	15	60
	2014	589	150	439	100	17	83
Übrige ^{6, 9} Others ^{6, 9}	2010	92	16	76	24	3	20
	2011	93	15	78	27	4	22
	2012	99	14	85	26	5	21
	2013	98	15	83	24	6	18
	2014	114	15	99	24	3	20

⁷ Inklusive Partizipations- und Genussscheine. Bis zum Jahr 2006 inklusive Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur. Ab dem Jahr 2007 werden die Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur unter den «Anteilen an Kollektivanlagen» ausgewiesen. Ab dem Jahr 2008 inklusive Bezugsrechte.

Including participation certificates and dividend-right certificates. Until 2006, including units in collective investment schemes with a closed-end structure. As of 2007, units in collective investment schemes with a closed-end structure are shown under *units in collective investment schemes*. As of 2008, including subscription rights.

⁸ 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).

⁹ Unter der Wertschriftenkategorie «Übrige» werden Geldmarktpapiere, Strukturierte Produkte sowie Übrige Wertschriften (ohne Derivate) ausgewiesen. Strukturierte Produkte werden ab dem Jahr 2005 als eigenständige Wertschriftenkategorie erfasst. Ab dem Jahr 2008 beinhalten die strukturierten Produkte auch Hebel-Produkte.

The securities listed under the category heading *others* are money market instruments, structured products and other securities (excluding derivatives). As of 2005, structured products are listed independently, as a separate category of securities. As of 2008, structured products include leveraged products.

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

Erhebungsstufe: Bankstelle ³ / Reporting entity: bank office ³

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

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

In Milliarden Franken / In CHF billions

Wertschriftenkategorien Category of securities	Jahres- ende End of year	In- und ausländische Depotinhaber ⁵ Resident and non-resident custody account holders ⁵				Ausländische Depotinhaber ⁵ Non-resident custody account holders ⁵			
		Total	Privat- kunden ⁶ Private customers ⁶	Kommer- zielle Kunden ⁶ Commer- cial customers ⁶	Institu- tionelle Anleger ⁷ Institutional investors ⁷	Total	Privat- kunden ⁶ Private customers ⁶	Kommer- zielle Kunden ⁶ Commer- cial customers ⁶	Institu- tionelle Anleger ⁷ Institutional investors ⁷
		1	2	3	4	5	6	7	8
Total	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	4 843	1 111	326	3 406	2 658	611	118	1 928
	2013	5 170	1 159	327	3 683	2 820	611	122	2 087
	2014	5 645	1 183	302	4 160	3 069	603	104	2 362
Obligationen ^{9, 10} Bond issues ^{9, 10}	2010	1 253	285	112	857	575	178	52	346
	2011	1 231	261	98	873	553	162	40	350
	2012	1 365	263	79	1 023	649	166	37	446
	2013	1 278	232	68	977	584	148	32	404
	2014	1 314	222	58	1 034	589	142	27	419
Aktien ¹¹ Shares ¹¹	2010	1 540	353	181	1 006	933	153	50	730
	2011	1 459	329	155	974	874	130	37	706
	2012	1 769	351	159	1 259	1 123	141	34	948
	2013	2 081	415	168	1 498	1 335	162	40	1 134
	2014	2 257	425	161	1 671	1 448	156	33	1 259
Anteile an Kollektivanlagen ^{10, 12} Units in collective investment schemes ^{10, 12}	2010	1 330	457	80	794	653	285	45	322
	2011	1 272	411	65	795	598	254	34	309
	2012	1 439	427	69	943	683	259	35	390
	2013	1 555	444	72	1 039	711	260	37	413
	2014	1 804	471	66	1 267	825	264	33	528
Übrige ^{10, 13} Other ^{10, 13}	2010	333	86	40	207	229	57	17	155
	2011	278	76	22	181	200	51	12	138
	2012	270	69	19	182	202	45	12	144
	2013	256	67	19	170	190	43	12	135
	2014	271	65	17	189	208	41	11	156

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 In den publizierten Daten sind ab 2012 auch Institute mit besonderem Geschäftskreis enthalten. Since 2012, the data published have also included institutions with a special field of business.

⁶ 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.

⁷ 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.

⁸ 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 ⁵ Resident custody account holders ⁵						
		Total	Privat- kunden ⁶ Private customers ⁶	Kommer- zielle Kunden ⁶ Commercial customers ⁶	Institutionelle Anleger ⁷ Institutional investors ⁷			
					Total	davon / of which		
						Finanzie- rungs- und Vermögens- verwaltungs- institutionen ⁸ Financial and asset management institutions ⁸	Versicherungen und Pensionskassen Insurance companies and pension funds	davon / of which Pensions- kassen Pension funds
9	10	11	12	13	14	15		
Total	2010	2 066	508	248	1 310	573	695	441
	2011	2 016	480	217	1 319	579	703	448
	2012	2 185	499	208	1 478	673	765	482
	2013	2 350	548	206	1 596	745	808	523
	2014	2 576	580	197	1 798	863	889	581
Obligationen ^{9, 10} Bond issues ^{9, 10}	2010	678	107	60	511	229	266	123
	2011	679	99	58	522	244	267	124
	2012	715	97	42	577	282	280	118
	2013	694	85	36	573	291	267	114
	2014	725	80	30	615	330	269	116
Aktien ¹¹ Shares ¹¹	2010	607	200	131	276	188	77	64
	2011	585	199	118	268	180	75	62
	2012	645	210	125	311	214	84	68
	2013	746	254	129	364	256	94	73
	2014	809	269	128	412	306	90	71
Anteile an Kollektivanlagen ^{10, 12} Units in collective investment schemes ^{10, 12}	2010	678	172	35	471	119	338	246
	2011	674	157	31	486	121	354	257
	2012	756	169	34	553	145	395	292
	2013	845	185	35	625	170	442	332
	2014	979	207	33	739	199	526	393
Übrige ^{10, 13} Other ^{10, 13}	2010	103	29	23	51	37	13	8
	2011	78	25	10	43	34	7	5
	2012	68	24	6	38	31	6	4
	2013	66	25	7	34	28	5	3
	2014	63	24	7	33	28	4	2

⁹ 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.

¹⁰ Die Klärung von Abgrenzungsfragen führte zwischen 2008 und 2009 zu Verschiebungen zwischen den Obligationen resp. den Anteilen an Kollektivanlagen und der Wertschriftenkategorie Übrige.
Between 2008 and 2009, clarification of definition issues led to reallocations between bond issues and units in collective investment schemes, on the one hand, and the 'others' securities category, on the other.

¹¹ Inklusive Partizipations- und Genussscheine. Bis zum Jahr 2006 inklusive Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur. Ab dem Jahr 2007 werden die Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur unter den «Anteilen an Kollektivanlagen» ausgewiesen. Ab dem Jahr 2008 inklusive Bezugsrechte.
Including participation certificates and dividend-right certificates. Until 2006, including units in collective investment schemes with a closed-end structure. As of 2007, units in collective investment schemes with a closed-end structure are shown under units in collective investment schemes. As of 2008, including subscription rights.

¹² 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).

¹³ 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 business

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2010	.	.	.	.
2011	.	.	.	.
2012	.	.	.	.
2013	.	.	.	.
2014	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2010	9 121	17 068	691	35
2011	9 911	18 486	705	100
2012	9 180	17 762	695	53
2013	9 028	17 515	699	104
2014	7 985	18 085	843	143

2.00 Grossbanken / Big banks

2010	335 017	184 727	195	4 278
2011	364 748	173 989	153	6 151
2012	355 684	179 337	105	7 397
2013	284 464	164 790	88	—
2014	246 119	177 503	86	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2010	1 645	6 814	120	—
2011	1 669	7 025	119	—
2012	1 665	6 858	182	0
2013	1 036	2 393	182	—
2014	1 070	2 459	182	—

4.00 Raiffeisenbanken ¹ / Raiffeisen banks ¹

2010	422	5 272	60	—
2011	366	5 701	60	—
2012	361	6 129	97	—
2013	365	6 954	97	—
2014	375	6 946	97	—

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2010	43 879	16 152	154	1 159
2011	41 740	21 971	118	1 547
2012	34 091	11 230	186	1 202
2013	27 685	10 519	160	710
2014	28 567	11 121	169	432

5.11 Handelsbanken / Commercial banks

2010	-	-	-	-
2011	-	-	-	-
2012	-	-	-	-
2013	-	-	-	-
2014	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

2010	2 853	7 719	78	32
2011	2 835	7 638	49	26
2012	2 201	737	53	3
2013	2 294	959	53	2
2014	5 357	1 769	62	2

5.14 Andere Banken / Other banking institutions

2010	313	851	45	0
2011	322	886	46	0
2012	321	959	78	3
2013	317	1 777	83	2
2014	1 107	1 972	83	0

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2010	40 714	7 583	31	1 127
2011	38 583	13 448	23	1 521
2012	31 568	9 533	55	1 196
2013	25 074	7 784	24	706
2014	22 102	7 380	24	429

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 business

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2010	10 355	1 566	—	281
2011	12 968	1 684	—	462
2012	11 877	2 690	—	84
2013	12 340	3 178	—	259
2014	10 317	4 071	—	219

8.00 Privatbankiers / Private bankers

2010	.	.	.	.
2011	.	.	.	.
2012	.	.	.	.
2013	.	.	.	.
2014	.	.	.	.

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

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

2010	390 084	230 034	1 220	5 473
2011	418 435	227 173	1 155	7 798
2012	400 980	221 315	1 264	8 652
2013	322 577	202 171	1 227	814
2014	284 116	216 113	1 378	575

40 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

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	37 963 773	6 658 466	23 677 246	20 944 989	27 629 860	22 166 336	2 085 575	3 377 949
2013	35 451 241	6 306 010	19 567 100	22 190 153	29 300 745	23 046 779	2 057 436	4 196 530
2014	34 912 591	6 305 197	17 547 120	23 670 670	28 635 498	22 183 793	2 046 783	4 404 922

1.00 Kantonalbanken / Cantonal banks

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
2013	7 250 952	435 452	2 558 073	5 128 331	2 007 023	1 427 185	176 370	403 468
2014	7 067 934	392 853	2 365 504	5 095 283	2 028 824	1 423 860	176 057	428 907

2.00 Grossbanken / Big banks

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	1 126 996	1 341 350
2013	16 983 591	3 488 265	12 796 851	7 675 005	13 602 506	11 115 540	1 114 639	1 372 327
2014	17 026 880	3 718 633	11 580 126	9 165 387	13 070 145	10 412 486	1 188 777	1 468 882

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	1 830 480	89 304	717 910	1 201 874	328 360	222 988	11 304	94 068
2014	1 754 890	81 655	636 847	1 199 698	328 639	220 561	11 793	96 285

4.00 Raiffeisenbanken / Raiffeisen banks

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
2013	3 277 545	52 878	1 223 086	2 107 337	387 543	200 865	14 016	172 662
2014	3 198 626	53 098	1 141 487	2 110 237	418 484	206 030	15 603	196 851

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

1.00–8.00 Alle Banken / All banks

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
4 231 913	23 397 948	8 578 092	6 048 495	2 655 218	27 652 369	13 881 782	41 534 151	17 435 373
4 834 347	24 466 399	8 348 681	5 768 742	2 918 698	26 644 508	14 629 624	41 274 132	19 499 842
4 782 332	23 853 165	7 647 178	6 255 182	1 957 132	24 848 788	15 580 025	40 428 813	20 997 381

1.00 Kantonalbanken / Cantonal banks

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
224 222	1 782 801	752 674	377 411	131 977	2 697 199	1 412 949	4 110 148	3 931 070
220 040	1 808 784	687 266	448 903	247 995	2 718 209	1 419 157	4 137 366	3 902 872

2.00 Grossbanken / Big banks

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
1 914 175	11 688 331	5 009 852	3 818 344	2 153 214	12 780 558	7 057 731	19 838 289	8 353 243
1 821 751	11 248 394	4 537 642	4 215 636	1 109 683	11 151 569	8 087 984	19 239 553	9 927 506

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
37 718	290 642	55 574	69 588	24 212	541 954	421 872	963 826	653 851
38 794	289 845	60 862	79 798	22 758	540 971	415 032	956 003	674 201

4.00 Raiffeisenbanken / Raiffeisen banks

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
93 130	294 413	167 850	72 981	54 059	1 117 598	470 675	1 588 273	1 054 308
98 896	319 588	142 888	93 872	52 533	1 156 598	455 111	1 611 709	1 054 876

¹ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

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

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

40 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

Jahr	Jahresgewinn – Jahresverlust Profit for the year / loss for the year		Zwischen- ergebnis	Ausser- ordentlicher Ertrag	Ausser- ordentlicher Aufwand	Steuern	Jahresgewinn	Jahresverlust
Year	Abschrei- bungen auf dem Anlage- vermögen	Wertbe- richtigungen, Rückstellungen und Verluste	Result before extraordinary items and taxes	Extraordinary income	Extraordinary expenses	Taxes	Profit for the year	Loss for the year
	Depreciation and amortisa- tion of fixed assets	Value adjustments, provisions and losses						
	18	19	20	21	22	23	24	25

1.00–8.00 Alle Banken / All banks

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	9 876 676	3 629 803	3 928 894	3 207 588	5 407 278	1 542 916	7 089 620	6 903 334
2013	7 589 040	4 283 716	7 627 086	6 275 160	1 455 413	1 929 482	11 927 328	1 409 977
2014	7 645 865	8 983 088	4 368 428	6 973 226	1 419 360	2 555 203	14 179 757	6 812 666

1.00 Kantonalbanken / Cantonal banks

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	—
2013	499 083	492 976	2 939 012	482 666	857 953	263 649	2 300 077	—
2014	569 279	213 091	3 120 501	209 192	781 534	250 414	2 297 744	—

2.00 Grossbanken / Big banks

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
2013	4 746 985	1 432 297	2 173 961	2 473 976	306 713	523 115	3 818 109	—
2014	5 547 986	3 543 335	836 183	5 346 247	307 582	1 118 540	7 848 509	3 092 201

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	—
2013	144 785	95 402	413 664	71 152	51 180	85 052	348 581	—
2014	119 419	62 749	492 033	52 474	49 900	103 148	391 459	—

4.00 Raiffeisenbanken / Raiffeisen banks

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	—
2013	176 288	17 775	860 245	15 362	3 722	172 869	699 016	—
2014	161 302	11 774	881 800	41 802	4 431	176 625	742 546	—

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

1.00–8.00 Alle Banken / All banks

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	- 84 918	3 514	714	47 522	- 40 470	14 298 179	- 848 743
4 371 140	2 748 573	- 6 779 983	3 557	2 287	31 819	- 26 202	12 650 306	- 609 951
4 010 837	5 148 508	- 258 382	3 675	795	19 935	- 23 540	13 947 913	- 1 352 155
4 749 739	8 503 245	- 3 038 069	80 860	1 090	118 806	- 10 814	10 560 764	- 948 986

1.00 Kantonalbanken / Cantonal banks

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	—
1 442 755	856 597	—	—	—	2 800	—	23 964	—
1 377 755	915 437	—	—	—	2 800	—	22 949	—

2.00 Grossbanken / Big banks

10 000	6 123 248	—	—	—	—	—	3 720 520	—
10 000	5 440 473	—	—	—	—	—	4 986 978	—
10 000	—	- 6 645 169	—	—	—	—	5 160 022	—
10 000	2 752 606	—	—	—	—	—	6 215 524	—
1 932 280	5 926 228	—	—	—	—	—	3 113 323	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	—
176 432	148 052	—	—	795	3 491	—	39 569	—
172 673	197 540	—	—	1 090	3 243	—	47 872	—

4.00 Raiffeisenbanken / Raiffeisen banks

29 945	597 290	—	—	—	—	—	—	—
31 464	563 801	—	—	—	—	—	—	—
31 961	572 652	—	—	—	—	—	—	—
32 195	666 821	—	—	—	—	—	—	—
30 443	712 103	—	—	—	—	—	—	—

40 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

5.00 Übrige Banken / Other banks (5.11-5.20)

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	6 063 028	1 434 258	2 218 986	5 278 300	9 260 763	7 673 462	559 783	1 027 518
2013	5 794 399	2 152 394	2 101 067	5 845 726	10 183 216	7 867 169	554 406	1 761 641
2014	5 637 089	2 037 915	1 776 143	5 898 861	11 958 706	9 446 264	480 913	2 031 529

5.11 Handelsbanken / Commercial banks

2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

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	634 378	565 337	151 662	1 048 053	3 071 728	2 871 032	12 159	188 537
2013	604 257	553 203	118 969	1 038 491	3 411 283	3 112 756	11 865	286 662
2014	791 957	659 162	181 004	1 270 115	5 471 701	4 990 890	17 414	463 397

5.14 Andere Banken / Other banking institutions

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
2013	1 709 437	1 055 571	775 496	1 989 512	1 250 354	261 615	131 382	857 357
2014	1 667 167	986 679	638 427	2 015 419	1 278 839	280 008	129 972	868 859

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	3 890 767	797 554	1 521 154	3 167 167	5 721 636	4 571 386	509 363	640 887
2013	3 480 705	543 619	1 206 603	2 817 721	5 521 580	4 492 799	411 159	617 622
2014	3 177 965	392 074	956 712	2 613 327	5 208 166	4 175 366	333 527	699 273

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

5.00 Übrige Banken / Other banks (5.11-5.20)

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
1 534 665	7 726 098	1 962 617	1 019 214	315 900	7 472 225	3 806 751	11 278 976	4 707 252
2 129 498	8 053 718	2 009 337	1 212 530	456 904	7 904 320	4 489 007	12 393 327	4 727 985
2 534 669	9 424 037	2 131 841	1 303 755	516 528	8 798 610	4 898 186	13 696 796	5 061 697

5.11 Handelsbanken / Commercial banks

.
.
.
.
.

5.12 Börsenbanken / Stock exchange banks

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
496 443	2 575 285	634 914	248 749	144 491	2 193 228	1 055 856	3 249 084	1 257 915
522 927	2 888 356	698 946	149 325	163 941	2 485 740	1 277 779	3 763 519	1 011 600
997 390	4 474 311	952 429	192 362	159 128	3 556 768	1 701 902	5 258 670	1 630 547

5.14 Andere Banken / Other banking institutions

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
668 982	581 372	292 319	252 007	14 607	974 152	845 377	1 819 529	1 295 681
673 236	605 603	307 957	230 913	15 553	952 793	895 970	1 848 763	1 311 128

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
966 845	4 754 791	1 192 589	754 181	166 894	4 794 347	2 387 269	7 181 616	2 687 112
937 589	4 583 991	1 018 073	811 197	278 356	4 444 428	2 365 850	6 810 278	2 420 704
864 043	4 344 123	871 455	880 481	341 847	4 289 049	2 300 314	6 589 363	2 120 022

³ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

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

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

40 Erfolgsrechnung 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	Zwischen- ergebnis Result before extraordinary items and taxes	Ausser- ordentlicher Ertrag Extraordinary income	Ausser- ordentlicher 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)

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	920 365	2 753 468	969 341	126 759	692 525	3 071 594	168 071
2013	1 957 175	1 968 008	802 802	3 108 969	95 108	670 486	4 354 659	1 208 481
2014	1 238 488	5 045 143	- 1 221 934	1 190 229	190 875	835 094	2 633 616	3 691 289

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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	1 111 803
2012	432 976	138 783	686 156	257 890	25 568	149 344	793 987	24 853
2013	497 273	405 869	108 459	276 510	14 246	126 184	324 993	80 455
2014	530 945	192 064	907 538	159 085	72 211	253 375	791 903	50 866

5.14 Andere Banken / Other banking institutions

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
2013	315 311	174 865	805 503	78 687	29 979	194 532	673 029	13 347
2014	310 917	184 730	815 479	59 802	50 679	194 766	629 837	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	624 242	1 537 310	700 183	58 123	424 266	1 889 494	134 390
2013	1 144 590	1 387 275	- 111 161	2 753 771	50 883	349 770	3 356 637	1 114 680
2014	396 626	4 668 349	- 2 944 951	971 342	67 984	386 954	1 211 876	3 640 423

Gewinnverwendung – ausgleichender 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

5.00 Übrige Banken / Other banks (5.11–5.20)

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	1 002 301	- 134 814	3 557	—	100	- 11 848	6 669 878	- 471 593
2 169 297	720 802	- 258 382	3 675	—	100	- 800	6 751 885	- 1 122 136
1 180 281	749 330	- 3 038 069	80 560	—	102 907	- 2 800	6 526 424	- 818 552

5.11 Handelsbanken / Commercial banks

.
.
.
.

5.12 Börsenbanken / Stock exchange banks

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	619 544	- 146 058
450 719	33 473	- 161 069	3 675	—	0	- 800	541 756	- 114 059
497 427	56 112	- 9 909	80 560	—	102 907	- 2 800	549 202	- 95 869

5.14 Andere Banken / Other banking institutions

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
409 510	224 428	- 11 230	—	—	100	—	133 168	- 8 398
360 048	266 617	—	—	—	—	—	132 160	- 3 909

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	331 774	- 25 049	—	—	—	- 6 621	5 955 934	- 319 025
1 309 068	462 901	- 86 083	—	—	—	—	6 076 961	- 999 679
322 806	426 602	- 3 028 160	—	—	—	—	5 845 062	- 718 773

40 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

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	311 284	167 848	190 334
2013	203 448	1 876	44 293	161 031	676 401	292 543	181 285	202 573
2014	212 524	735	40 792	172 467	586 138	247 985	172 943	165 210

8.00 Privatbankiers / Private bankers

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
2013	110 827	85 842	125 820	70 849	2 115 694	1 920 488	5 415	189 791
2014	14 648	20 307	6 220	28 735	244 561	226 606	697	17 258

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ⁵ Result from trading activities ⁵	Übriger ordentlicher Erfolg Other result from ordinary activities		Geschäftsaufwand Operating expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungsertrag Income from participating interests	Personalaufwand Personnel expenses	Sachaufwand General and administrative expenses	Total	
9	10	11	12	13	14	15	16	17

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
44 016	632 385	44 268	68 257	7 215	415 957	287 290	703 247	202 695
44 336	541 802	53 379	87 527	2 350	337 969	241 123	579 092	276 084

8.00 Privatbankiers / Private bankers

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
391 588	1 724 106	309 126	149 631	91 118	1 186 923	490 100	1 677 023	576 690
23 845	220 716	33 301	25 691	5 285	144 863	63 432	208 295	100 149

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 Year	Jahresgewinn – Jahresverlust Profit for the year / loss for the year		Zwischen- ergebnis	Ausser- ordentlicher Ertrag	Ausser- ordentlicher Aufwand	Steuern	Jahresgewinn	Jahresverlust
	Abschrei- bungen auf dem Anlage- vermögen	Wertbe- richtigungen, Rückstellungen und Verluste	Result before extraordinary items and taxes	Extraordinary income	Extraordinary expenses	Taxes	Profit for the year	Loss for the year
	Depreciation and amortisa- tion of fixed assets	Value adjustments, provisions and losses						
	18	19	20	21	22	23	24	25

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
2013	24 059	91 437	87 199	85 771	75 016	72 951	224 099	199 096
2014	6 329	89 021	180 734	122 053	75 030	46 449	210 483	29 176

8.00 Privatbankiers / Private bankers

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
2013	40 666	185 821	350 203	37 264	65 721	141 359	182 786	2 400
2014	3 061	17 975	79 112	11 230	10 009	24 932	55 401	—

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

—	—	—	—	—	40 827	- 26 691	389 074	- 46 439
—	—	—	—	—	39 488	- 26 193	505 891	- 109 326
—	—	—	—	—	25 118	- 14 354	638 783	- 138 358
165	970	—	—	—	13 459	- 22 740	777 987	- 227 618
1 715	1 838	—	—	—	9 771	- 8 014	771 554	- 130 434

8.00 Privatbankiers / Private bankers

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	—
179 994	2 659	—	—	—	85	—	138 983	- 2 400
54 592	769	—	300	—	85	—	78 641	—

40 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

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

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	37 549 728	6 593 408	23 476 729	20 666 404	24 857 975	19 934 874	1 912 045	3 011 056
2013	35 136 966	6 218 292	19 396 987	21 958 274	26 508 650	20 833 748	1 870 736	3 804 166
2014	34 685 419	6 284 155	17 500 107	23 469 467	27 804 798	21 709 201	1 873 143	4 222 454

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ⁸ Result from trading activities ⁸	Übriger ordentlicher Erfolg Other result from ordinary activities		Geschäftsaufwand Operating expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungsertrag Income from participating interests	Personalaufwand Personnel expenses	Sachaufwand General and administrative expenses	Total	
9	10	11	12	13	14	15	16	17

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

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
3 749 466	21 108 509	8 229 945	5 875 045	2 634 876	26 081 918	13 145 751	39 227 669	16 652 234
4 398 743	22 109 906	7 995 287	5 550 854	2 820 365	25 041 628	13 852 234	38 893 862	18 720 457
4 714 150	23 090 647	7 560 498	6 141 964	1 949 497	24 365 956	15 275 470	39 641 426	20 621 149

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

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

40 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

Jahr	Jahresgewinn – Jahresverlust 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	Zwischen- ergebnis Result before extraordinary items and taxes	Ausser- ordentlicher Ertrag Extraordinary income	Ausser- ordentlicher 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

1985	-	-	-	-	-	1 474 210	3 706 372	15 208
1986	-	-	-	-	-	1 527 634	4 103 904	11 173
1987	-	-	-	-	-	1 530 503	4 084 130	51 134
1988	-	-	-	-	-	1 475 508	4 206 629	28 395
1989	-	-	-	-	-	1 535 242	5 431 797	19 235
1990	-	-	-	-	-	1 312 700	4 047 661	124 593
1991	-	-	-	-	-	1 381 789	4 606 295	290 879
1992	-	-	-	-	-	1 402 940	4 772 203	659 889
1993	-	-	-	-	-	1 752 177	6 428 092	138 025
1994	-	-	-	-	-	1 260 485	5 298 655	554 822
1995	-	-	-	-	-	1 218 901	5 821 093	78 980
1996	3 355 210	9 734 480	3 534 463	2 979 158	5 058 516	1 185 297	3 072 841	2 803 035
1997	2 362 173	11 300 667	6 857 256	2 785 819	4 989 228	1 022 100	5 559 974	1 928 229
1998	2 444 946	8 262 618	11 463 229	5 218 955	1 842 591	1 139 976	13 817 149	1 17 537
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	9 816 856	3 514 012	3 321 366	3 076 334	5 281 449	1 304 503	6 624 987	6 813 240
2013	7 524 316	4 006 458	7 189 683	6 152 125	1 314 676	1 715 172	11 520 442	1 208 481
2014	7 636 475	8 876 092	4 108 582	6 839 943	1 334 321	2 483 821	13 913 873	6 783 490

Gewinnverwendung – ausgleichender 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	
	Zuweisung (+)	Entnahme (-)	Emoluments	Allocation to staff welfare schemes	Sonstige Verwendung (+)	Verlust- deckung (-)	Gewinn (+)	Verlust (-)
Distribution of profit	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

2 111 861	1 485 595	.	4 676	15 887	8 889	.	335 000	.
2 338 538	1 684 768	.	4 499	16 782	9 685	.	376 000	.
2 460 191	1 503 056	.	4 528	16 960	6 703	.	454 906	.
2 501 078	1 656 488	.	2 593	11 550	8 068	.	473 542	.
3 439 291	1 899 367	.	2 966	9 395	7 904	.	554 275	.
2 695 022	1 283 301	.	2 745	7 498	9 815	.	584 798	.
2 788 937	1 722 403	.	3 123	6 999	6 180	.	691 406	.
2 814 076	1 812 429	.	3 369	6 565	4 903	.	802 239	.
3 564 785	2 552 617	.	4 905	5 010	4 145	.	1 054 390	.
3 371 623	1 703 165	.	3 436	5 660	15 328	.	1 080 880	.
3 716 766	1 910 739	.	3 792	16 240	4 202	.	1 160 919	.
2 538 698	916 580	- 3 028 179	4 203	5 505	103 403	- 44 929	1 427 946	- 558 634
5 719 586	1 546 226	- 4 543 873	4 640	8 131	214 483	—	1 617 597	- 108 340
6 010 057	6 242 458	- 120 623	5 078	9 786	150 802	- 1 953	2 861 177	- 135 684
8 651 477	6 264 211	- 500 397	5 422	17 573	130 075	—	4 528 390	- 90 359
7 829 455	8 581 107	- 204 223	6 844	7 358	9 702	—	6 520 484	- 127 682
4 197 929	6 725 300	- 508 823	5 988	5 629	6 851	—	6 566 686	- 231 403
6 347 970	5 141 496	- 173 511	3 905	5 714	6 426	- 12 594	5 989 351	- 1 764 884
6 601 179	3 308 461	- 261 773	3 232	5 094	37 477	- 20 000	8 587 075	- 202 584
8 190 062	5 093 049	- 8 349	3 574	5 039	20 951	—	10 810 564	- 203 171
9 279 398	13 237 198	- 17 808	4 123	1 908	11 998	- 3 000	11 983 527	- 259 111
8 956 191	5 168 546	- 80 664	4 621	1 460	13 181	—	16 777 567	- 96 801
7 653 979	3 128 325	- 4 385 428	22 130	3 130	11 804	- 88	19 356 859	- 104 423
4 700 988	2 514 290	- 36 495 138	21 861	1 489	6 457	—	19 896 311	- 300 204
7 131 047	2 802 035	- 5 076 047	3 382	30 124	7 791	- 403 419	14 332 092	- 470 029
4 002 387	8 729 186	- 34 413	3 644	1 414	9 242	- 2 856	11 801 751	- 656 393
2 960 019	7 709 761	- 84 918	3 514	714	6 213	- 14 277	13 661 045	- 739 417
4 170 212	2 745 161	- 6 779 983	3 557	787	6 293	- 11 848	11 872 534	- 471 593
3 830 678	5 144 879	- 258 382	3 675	795	6 391	- 800	13 030 943	- 1 122 136
4 693 432	8 500 638	- 3 038 069	80 560	1 090	108 950	- 2 800	9 710 568	- 818 552

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

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	4 283 455	214 211	1 425 293	3 072 373	1 202 098	870 198	89 220	242 680
Gemeindeinstitute Municipal institutions	19 323	1 024	7 005	13 342	5 259	4 538	128	593
Aktiengesellschaften Joint-stock companies	26 793 242	6 000 952	14 785 857	18 008 338	26 121 773	20 613 296	1 766 222	3 742 255
Genossenschaften Cooperatives	3 588 589	67 913	1 281 837	2 374 665	475 657	221 169	17 573	236 915
Übrige Institute Other institutions	227 984	21 096	47 129	201 952	830 710	474 592	173 640	182 478
Total	34 912 591	6 305 197	17 547 120	23 670 670	28 635 498	22 183 793	2 046 783	4 404 922

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

Staatsinstitute Cantonal institutions	4 283 455	214 211	1 425 293	3 072 373	1 202 098	870 198	89 220	242 680
Gemeindeinstitute Municipal institutions	19 323	1 024	7 005	13 342	5 259	4 538	128	593
Aktiengesellschaften Joint-stock companies	26 793 242	6 000 952	14 785 857	18 008 338	26 121 773	20 613 296	1 766 222	3 742 255
Genossenschaften Cooperatives	3 588 589	67 913	1 281 837	2 374 665	475 657	221 169	17 573	236 915
Übrige Institute Other institutions	811	54	116	749	10	—	—	10
Total	34 685 419	6 284 155	17 500 107	23 469 467	27 804 798	21 709 201	1 873 143	4 222 454

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

1.00–8.00 Alle Banken / All banks

134 630	1 067 469	455 307	146 780	61 602	1 686 100	831 066	2 517 166	2 224 763
1 124	4 135	498	322	214	6 486	5 377	11 863	6 435
4 474 935	21 646 838	6 948 317	5 885 788	1 831 216	21 402 407	13 900 596	35 303 003	17 186 278
103 460	372 197	156 362	109 070	56 463	1 270 666	538 163	1 808 829	1 203 463
68 183	762 526	86 694	113 221	7 636	483 129	304 823	787 952	376 441
4 782 332	23 853 165	7 647 178	6 255 182	1 957 132	24 848 788	15 580 025	40 428 813	20 997 381

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

134 630	1 067 469	455 307	146 780	61 602	1 686 100	831 066	2 517 166	2 224 763
1 124	4 135	498	322	214	6 486	5 377	11 863	6 435
4 474 935	21 646 838	6 948 317	5 885 788	1 831 216	21 402 407	13 900 596	35 303 003	17 186 278
103 460	372 197	156 362	109 070	56 463	1 270 666	538 163	1 808 829	1 203 463
2	8	14	3	1	297	268	565	209
4 714 150	23 090 647	7 560 498	6 141 964	1 949 497	24 365 956	15 275 470	39 641 426	20 621 149

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 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	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

Staatsinstitute Cantonal institutions	225 942	132 877	1 865 944	108 072	637 443	23 810	1 312 763	—
Gemeindeinstitute Municipal institutions	502	577	5 356	194	500	954	4 095	—
Aktiengesellschaften Joint-stock companies	7 221 490	8 702 811	1 261 977	6 682 748	662 496	2 263 167	11 802 553	6 783 490
Genossenschaften Cooperatives	188 534	39 827	975 102	48 930	33 807	195 865	794 361	—
Übrige Institute Other institutions	9 397	106 997	260 047	133 282	85 114	71 406	265 986	29 176
Total	7 645 865	8 983 088	4 368 428	6 973 226	1 419 360	2 555 203	14 179 757	6 812 666

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

Staatsinstitute Cantonal institutions	225 942	132 877	1 865 944	108 072	637 443	23 810	1 312 763	—
Gemeindeinstitute Municipal institutions	502	577	5 356	194	500	954	4 095	—
Aktiengesellschaften Joint-stock companies	7 221 490	8 702 811	1 261 977	6 682 748	662 496	2 263 167	11 802 553	6 783 490
Genossenschaften Cooperatives	188 534	39 827	975 102	48 930	33 807	195 865	794 361	—
Übrige Institute Other institutions	7	—	202	—	75	25	102	—
Total	7 636 475	8 876 092	4 108 582	6 839 943	1 334 321	2 483 821	13 913 873	6 783 490

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

1.00–8.00 Alle Banken / All banks

841 989	466 107	—	—	—	2 000	—	19 605	—
1 980	2 106	—	—	—	150	—	150	—
3 805 601	7 283 863	- 3 038 069	80 560	460	105 519	- 2 800	9 688 395	- 818 552
43 862	748 461	—	—	630	1 281	—	2 419	—
56 307	2 709	—	300	—	9 856	- 8 014	850 195	- 130 436
4 749 739	8 503 245	- 3 038 069	80 860	1 090	118 806	- 10 814	10 560 764	- 948 986

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

841 989	466 107	—	—	—	2 000	—	19 605	—
1 980	2 106	—	—	—	150	—	150	—
3 805 601	7 283 863	- 3 038 069	80 560	460	105 519	- 2 800	9 688 395	- 818 552
43 862	748 461	—	—	630	1 281	—	2 419	—
—	102	—	—	—	—	—	—	—
4 693 432	8 500 638	- 3 038 069	80 560	1 090	108 950	- 2 800	9 710 568	- 818 552

42 Gewinnausschüttung Distribution of profit

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

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
2013	169 169	688 128	857 297	2 946 279	45 366	161 894	4 010 837
2014	169 128	618 010	787 138	3 883 146	43 862	35 592	4 749 739

1.00 Kantonalbanken / Cantonal banks

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
2013	167 264	687 902	855 166	587 588	—	.	1 442 755
2014	165 673	617 770	783 443	594 311	—	.	1 377 755

2.00 Grossbanken / Big banks

2010	—	—	—	10 000	—	.	10 000
2011	—	—	—	10 000	—	.	10 000
2012	—	—	—	10 000	—	.	10 000
2013	—	—	—	10 000	—	.	10 000
2014	—	—	—	1 932 280	—	.	1 932 280

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	1 740	226	1 966	169 708	4 758	.	176 432
2014	1 740	240	1 980	166 381	4 311	.	172 673

4.00 Raiffeisenbanken / Raiffeisen banks

2010	—	—	—	—	29 945	.	29 945
2011	—	—	—	—	31 464	.	31 464
2012	—	—	—	—	31 961	.	31 961
2013	—	—	—	—	32 195	.	32 195
2014	—	—	—	—	30 443	.	30 443

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)

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
2013	—	—	—	2 160 884	8 413	.	2 169 297
2014	—	—	—	1 171 173	9 108	.	1 180 281

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2010	—	—	—	869 166	—	.	869 166
2011	—	—	—	485 896	—	.	485 896
2012	—	—	—	326 092	—	.	326 092
2013	—	—	—	450 719	—	.	450 719
2014	—	—	—	497 427	—	.	497 427

5.14 Andere Banken / Other banking institutions

2010	—	—	—	252 375	7 735	.	260 110
2011	—	—	—	152 450	7 823	.	160 273
2012	—	—	—	152 491	7 956	.	160 447
2013	—	—	—	401 097	8 413	.	409 510
2014	—	—	—	350 940	9 108	.	360 048

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2010	—	—	—	1 295 666	—	.	1 295 666
2011	—	—	—	645 177	—	.	645 177
2012	—	—	—	2 057 283	—	.	2 057 283
2013	—	—	—	1 309 068	—	.	1 309 068
2014	—	—	—	322 806	—	.	322 806

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

7.00 Filialen ausländischer Banken⁵ / Branches of foreign banks⁵

2010	—	—	—	—	—	.	—
2011	—	—	—	—	—	.	—
2012	—	—	—	—	—	.	—
2013	165	—	165	—	—	.	165
2014	1715	—	1715	—	—	.	1715

8.00 Privatbankiers / Private bankers

2010	—	—	—	10 000	—	306 535	316 535
2011	—	—	—	8 500	—	279 568	288 068
2012	—	—	—	8 500	—	192 429	200 929
2013	—	—	—	18 100	—	161 894	179 994
2014	—	—	—	19 000	—	35 592	54 592

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

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

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
2013	169 004	688 128	857 132	2 928 179	45 366	.	3 830 678
2014	167 413	618 010	785 423	3 864 146	43 862	.	4 693 432

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- nebensauslagen ⁴	Beträge an Personal-Wohlfahrts- einrichtungen
Year	Personnel expenses		davon / of which	Employers' social security contributions in favour of employees ³	Ancillary expenditure on staff ⁴	Contributions to staff welfare institutions
			Ausland ² Foreign countries ²			
	1	2	3	4	5	6

1.00–8.00 Alle Banken / All banks

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	27 652 369	22 919 909	4 893 202	1 721 194	1 051 488	1 959 770
2013	26 644 508	21 444 767	4 921 370	1 755 065	1 054 434	2 390 244
2014	24 848 788	19 798 096	3 939 712	1 614 437	1 000 873	2 435 382

1.00 Kantonalbanken / Cantonal banks

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
2013	2 697 199	2 105 370	1 389	213 125	116 100	262 602
2014	2 718 209	2 112 897	2 790	237 530	107 337	260 447

2.00 Grossbanken / Big banks

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
2013	12 780 558	10 422 742	4 262 984	779 260	445 553	1 133 003
2014	11 151 569	8 875 857	3 325 430	611 959	431 483	1 232 270

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	541 954	450 402	—	35 029	13 800	42 725
2014	540 971	444 236	—	34 619	15 488	46 628

4.00 Raiffeisenbanken / Raiffeisen banks

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
2013	1 117 598	919 668	—	81 141	22 912	93 878
2014	1 156 598	947 295	—	82 080	24 365	102 858

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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	7 472 225	6 028 820	639 908	505 946	357 750	579 704
2013	7 904 320	6 250 407	653 866	525 768	419 979	708 166
2014	8 798 610	7 030 927	611 099	609 634	408 620	749 427

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.
2011	.	.	.	.	.	.
2012	.	.	.	.	.	.
2013	.	.	.	.	.	.
2014	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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	2 193 228	1 792 750	132 852	141 602	106 708	152 166
2013	2 485 740	1 910 556	180 827	151 204	133 387	290 592
2014	3 556 768	2 809 614	251 849	226 301	156 937	363 917

5.14 Andere Banken / Other banking institutions

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
2013	974 152	767 408	—	70 455	33 629	102 659
2014	952 793	772 412	—	68 394	35 919	76 069

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	4 794 347	3 845 215	507 056	332 741	233 710	382 678
2013	4 444 428	3 572 443	473 039	304 109	252 963	314 915
2014	4 289 049	3 448 902	359 250	314 939	215 764	309 441

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
2013	415 957	335 055	114	34 620	10 388	35 894
2014	337 969	266 282	111	30 890	10 290	30 506

8.00 Privatbankiers / Private bankers

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
2013	1 186 923	961 123	3 018	86 122	25 702	113 976
2014	144 863	120 602	281	7 725	3 290	13 246

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

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	26 081 918	21 633 342	4 888 025	1 600 899	1 015 700	1 831 968
2013	25 041 628	20 148 589	4 918 238	1 634 323	1 018 344	2 240 374
2014	24 365 956	19 411 212	3 939 320	1 575 822	987 293	2 391 630

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.

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

Anzahl / Number

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

1.00–8.00 Alle Banken / All banks

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
2013	284	3 240	253	945	171	3 524	253
2014	276	3 188	251	916	166	3 464	251

1.00 Kantonalbanken / Cantonal banks

2010	24	756	4	70	3	780	4
2011	24	743	4	64	3	767	4
2012	24	730	4	54	3	754	4
2013	24	715	5	52	3	739	5
2014	24	691	5	38	3	715	5

2.00 Grossbanken / Big banks

2010	3	651	144	102	102	654	144
2011	3	648	142	100	100	651	142
2012	3	651	138	97	97	654	138
2013	3	642	135	95	95	645	135
2014	3	636	136	90	90	639	136

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2010	69	326	—	8	—	395	—
2011	66	320	—	9	—	386	—
2012	66	321	—	10	—	387	—
2013	64	315	—	9	—	379	—
2014	63	313	—	9	—	376	—

4.00 Raiffeisenbanken / Raiffeisen banks

2010	1	1 121	—	777	—	1 122	—
2011	1	1 097	—	764	—	1 098	—
2012	1	1 070	—	744	—	1 071	—
2013	1	1 020	—	698	—	1 021	—
2014	1	1 003	—	692	—	1 004	—

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2010	179	501	131	106	92	680	131
2011	174	479	119	93	81	653	119
2012	164	486	118	89	78	650	118
2013	154	520	110	79	70	674	110
2014	151	524	108	81	71	675	108

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2010	47	96	40	36	30	143	40
2011	46	79	31	27	22	125	31
2012	47	90	30	26	22	137	30
2013	47	96	31	24	22	143	31
2014	47	109	34	32	25	156	34

5.14 Andere Banken / Other banking institutions

2010	10	133	—	3	—	143	—
2011	12	135	—	3	—	147	—
2012	13	134	—	2	—	147	—
2013	14	184	—	2	—	198	—
2014	13	186	—	—	—	199	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2010	122	272	91	67	62	394	91
2011	116	265	88	63	59	381	88
2012	104	262	88	61	56	366	88
2013	93	240	79	53	48	333	79
2014	91	229	74	49	46	320	74

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe «Unternehmung» werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 305 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 (305, bank category 4.00) are included under branches.

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

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

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

Anzahl / Number

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2010	32	14	1	5	1	46	1
2011	32	13	1	3	1	45	1
2012	28	12	1	2	1	40	1
2013	27	10	1	2	1	37	1
2014	27	14	1	2	1	41	1

8.00 Privatbankiers / Private bankers

2010	13	36	4	15	4	49	4
2011	13	38	3	11	3	51	3
2012	13	24	2	10	2	37	2
2013	11	18	2	10	2	29	2
2014	7	7	1	4	1	14	1

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

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

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
2013	246	3 212	250	933	168	3 458	250
2014	242	3 167	249	910	164	3 409	249

⁴ Ohne Tochtergesellschaften. Auf der Erhebungsstufe «Unternehmung» werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 305 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 (305, bank category 4.00) are included under branches.

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

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

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

Anzahl / Number

Kanton resp. Land Canton or country		1.00–8.00 Alle Banken	1.00 Kantonalbanken	2.00 Grossbanken	3.00 Regionalbanken und Sparkassen	4.00 Raiffeisenbanken
		All banks	Cantonal banks	Big banks	Regional banks and savings banks	Raiffeisen banks
		1	2	3	4	5
Zürich	Zurich	408	96	102	43	12
Bern	Berne	322	78	60	127	24
Luzern	Lucerne	101	25	13	26	21
Uri	Uri	11	6	2	—	3
Schwyz	Schwyz	58	24	10	7	8
Obwalden	Obwalden	13	9	2	1	1
Nidwalden	Nidwalden	14	8	3	1	2
Glarus	Glarus	16	7	2	5	1
Zug	Zug	37	14	7	1	8
Freiburg	Fribourg	81	29	16	9	17
Solothurn	Solothurn	72	7	9	23	22
Basel-Stadt	Basel-Stadt	78	19	20	2	1
Basellandschaft	Baselland	53	21	19	2	9
Schaffhausen	Schaffhausen	29	6	5	11	1
Appenzell AR	Appenzell Ausserrhoden	10	2	5	1	2
Appenzell IR	Appenzell Innerrhoden	6	4	1	—	1
St. Gallen	St Gallen	156	36	24	27	41
Graubünden	Graubünden	108	65	18	—	10
Aargau	Aargau	156	30	20	64	27
Thurgau	Thurgau	62	30	10	—	17
Tessin	Ticino	153	18	35	—	21
Waadt	Vaud	169	68	33	9	19
Wallis	Valais	106	27	34	2	27
Neuenburg	Neuchâtel	42	12	10	2	4
Genf	Geneva	172	22	38	—	6
Jura	Jura	30	12	5	4	7
Total Schweiz	Total for Switzerland	2463	675	503	367	312
Total Ausland	Total abroad	85	2	46	—	—
Total Schweiz und Ausland	Total for Switzerland and abroad	2548	677	549	367	312

Kanton resp. Land Canton or country		5.00 Übrige Banken Other banks	davon / of which			7.00 Filialen aus- ländischer Banken	8.00 Privat- bankiers	1.00-5.00 Total Banken- gruppen
		5.12 Börsen- banken	5.14 Andere Banken	5.20 Ausländisch beherrschte Banken	Branches of foreign banks	Private bankers	Total for categories 1.00-5.00	
		Stock exchange banks	Other banking institutions	Foreign- controlled banks				
		6	7	8	9	10	11	12
Zürich	Zurich	133	27	35	71	19	3	386
Bern	Berne	32	7	20	5	1	—	321
Luzern	Lucerne	14	3	7	4	1	1	99
Uri	Uri	—	—	—	—	—	—	11
Schwyz	Schwyz	9	2	3	4	—	—	58
Obwalden	Obwalden	—	—	—	—	—	—	13
Nidwalden	Nidwalden	—	—	—	—	—	—	14
Glarus	Glarus	1	—	—	1	—	—	16
Zug	Zug	7	2	4	1	—	—	37
Freiburg	Fribourg	10	1	6	3	—	—	81
Solothurn	Solothurn	11	1	8	2	—	—	72
Basel-Stadt	Basel-Stadt	32	10	13	9	2	2	74
Basellandschaft	Baselland	2	—	2	—	—	—	53
Schaffhausen	Schaffhausen	6	1	5	—	—	—	29
Appenzell AR	Appenzell Ausserrhoden	—	—	—	—	—	—	10
Appenzell IR	Appenzell Innerrhoden	—	—	—	—	—	—	6
St. Gallen	St Gallen	25	2	11	12	3	—	153
Graubünden	Graubünden	15	2	5	8	—	—	108
Aargau	Aargau	15	—	13	2	—	—	156
Thurgau	Thurgau	5	1	3	1	—	—	62
Tessin	Ticino	77	14	23	40	2	—	151
Waadt	Vaud	38	10	16	12	1	1	167
Wallis	Valais	16	7	7	2	—	—	106
Neuenburg	Neuchâtel	14	2	6	6	—	—	42
Genf	Geneva	93	23	10	60	10	3	159
Jura	Jura	2	—	2	—	—	—	30
Total Schweiz	Total for Switzerland	557	115	199	243	39	10	2414
Total Ausland	Total abroad	37	9	—	28	—	—	85
Total Schweiz und Ausland	Total for Switzerland and abroad	594	124	199	271	39	10	2499

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

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

1.00–8.00 Alle Banken / All banks

Anzahl / Number

Kanton resp. Land Canton or country	Sitze ¹ Registered offices ¹	Filialen ² Branches ²	davon / of which		Total Geschäftsstellen (1+2) Total offices (1+2)
			Vertretungen ³ Representative offices ³		
	1	2	3		4
Zürich	Zurich	93	349	34	442
Bern	Berne	23	378	79	401
Luzern	Lucerne	4	129	32	133
Uri	Uri	1	24	14	25
Schwyz	Schwyz	4	63	9	67
Obwalden	Obwalden	1	17	5	18
Nidwalden	Nidwalden	1	19	6	20
Glarus	Glarus	2	15	1	17
Zug	Zug	4	38	5	42
Freiburg	Fribourg	2	115	36	117
Solothurn	Solothurn	5	106	39	111
Basel-Stadt	Basel-Stadt	14	66	2	80
Basellandschaft	Baselland	1	64	12	65
Schaffhausen	Schaffhausen	4	27	2	31
Appenzell AR	Appenzell Ausserrhoden	1	13	4	14
Appenzell IR	Appenzell Innerrhoden	1	9	4	10
St. Gallen	St Gallen	16	186	46	202
Graubünden	Graubünden	1	146	39	147
Aargau	Aargau	6	215	65	221
Thurgau	Thurgau	1	90	29	91
Tessin	Ticino	17	199	63	216
Waadt	Vaud	9	206	46	215
Wallis	Valais	3	230	127	233
Neuenburg	Neuchâtel	2	54	14	56
Genf	Geneva	59	126	13	185
Jura	Jura	1	53	24	54
Total Schweiz	Total for Switzerland	276	2 937	750	3 213
Total Ausland	Total abroad	.	251	166	251
Total Schweiz und Ausland	Total for Switzerland and abroad	276	3 188	916	3 464

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe «Unternehmung» werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 305 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 (305, bank category 4.00) are included under branches.

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

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

51 Personalbestand¹ Number of staff¹

Gruppe Category	Jahresende End of year									
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
	1	2	3	4	5	6	7	8	9	10
Anzahl Personen / Number of persons										
1.00–8.00 Alle Banken	119 464	127 921	136 200	135 740	129 807	132 010	132 540	128 904	127 133	125 289
1.00 Kantonalbanken	16 326	16 536	16 754	16 917	17 271	17 404	17 456	17 399	17 222	17 150
2.00 Grossbanken	56 211	62 931	66 924	63 900	58 342	59 392	59 792	58 431	54 771	53 410
3.00 Regionalbanken und Sparkassen	4 141	4 135	3 892	4 021	3 980	4 004	4 128	4 160	3 997	3 938
4.00 Raiffeisenbanken	6 549	6 764	7 208	7 665	7 999	8 068	8 167	8 216	8 266	8 406
5.00 Übrige Banken	31 210	32 413	35 775	37 021	35 936	36 832	36 635	35 032	37 659	40 730
5.11 Handelsbanken	2 542	2 612	2 676	.	.	.	.	.	.	.
5.12 Börsenbanken	9 897	10 301	10 564	10 369	10 147	9 919	10 381	9 432	10 709	13 996
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	245	255	615	3 247	3 319	3 454	3 562	3 546	6 979	7 072
5.20 Ausländisch beherrschte Banken	18 527	19 244	21 920	23 405	22 471	23 460	22 691	22 054	19 972	19 662
7.00 Filialen ausländischer Banken	1 229	1 266	1 334	1 454	1 420	1 468	1 527	1 469	1 040	1 057
8.00 Privatbankiers	3 798	3 877	4 313	4 761	4 859	4 842	4 836	4 198	4 177	599
1.00–5.00 Total	114 437	122 779	130 553	129 524	123 528	125 699	126 177	123 237	121 916	123 634

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent										
1.00–8.00 All banks	3.3	7.1	6.5	-0.3	-4.4	1.7	0.4	-2.7	-1.4	-1.5
1.00 Cantonal banks	-1.0	1.3	1.3	1.0	2.1	0.8	0.3	-0.3	-1.0	-0.4
2.00 Big banks	5.9	12.0	6.3	-4.5	-8.7	1.8	0.7	-2.3	-6.3	-2.5
3.00 Regional banks and savings banks	-4.1	-0.1	-5.9	3.3	-1.0	0.6	3.1	0.8	-3.9	-1.5
4.00 Raiffeisen banks	3.9	3.3	6.6	6.3	4.4	0.9	1.2	0.6	0.6	1.7
5.00 Other banks	2.1	3.9	10.4	3.5	-2.9	2.5	-0.5	-4.4	7.5	8.2
5.11 Commercial banks	-5.7	2.8	2.5	.	.	.	.	.	.	.
5.12 Stock exchange banks	0.8	4.1	2.6	-1.8	-2.1	-2.2	4.7	-9.1	13.5	30.7
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	-56.3	4.1	141.2	428.0	2.2	4.1	3.1	-0.4	96.8	1.3
5.20 Foreign-controlled banks	5.8	3.9	13.9	6.8	-4.0	4.4	-3.3	-2.8	-9.4	-1.6
7.00 Branches of foreign banks	-0.4	3.0	5.4	9.0	-2.3	3.4	4.0	-3.8	-29.2	1.6
8.00 Private bankers	4.6	2.1	11.2	10.4	2.1	-0.3	-0.1	-13.2	-0.5	-85.7
Total for 1.00–5.00	3.3	7.3	6.3	-0.8	-4.6	1.8	0.4	-2.3	-1.1	1.4

¹ Eigenes und im Nebenamt beschäftigtes Personal, einschliesslich Teilzeitbeschäftigte im permanenten Arbeitsverhältnis sowie Lehrlinge und Praktikanten. Ab dem Jahre 2001 sind die Teilzeitbeschäftigten nach Arbeitspensum gewichtet.
Bank employees and staff working in a secondary capacity, including part-time employees with a permanent contract, apprentices and trainees. As of 2001, each part-time employee is weighted in proportion to his or her working hours.

52 Personalbestand nach Inland und Ausland sowie nach Geschlecht ¹ Number of staff, by location and by gender ¹

Anzahl Personen / Number of persons

Jahres- ende End of year	Inland Switzerland			Ausland Foreign countries			Total		
	Männer Men	Frauen Women	Total	Männer Men	Frauen Women	Total	Männer Men	Frauen Women	Total
	1	2	3	4	5	6	7	8	9

1.00–8.00 Alle Banken / All banks

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	66 332	38 824	105 156	13 784	9 964	23 748	80 116	48 788	128 904
2013	66 582	39 181	105 763	12 281	9 089	21 370	78 863	48 270	127 133
2014	65 521	38 531	104 053	12 071	9 166	21 237	77 592	47 697	125 289

1.00 Kantonalbanken / Cantonal banks

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
2013	10 507	6 693	17 199	13	10	23	10 520	6 703	17 222
2014	10 522	6 604	17 126	15	9	24	10 536	6 613	17 150

2.00 Grossbanken / Big banks

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
2013	24 994	12 326	37 320	10 457	6 994	17 451	35 451	19 320	54 771
2014	24 184	11 899	36 083	10 229	7 098	17 326	34 413	18 997	53 410

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	2 196	1 801	3 997	—	—	—	2 196	1 801	3 997
2014	2 155	1 783	3 938	—	—	—	2 155	1 783	3 938

4.00 Raiffeisenbanken / Raiffeisen banks

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
2013	4 352	3 914	8 266	—	—	—	4 352	3 914	8 266
2014	4 477	3 928	8 406	—	—	—	4 477	3 928	8 406

Jahres- ende End of year	Inland Switzerland			Ausland Foreign countries			Total		
	Männer Men	Frauen Women	Total	Männer Men	Frauen Women	Total	Männer Men	Frauen Women	Total
	1	2	3	4	5	6	7	8	9

5.00 Übrige Banken / Other banks (5.11–5.20)

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	18 944	11 519	30 463	2 116	2 453	4 569	21 060	13 972	35 032
2013	20 913	12 862	33 775	1 802	2 083	3 884	22 715	14 944	37 659
2014	23 065	13 781	36 847	1 826	2 058	3 884	24 891	15 839	40 730

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2013	6 226	3 076	9 302	646	762	1 407	6 871	3 838	10 709
2014	8 538	4 032	12 570	658	768	1 426	9 196	4 800	13 996

5.14 Andere Banken / Other banking institutions

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
2013	3 756	3 223	6 979	—	—	—	3 756	3 223	6 979
2014	3 805	3 267	7 072	—	—	—	3 805	3 267	7 072

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	11 245	7 107	18 352	1 647	2 055	3 702	12 892	9 162	22 054
2013	10 931	6 563	17 494	1 156	1 321	2 477	12 087	7 884	19 972
2014	10 722	6 482	17 204	1 168	1 290	2 458	11 890	7 772	19 662

¹ Eigenes und im Nebenamt beschäftigtes Personal, einschliesslich Teilzeitbeschäftigte im permanenten Arbeitsverhältnis sowie Lehrlinge und Praktikanten. Ab dem Jahre 2001 sind die Teilzeitbeschäftigten nach Arbeitspensum gewichtet.
Bank employees and staff working in a secondary capacity, including part-time employees with a permanent contract, apprentices and trainees.
As of 2001, each part-time employee is weighted in proportion to his or her working hours.

52 Personalbestand nach Inland und Ausland sowie nach Geschlecht² Number of staff, by location and by gender²

Anzahl Personen / Number of persons

Jahres- ende End of year	Inland Switzerland			Ausland Foreign countries			Total		
	Männer Men	Frauen Women	Total	Männer Men	Frauen Women	Total	Männer Men	Frauen Women	Total
	1	2	3	4	5	6	7	8	9

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
2013	698	340	1 038	1	1	2	699	341	1 040
2014	707	348	1 055	1	1	2	708	349	1 057

8.00 Privatbankiers / Private bankers

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
2013	2 922	1 245	4 167	8	2	10	2 930	1 247	4 177
2014	411	187	598	1	—	1	412	187	599

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

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	62 451	37 053	99 504	13 772	9 961	23 733	76 224	47 014	123 237
2013	62 961	37 596	100 558	12 272	9 086	21 358	75 233	46 683	121 916
2014	64 404	37 996	102 400	12 069	9 165	21 234	76 473	47 161	123 634

² Eigenes und im Nebenamt beschäftigtes Personal, einschliesslich Teilzeitbeschäftigte im permanenten Arbeitsverhältnis sowie Lehrlinge und Praktikanten. Ab dem Jahre 2001 sind die Teilzeitbeschäftigten nach Arbeitspensum gewichtet.
Bank employees and staff working in a secondary capacity, including part-time employees with a permanent contract, apprentices and trainees.
As of 2001, each part-time employee is weighted in proportion to his or her working hours.

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

In Prozent / In percent

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

1.00 Kantonalbanken / Cantonal banks

2010	0.50	2.49	2.61
2011	0.69	2.23	2.42
2012	0.69	1.90	2.23
2013	0.39	1.92	2.07
2014	0.27	1.65	1.93

2.00 Grossbanken / Big banks

2010	0.38	1.78	2.56
2011	0.47	1.89	2.33
2012	0.34	1.56	2.10
2013	0.58	1.35	1.94
2014	0.50	1.39	1.82

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2010	0.49	2.93	2.62
2011	0.50	2.75	2.43
2012	0.36	2.51	2.21
2013	0.27	2.31	2.04
2014	0.28	2.30	1.90

4.00 Raiffeisenbanken / Raiffeisen banks

2010	0.13	2.51	2.69
2011	0.19	2.54	2.51
2012	0.14	2.42	2.31
2013	0.16	2.23	2.14
2014	0.19	2.12	1.99

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

5.00 Übrige Banken / Other banks

2010	0.45	4.69	2.36
2011	0.61	4.76	2.18
2012	0.54	4.50	2.01
2013	0.77	3.68	1.87
2014	0.72	3.54	1.78

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

2010	0.42	2.69	2.58
2011	0.57	2.66	2.39
2012	0.48	2.31	2.18
2013	0.61	2.15	2.02
2014	0.54	2.08	1.89

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

Jahres- ende	Auf Schweizer Franken lautende Verpflichtungen gegenüber inländischen Banken	Auf Schweizer Franken lautende inländische Verpflichtungen in Spar- und Anlageform ¹	Auf Schweizer Franken lautende übrige Verpflich- tungen gegenüber inländischen Kunden	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 issuers, warrant issues and convertible bond issues, in CHF ²
	1	2	3	4	5

1.00 Kantonalbanken / Cantonal banks

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
2013	0.58	0.37	0.34	1.39	1.95
2014	0.50	0.35	0.32	1.25	1.83

2.00 Grossbanken / Big banks

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
2013	0.42	0.37	0.16	1.60	1.57
2014	0.31	0.31	0.16	1.55	1.62

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	0.58	0.49	0.27	1.50	2.40
2014	0.44	0.43	0.25	1.33	2.09

4.00 Raiffeisenbanken / Raiffeisen banks

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
2013	0.30	0.46	0.34	1.48	2.75
2014	0.41	0.42	0.28	1.32	2.30

Jahres- ende	Auf Schweizer Franken lautende Verpflichtungen gegenüber inländischen Banken	Auf Schweizer Franken lautende inländische Verpflichtungen in Spar- und Anlageform ¹	Auf Schweizer Franken lautende übrige Verpflicht- ungen gegenüber inländischen Kunden	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 issuers, warrant issues and convertible bond issues, in CHF ²
	1	2	3	4	5

5.00 Übrige Banken / Other banks

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
2013	0.64	0.58	0.19	1.87	2.25
2014	0.59	0.41	0.20	1.65	1.67

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

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
2013	0.57	0.43	0.23	1.52	1.99
2014	0.50	0.37	0.23	1.37	1.84

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

Jahres- ende End of year	Unter 1% Less than 1%	1–1¼% ³	1¼–1½%	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%
	1	2	3	4	5	6	7	8	9	10
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
2013	132 453	76 675	69 163	71 019	87 109	80 746	78 361	90 092	67 090	33 046
2014	144 058	100 164	91 169	90 326	100 912	85 641	69 718	66 242	56 824	29 259

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
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
2013	22 616	25 766	21 077	9 092	2 850	770	269	275	59	122
2014	18 734	19 662	16 172	7 204	2 303	648	230	298	54	101

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

56 Hypothekarforderungen im Inland – auf CHF lautend, nach dem Zinssatz ^{5, 6} Domestic mortgage 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	5 ³ / ₄ –6%	6–6 ¹ / ₄ %	6 ¹ / ₄ –6 ¹ / ₂ %	6 ¹ / ₂ –6 ³ / ₄ % ⁷	6 ³ / ₄ –7%	7–8% ⁸	8–9%	9–10%	10% und mehr 10% or more	Total
	21	22	23	24	25	26	27	28	29	30
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
2013	18	20	6	13	1	8	6	3	3	868 729
2014	12	39	10	8	1	21	4	3	4	899 820

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

⁸ Bis 1989 7% und mehr.
Until 1989, 7% or more.

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

Amounts due to domestic customers in savings or deposit accounts, in CHF, by rate of interest ¹

In Millionen Franken / In CHF millions

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

1.00 Kantonalbanken / Cantonal banks

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
2013	113 254	26 399	6 509	6 260	9 066	10 372	1 434	220	1 332
2014	124 043	23 020	7 868	2 700	17 592	2 364	586	2 582	1 196

2.00 Grossbanken / Big banks

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
2013	83 573	13 762	16 170	2 591	3 914	11 247	0	0	131
2014	97 049	24 503	11 398	2 975	9 222	708	2 441	0	14

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	24 253	11 635	3 119	2 267	3 945	2 366	2 665	276	5
2014	27 759	10 282	5 477	1 107	4 919	1 172	79	1 441	24

4.00 Raiffeisenbanken / Raiffeisen banks

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
2013	37 026	41 895	4 280	6 379	1 646	11 771	404	304	13
2014	50 696	34 357	8 030	1 968	836	12 532	378	336	5

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

2010	55	318	6	20	4	—	—	—
2011	59	353	2	7	4	—	—	—
2012	41	286	1	4	2	—	—	—
2013	1	293	1	1	2	—	0	—
2014	1	305	1	0	2	—	—	—

2.00 Grossbanken / Big banks

2010	2	23	—	—	0	0	—	—
2011	12	24	—	—	0	0	—	—
2012	0	25	—	—	0	0	—	—
2013	27	—	—	—	0	0	—	—
2014	29	—	—	—	0	0	—	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	13	261	10	13	2	42	22	1
2014	8	227	9	9	2	26	31	2

4.00 Raiffeisenbanken / Raiffeisen banks

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	—
2013	55	28	—	0	—	0	0	—
2014	38	31	—	0	0	—	0	—

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

1.00 Kantonalbanken / Cantonal banks

2010	—	—	—	—	—	—	—	148 343
2011	—	—	—	—	—	—	—	159 636
2012	—	—	—	—	—	—	—	169 884
2013	—	—	—	—	—	—	—	175 144
2014	—	—	—	—	—	—	—	182 258

2.00 Grossbanken / Big banks

2010	—	—	—	—	—	—	—	105 163
2011	—	—	—	—	—	—	—	113 489
2012	—	—	—	—	—	—	—	126 748
2013	—	—	—	—	—	—	—	131 415
2014	—	—	—	—	—	—	—	148 338

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2010	—	—	—	—	—	—	—	43 461
2011	—	—	—	—	—	—	—	45 637
2012	—	—	—	—	—	—	—	48 389
2013	—	—	—	—	—	—	—	50 896
2014	—	—	—	—	—	—	—	52 572

4.00 Raiffeisenbanken / Raiffeisen banks

2010	—	—	—	—	—	—	—	83 909
2011	—	—	—	0	0	—	0	89 390
2012	—	—	—	—	—	—	—	97 274
2013	—	—	—	—	—	—	—	103 803
2014	—	—	—	—	—	—	—	109 206

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

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2010	6597	3099	5855	9102	218	1239	1111	3736	3039
2011	7813	9447	12017	427	773	772	3105	3144	682
2012	10868	10373	11306	192	977	3390	1327	3530	159
2013	13106	35016	19817	3862	5663	1294	6338	300	45
2014	37327	32102	7126	3276	3718	5063	487	11	38

5.11 Handelsbanken / Commercial banks

2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

2010	155	293	535	373	19	358	—	5	0
2011	69	592	359	29	2	326	0	5	—
2012	1513	58	19	30	5	331	—	—	—
2013	1610	119	35	352	0	1	—	—	—
2014	2090	41	329	28	1	4	—	—	—

5.14 Andere Banken / Other banking institutions

2010	4947	1958	4503	8264	60	582	935	3651	2699
2011	6133	7523	10719	177	629	209	3084	2634	658
2012	6810	8907	10696	51	797	2710	834	3466	83
2013	8603	33193	18851	3448	4852	1208	6331	94	45
2014	31721	30306	6279	2490	3411	5012	170	5	38

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2010	1495	848	818	465	139	298	177	80	341
2011	1611	1331	939	221	141	237	21	505	24
2012	2545	1408	591	111	175	349	493	64	76
2013	2893	1703	932	62	811	85	7	207	0
2014	3516	1755	518	759	307	48	317	6	—

Jahres- ende End of year	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%	3¾–4%	4–4¼%
	10	11	12	13	14	15	16	17

5.00 Übrige Banken / Other banks (5.11–5.20)

2010	450	1 536	—	11	0	5	4	—
2011	84	36	—	8	—	3	3	—
2012	103	4	—	1	—	3	3	—
2013	105	2	—	1	—	2	3	—
2014	110	2	—	0	—	2	2	—

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2010	1	—	—	—	—	—	—	—
2011	—	1	—	—	—	—	—	—
2012	—	0	—	—	—	—	—	—
2013	—	0	—	—	—	—	—	—
2014	—	0	—	—	—	—	—	—

5.14 Andere Banken / Other banking institutions

2010	430	1 503	—	—	—	—	—	—
2011	73	—	—	—	—	—	—	—
2012	63	—	—	—	—	—	—	—
2013	67	—	—	—	—	—	—	—
2014	70	—	—	—	—	—	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2010	19	34	—	11	0	5	4	—
2011	11	35	—	8	—	3	3	—
2012	40	4	—	1	—	3	3	—
2013	39	2	—	1	—	2	3	—
2014	40	1	—	0	—	2	2	—

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

⁵ Bis 2006 unter 1¼%.
Until 2006, less than 1¼%.

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform – auf CHF lautend, nach dem Zinssatz^{6,7}
Amounts due to domestic customers in savings or deposit accounts, in CHF, by rate of interest^{6,7}

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2010	—	—	—	19	15	—	—	36 036
2011	—	—	—	12	15	—	—	38 341
2012	—	—	—	—	—	—	—	42 237
2013	—	—	—	—	—	—	—	85 554
2014	—	—	—	—	—	—	—	89 264

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2010	—	—	—	—	—	—	—	1 739
2011	—	—	—	—	—	—	—	1 382
2012	—	—	—	—	—	—	—	1 957
2013	—	—	—	—	—	—	—	2 118
2014	—	—	—	—	—	—	—	2 492

5.14 Andere Banken / Other banking institutions

2010	—	—	—	—	—	—	—	29 530
2011	—	—	—	—	—	—	—	31 840
2012	—	—	—	—	—	—	—	34 417
2013	—	—	—	—	—	—	—	76 692
2014	—	—	—	—	—	—	—	79 502

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2010	—	—	—	19	15	—	—	4 767
2011	—	—	—	12	15	—	—	5 118
2012	—	—	—	—	—	—	—	5 863
2013	—	—	—	—	—	—	—	6 745
2014	—	—	—	—	—	—	—	7 271

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

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

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
2013	271 212	128 707	49 895	21 358	24 235	37 049	10 842	1 101	1 528
2014	336 874	124 263	39 898	12 025	36 286	21 839	3 970	4 371	1 277

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

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

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

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
2013	202	583	11	15	3	44	24	1
2014	186	565	10	9	4	28	33	2

Jahres- ende End of year	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ % ¹²	4 ³ / ₄ -5%	5-6% ¹³	6-7%	7-8%	8% und mehr 8% or more	Total
	18	19	20	21	22	23	24	25

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

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
2013	—	—	—	—	—	—	—	546 812
2014	—	—	—	—	—	—	—	581 639

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

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

1.00 Kantonalbanken / Cantonal banks

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
2013	1 351	853	468	493	225	347	94	93	116	189	66
2014	1 462	754	345	353	155	299	76	55	45	120	42

2.00 Grossbanken / Big banks

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
2013	421	411	406	316	250	424	205	134	30	43	9
2014	440	180	206	308	76	317	125	121	24	40	8

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2013	1 062	1 006	707	546	328	619	182	69	51	189	70
2014	1 416	1 153	615	395	291	443	139	50	20	90	52

4.00 Raiffeisenbanken / Raiffeisen banks

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
2013	3 030	2 247	1 474	1 472	679	1 443	307	179	88	398	218
2014	3 957	1 967	1 061	1 215	546	1 225	279	169	40	204	142

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

1.00 Kantonalbanken / Cantonal banks

2010	113	1	0	0	—	—	—	—	—	—	9 136
2011	58	0	0	—	—	—	—	—	—	—	7 475
2012	49	0	—	—	—	—	—	—	—	—	5 638
2013	12	0	—	—	—	—	—	—	—	—	4 306
2014	10	0	—	—	—	—	—	—	—	—	3 714

2.00 Grossbanken / Big banks

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
2013	3	—	—	0	1	—	0	—	—	—	2 653
2014	3	—	—	—	1	—	0	—	—	—	1 848

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2010	53	6	39	1	0	—	—	—	—	—	6 102
2011	49	3	38	0	0	—	—	—	—	—	5 589
2012	22	3	0	0	0	—	—	—	—	—	5 297
2013	13	3	0	0	0	—	—	—	—	—	4 847
2014	12	3	0	—	0	—	—	—	—	—	4 678

4.00 Raiffeisenbanken / Raiffeisen banks

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
2013	93	12	2	1	—	—	1	0	—	—	11 640
2014	57	7	2	—	—	—	1	—	—	—	10 873

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

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2013	497	226	216	202	128	441	100	37	37	510	34
2014	809	295	155	244	86	374	92	17	11	466	25

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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
2013	2	1	1	1	1	2	0	0	0	1	0
2014	2	1	0	1	1	2	0	0	0	0	0

5.14 Andere Banken / Other banking institutions

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
2013	291	129	153	92	96	164	50	35	35	503	30
2014	379	144	77	76	68	163	42	15	10	462	22

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2013	204	96	63	109	31	275	50	2	3	7	5
2014	427	150	78	167	17	209	49	2	1	4	3

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)

2010	32	0	1	0	0	0	0	0	0	—	2 499
2011	17	—	—	—	—	—	—	—	—	—	2 930
2012	16	—	—	—	—	—	—	—	—	—	2 538
2013	13	0	0	—	—	—	—	—	—	—	2 442
2014	11	—	—	—	—	—	—	—	—	—	2 584

5.11 Handelsbanken / Commercial banks

2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.	.
2014	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2010	0	—	—	—	—	—	—	—	—	—	11
2011	0	—	—	—	—	—	—	—	—	—	9
2012	0	—	—	—	—	—	—	—	—	—	7
2013	0	—	—	—	—	—	—	—	—	—	8
2014	0	—	—	—	—	—	—	—	—	—	7

5.14 Andere Banken / Other banking institutions

2010	2	0	1	0	0	0	0	0	0	—	1 750
2011	1	—	—	—	—	—	—	—	—	—	1 913
2012	1	—	—	—	—	—	—	—	—	—	1 659
2013	2	0	0	—	—	—	—	—	—	—	1 579
2014	1	—	—	—	—	—	—	—	—	—	1 458

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2010	30	—	—	—	—	—	—	—	—	—	738
2011	15	—	—	—	—	—	—	—	—	—	1 008
2012	14	—	—	—	—	—	—	—	—	—	872
2013	11	—	—	—	—	—	—	—	—	—	855
2014	10	—	—	—	—	—	—	—	—	—	1 118

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

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

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

1985	.	.	.	.	.	.	.	.	.	.	.
1986	.	.	.	.	.	.	.	.	.	.	.
1987	.	.	.	.	.	.	.	.	.	.	.
1988	.	.	.	.	.	.	.	.	.	.	.
1989	.	.	.	.	.	.	.	.	.	.	.
1990	.	.	.	.	.	.	.	.	.	.	.
1991	.	.	.	.	.	.	.	.	.	.	.
1992	.	.	.	.	.	.	.	.	.	.	.
1993	.	.	.	.	.	.	.	.	.	.	.
1994	.	.	.	.	.	.	.	.	.	.	.
1995	.	.	.	.	.	.	.	.	.	.	.
1996	.	.	.	.	.	.	.	.	.	.	.
1997	.	8	2	15	66	346	561	658	1326	2552	1662
1998	.	19	13	71	151	962	1141	1211	1189	3218	2156
1999	.	16	40	143	280	1119	1287	1475	1218	3819	3108
2000	.	17	14	110	307	763	897	1313	1231	3743	3217
2001	.	16	1	27	150	561	857	1318	1863	6658	4575
2002	.	27	147	366	451	1133	1764	2373	2079	7057	4108
2003	.	693	1090	1199	1082	2380	2274	2532	1936	4921	2808
2004	.	1085	2035	2200	1822	4446	2492	2411	1455	3596	1742
2005	.	1052	3030	3582	2675	6042	2603	2107	1019	2548	1120
2006	.	580	2132	3648	3616	9309	5300	3756	1432	1921	702
2007	30	378	935	2295	3174	8292	7767	6914	4691	4090	1080
2008	16	120	446	1227	1531	5438	8299	10121	9639	9655	2719
2009	888	2948	2161	2306	1105	3728	4371	7707	7331	8589	2587
2010	3065	4967	3485	3037	1465	3223	1977	3655	3482	5156	2062
2011	4085	6120	4343	4103	1852	3879	1288	1551	1689	3772	1171
2012	4918	5781	4185	3667	1811	3856	1011	794	723	2307	768
2013	6360	4743	3272	3029	1610	3274	887	512	323	1329	397
2014	8083	4348	2381	2515	1154	2657	711	412	139	920	268

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

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

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
2013	133	15	2	1	1	—	1	0	—	—	25 888
2014	93	10	2	—	1	—	1	—	—	—	23 696

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

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

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

61 Anleihen – auf CHF lautend, nach dem Zinssatz¹ 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	2 372	575	1 148	1 092	3 442	2 648	4 070	2 798	4 847	2 238	2 280
2.00 Grossbanken Big banks	2 420	0	—	350	—	—	69	—	69	425	70
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	—	50	—	—	317	—	—	300	—	89	—
4.00 Raiffeisenbanken Raiffeisen banks	55	539	—	—	—	188	546	—	482	148	132
5.00 Übrige Banken Other banks	899	—	—	1	450	—	—	—	349	199	5
5.11 Handelsbanken Commercial banks	.	.	.	.	.	.	.	.	.	.	.
5.12 Börsenbanken Stock exchange banks	697	—	—	1	0	—	—	—	2	—	5
5.14 Andere Banken Other banking institutions	3	—	—	—	30	—	—	—	—	—	—
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	200	—	—	—	420	—	—	—	347	199	—
1.00–5.00 Total	5 746	1 164	1 148	1 443	4 209	2 835	4 685	3 098	5 747	3 100	2 487

2¾ -3%	3 -3¼%	3¼ -3½%	3½ -3¾%	3¾ -4%	4 -4¼%	4¼ -4½%	4½ -4¾%	4¾ -5%	5 -6%	6 -7%	7 -8%	8% und mehr 8% or more	Total
12	13	14	15	16	17	18	19	20	21	22	23	24	25
971	1 400	879	1 157	175	—	—	149	—	—	—	—	—	32 241
—	507	200	—	—	384	—	—	—	—	290	—	—	4 785
—	100	—	—	10	150	—	—	—	—	—	—	—	1 016
—	1 053	—	1	535	0	0	—	—	4	1	1	1	3 684
560	0	150	1	17	11	3	4	1	25	14	8	13	2 709
.
—	0	0	1	2	11	3	4	1	18	9	8	13	773
560	—	150	—	15	—	—	—	—	7	5	—	—	769
—	—	—	—	—	—	—	—	—	—	—	—	—	1 166
1 531	3 060	1 229	1 159	737	545	3	153	1	28	304	8	14	44 435

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

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

62 Pfandbriefanleihen nach dem Zinssatz Mortgage bond issues, by rate of interest

Beide Zentralen zusammen / For both central mortgage bond institutions together

In Millionen Franken / In CHF millions

Jahres- ende End of year	1% und weniger 1% or less	1 -1 1/2%	1 1/2 -2% ¹	2 -2 1/4%	2 1/4 -2 1/2%	2 1/2 -2 3/4%	2 3/4 -3%	3 -3 1/4%	3 1/4 -3 1/2%	3 1/2 -3 3/4%	3 3/4 -4%	4 -4 1/4%	4 1/4 -4 1/2%
	1	2	3	4	5	6	7	8	9	10	11	12	13
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	—
2013	12 039	20 621	16 243	7 515	10 306	7 794	5 007	3 650	3 405	790	—	669	—
2014	17 771	27 010	17 811	7 435	7 391	6 604	3 533	2 875	3 130	790	—	—	—

Jahres- ende	4 1/2 -4 3/4%	4 3/4 -5%	5 -5 1/4%	5 1/4 -5 1/2%	5 1/2 -5 3/4%	5 3/4 -6%	6 -6 1/4% ²	6 1/4 -6 1/2%	6 1/2 -6 3/4%	6 3/4 -7%	7% und mehr	Total	Durch- schnittl. Zinssatz
End of year											7% or more		Average rate of interest
	14	15	16	17	18	19	20	21	22	23	24	25	26
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
2013	—	—	—	—	—	—	—	—	—	—	—	88 039	1.82
2014	—	—	—	—	—	—	—	—	—	—	—	94 350	1.61

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

² Bis 1989 6% und mehr.
Until 1989, 6% or more.

Tabellen / Institute
mit besonderem Geschäftskreis
Tables covering institutions
with a special field of business

63 Aktiven Assets

In Millionen Franken / In CHF millions

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

0.10 Schweizerische Nationalbank / Swiss National Bank

2011	1	29 159	1 087	748	30 859	—	—	—
2012	1	84 620	942	828	12 345	—	—	—
2013	1	67 778	2 836	859	14 903	—	—	—
2014	1	10 443	11 263	7 287	26 406	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁴ / Central mortgage bond institute of the Swiss cantonal banks⁴

2011	1	—	—	3	24 028	—	—	—
2012	1	—	—	—	26 545	—	—	—
2013	1	—	—	1	33 904	—	—	—
2014	1	—	—	1	38 295	—	—	—

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

2011	1	66	—	2	48 870	—	—	5
2012	1	141	—	2	52 403	—	—	4
2013	1	36	—	29	54 171	—	—	4
2014	1	26	—	13	56 057	—	—	4

0.50 Entris Banking AG / Entris Banking Ltd

2011	1	949	101	80	818	163	—	—
2012	1	1 206	—	79	567	387	—	—
2013	1	1 690	—	118	353	202	—	—
2014	1	2 701	—	192	287	182	—	—

0.60 SIX SIS AG / SIX SIS Ltd

2011	1	1 823	—	825	505	1	—	—
2012	1	3 304	—	1 168	754	1	—	—
2013	1	3 162	—	685	971	2	—	—
2014	1	4 399	—	1 023	1 003	7	—	—

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

2011	1	—	—	231	—	0	—	—
2012	1	—	—	524	—	0	—	—
2013	1	—	—	494	—	—	—	—
2014	1	—	—	573	200	0	—	—

0.90 Clientis Ltd

2011	1	62	—	97	15	1	—	—
2012	1	70	—	147	45	2	—	—
2013	1	94	—	164	21	2	—	—
2014	1	46	—	177	35	—	—	—

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	Saldovortrag (Verlust) Balance carried forward	Bilanzsumme Balance sheet total
9	10	11	12	13	14	15	16	17

0.10 Schweizerische Nationalbank / Swiss National Bank

—	283 368	147	325	3	384	—	.	346 079
—	399 847	142	452	2	255	—	.	499 434
—	403 163	134	433	4	272	—	.	490 382
—	505 142	133	417	3	107	—	.	561 202

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁴ / Central mortgage bond institute of the Swiss cantonal banks⁴

—	479	—	—	—	162	660	.	25 332
—	488	—	—	—	143	660	.	27 836
—	482	—	—	—	140	660	.	35 188
—	529	—	—	4	130	820	.	39 779

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

—	972	—	0	268	2	280	.	50 465
—	1 044	—	0	272	2	448	.	54 316
—	1 095	—	0	256	1	448	.	56 041
—	1 119	—	0	235	1	448	.	57 903

0.50 Entris Banking AG / Entris Banking Ltd

4	554	22	41	23	115	—	.	2 869
3	596	20	39	21	101	—	.	3 019
2	522	20	38	8	67	—	.	3 020
1	652	20	36	8	112	—	.	4 192

0.60 SIX SIS AG / SIX SIS Ltd

—	—	4	43	4	9	—	.	3 214
—	—	4	40	1	13	—	.	5 285
—	—	2	36	1	8	—	.	4 866
—	2	—	33	1	4	—	.	6 472

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

—	4	0	—	1	6	—	.	243
—	38	0	—	0	6	—	.	568
—	256	0	—	3	7	—	.	758
—	254	22	—	3	24	—	.	1 076

0.90 Clientis Ltd

0	176	—	—	3	6	—	.	361
—	127	—	—	3	6	—	.	399
—	98	—	—	2	2	—	.	383
—	135	—	0	2	5	—	.	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.

⁴ Bis zum Jahr 2012 Geschäftsabschluss per 31. März, ab dem Jahr 2013 Geschäftsabschluss per 31. Dezember. Die Daten für das Jahr 2013 umfassen ein umstellungsbedingt verkürztes Geschäftsjahr von neun Monaten.

Until 2012, the financial year closed on 31 March. From 2013, the financial year closes on 31 December. The data for 2013 comprise a shortened financial year of only nine months to allow for this changeover.

64 Passiven Liabilities

In Millionen Franken / In CHF millions

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

0.10 Schweizerische Nationalbank / Swiss National Bank

2011	55 729	14 719	182 430	5 647	—	33 276	1 000	—	—	—	—
2012	61 801	—	292 735	9 626	—	76 003	1 000	—	—	—	—
2013	65 766	—	328 655	12 580	—	34 260	1 000	—	—	—	—
2014	67 596	—	345 493	19 478	—	41 175	1 000	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁵ / Central mortgage bond institute of the Swiss cantonal banks⁵

2011	.	—	—	48	—	—	—	—	24 028	—	—
2012	.	—	—	34	—	—	—	—	26 545	—	—
2013	.	—	—	18	—	—	—	—	33 904	—	—
2014	.	—	—	27	—	—	—	—	38 295	—	—

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

2011	.	—	—	89	—	—	—	—	48 781	—	—
2012	.	—	15	57	—	—	—	—	52 346	—	—
2013	.	—	0	36	—	—	—	—	54 135	—	—
2014	.	—	0	—	—	—	—	—	56 055	—	—

0.50 Entris Banking AG / Entris Banking Ltd

2011	.	—	1 244	1 159	—	37	26	—	—	—	—
2012	.	—	1 529	1 070	—	33	14	—	—	—	—
2013	.	—	1 887	766	—	25	16	—	—	—	—
2014	.	—	3 123	707	—	21	10	—	—	—	—

0.60 SIX SIS AG / SIX SIS Ltd

2011	.	—	2 873	—	—	41	—	—	—	—	—
2012	.	—	4 638	—	—	329	—	—	—	—	—
2013	.	—	4 392	135	—	87	—	—	—	—	—
2014	.	—	5 924	163	—	94	—	—	—	—	—

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

2011	.	—	180	—	—	1	—	—	—	—	—
2012	.	—	505	—	—	1	—	—	—	—	—
2013	.	—	474	6	—	3	184	—	—	—	—
2014	.	—	754	22	—	4	180	—	—	—	—

0.90 Clientis Ltd

2011	.	—	212	—	—	—	—	—	100	—	—
2012	.	—	180	30	—	—	40	—	100	—	—
2013	.	—	96	79	—	—	50	—	110	—	—
2014	.	—	139	40	—	—	61	—	110	—	—

¹ Schweizerische Nationalbank: Giro Guthaben inländischer Banken sowie ausländischer Banken und Institutionen.
Swiss National Bank: sight deposits including banks as well as foreign banks and institutions.

² Pfandbriefzentrale der schweizerischen Kantonalbanken und Pfandbriefbank schweizerischer Hypothekarinstitute: Pfandbriefanleihen.
Central mortgage bond institute of the Swiss cantonal banks and mortgage bond bank of the Swiss mortgage institutions: mortgage bond issues.

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

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ³	Reserven für allgemeine Bankrisiken ⁴	Eigene Mittel Equity						Bilanzsumme
				Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag	
Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ³	Reserves for general banking risks ⁴		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

0.10 Schweizerische Nationalbank / Swiss National Bank

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
24	74	31	54 787	-6 795	25	—	-6 820	—	—	490 382
12	2 145	—	56 759	27 544	25	—	27 519	—	—	561 202

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁵ / Central mortgage bond institute of the Swiss cantonal banks⁵

—	301	—	—	955	825	36	94	0	—	25 332
—	302	—	—	955	825	36	94	0	—	27 836
—	311	—	—	955	825	36	94	0	—	35 188
—	302	—	—	1 156	1 025	37	94	0	—	39 779

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

524	57	—	—	1 014	500	34	481	0	—	50 465
522	45	—	—	1 332	800	35	496	0	—	54 316
477	42	—	—	1 350	800	37	513	0	—	56 041
437	43	—	—	1 367	800	39	528	0	—	57 903

0.50 Entris Banking AG / Entris Banking Ltd

52	147	57	32	116	36	53	27	0	—	2 869
37	129	59	32	117	36	54	27	0	—	3 019
24	91	61	32	118	36	55	27	0	—	3 020
18	96	56	36	124	36	55	34	0	—	4 192

0.60 SIX SIS AG / SIX SIS Ltd

10	98	81	—	112	26	23	63	0	—	3 214
11	92	84	—	129	26	23	63	17	—	5 285
16	25	80	—	132	26	23	63	20	—	4 866
25	43	74	—	148	26	23	63	36	—	6 472

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

1	7	—	—	55	30	6	19	—	0	243
1	8	—	—	53	30	6	19	—	-2	568
1	14	—	—	77	30	6	46	—	-5	758
1	23	—	—	92	30	6	78	—	-22	1 076

0.90 Clientis Ltd

5	6	2	—	37	29	5	2	0	—	361
5	6	3	—	37	29	5	2	0	—	399
4	4	3	—	37	29	3	5	0	—	383
4	5	2	—	37	29	5	3	0	—	399

⁴ Schweizerische Nationalbank: Rückstellungen für Markt-, Kredit- und Liquiditätsrisiken.

Swiss National Bank: Provisions for market, credit and liquidity risks.

⁵ Bis zum Jahr 2012 Geschäftsabschluss per 31. März, ab dem Jahr 2013 Geschäftsabschluss per 31. Dezember. Die Daten für das Jahr 2013 umfassen ein umstellungsbedingt verkürztes Geschäftsjahr von neun Monaten.

Until 2012, the financial year closed on 31 March. From 2013, the financial year closes on 31 December. The data for 2013 comprise a shortened financial year of only nine months to allow for this changeover.

65 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

0.10 Schweizerische Nationalbank / Swiss National Bank

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
2013	41 315	8 669 806	19 038	8 692 083	12 733	9 534	—	3 199
2014	5 992	9 600 278	29 684	9 576 586	5 768	5 643	—	125

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁴ / Central mortgage bond institute of the Swiss cantonal banks⁴

2011	632 983	12 536	633 006	12 513	165	165	—	—
2012	637 120	12 444	637 150	12 414	166	166	—	—
2013	450 367	8 637	450 408	8 596	69	69	—	—
2014	586 758	10 747	585 687	11 818	90	90	—	—

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

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
2013	1 036 127	14 851	1 007 705	43 273	41	37	4	—
2014	985 645	12 936	959 046	39 536	26	23	3	0

0.50 Entris Banking AG / Entris Banking Ltd

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
2013	5 753	6 069	2 390	9 432	26 989	472	—	26 517
2014	5 201	4 550	2 080	7 671	23 778	636	—	23 142

0.60 SIX SIS AG / SIX SIS Ltd

2011	8 818	—	177	8 641	208 526	197 032	—	11 494
2012	6 097	—	166	5 931	210 761	197 821	—	12 940
2013	3 639	—	246	3 394	219 781	203 212	—	16 569
2014	3 832	—	166	3 666	229 456	212 059	—	17 397

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

2011	89	—	117	- 28	12 176	11 959	—	217
2012	0	—	1 301	- 1 301	12 767	12 536	—	231
2013	—	3 490	5 062	- 1 572	16 309	15 976	—	333
2014	70	4 468	7 375	- 2 837	18 374	17 916	—	458

0.90 Clientis Ltd

2011	5 446	4 131	6 995	2 582	1	—	—	1
2012	5 650	2 962	5 899	2 713	4	—	—	4
2013	4 851	1 746	4 936	1 661	1	—	—	1
2014	4 043	1 492	4 551	984	4	—	—	4

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.

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ³ Result from trading activities ³	Übriger ordentlicher Erfolg Other result from ordinary activities		Geschäftsaufwand Operating expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungs-ertrag Income from participating interests	Personalaufwand Personnel expenses	Sachaufwand General and administrative expenses	Total	
9	10	11	12	13	14	15	16	17

0.10 Schweizerische Nationalbank / Swiss National Bank

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
30 586	- 17 853	- 10 473 223	- 6 943 601	3 418 401	172 644	122 407	295 051	- 9 037 644
31 810	- 26 042	11 811 272	17 481 981	5 725	150 184	343 179	493 363	38 350 434

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁴ / Central mortgage bond institute of the Swiss cantonal banks⁴

4 105	- 3 940	—	14	—	67	5 006	5 073	3 514
4 151	- 3 985	—	—	—	83	4 628	4 711	3 718
—	69	—	- 5	—	69	6 463	6 532	2 128
4 598	- 4 508	—	53	—	141	4 199	4 340	3 023

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

1 321	- 1 230	—	- 1 277	—	1 721	1 262	2 983	48 811
1 115	- 1 046	—	- 1 361	—	1 877	4 669	6 546	39 743
788	- 747	—	- 1 088	—	2 272	1 565	3 837	37 601
660	- 633	—	545	—	1 707	1 561	3 268	36 179

0.50 Entris Banking AG / Entris Banking Ltd

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
1 805	25 184	738	11 688	9 258	7 515	24 852	32 367	14 675
2 061	21 717	832	8 160	5 450	10 462	18 951	29 413	8 967

0.60 SIX SIS AG / SIX SIS Ltd

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
59 830	159 951	49	9 438	—	36 297	93 191	129 488	43 344
62 934	166 521	90	13 522	—	41 937	92 190	134 127	49 672

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

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
5 759	10 550	- 36	1 306	—	2 224	10 772	12 996	- 2 747
5 498	12 875	- 100	188	—	2 818	14 644	17 462	- 7 337

0.90 Clientis Ltd

31	- 30	—	11 146	—	4 597	7 073	11 670	2 028
53	- 49	—	13 082	—	4 843	9 704	14 547	1 199
52	- 51	—	10 844	—	5 094	6 305	11 399	1 055
101	- 97	—	10 531	—	5 363	6 927	12 290	- 872

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.

⁴ Bis zum Jahr 2012 Geschäftsabschluss per 31. März, ab dem Jahr 2013 Geschäftsabschluss per 31. Dezember. Die Daten für das Jahr 2013 umfassen ein umstellungsbedingt verkürztes Geschäftsjahr von neun Monaten.

Until 2012, the financial year closed on 31 March. From 2013, the financial year closes on 31 December. The data for 2013 comprise a shortened financial year of only nine months to allow for this changeover.

65 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

Jahr	Jahresgewinn – Jahresverlust Profit for the year / loss for the year		Zwischen- ergebnis	Ausser- ordentlicher Ertrag ⁵	Ausser- ordentlicher Aufwand ⁵	Steuern	Jahresgewinn	Jahresverlust
Year	Abschrei- bungen auf dem Anlage- vermögen	Wertbe- richtigungen, Rückstellungen und Verluste	Result before extraordinary items and taxes	Extraordinary income ⁵	Extraordinary expenses ⁵	Taxes	Profit for the year	Loss for the year
	Depreciation and amortisa- tion of fixed assets	Value adjustments, provisions and losses						
	18	19	20	21	22	23	24	25

0.10 Schweizerische Nationalbank / Swiss National Bank

2011	36220	—	13 028 930	—	—	—	13 028 930	—
2012	34367	—	5 956 106	—	—	—	5 956 106	—
2013	38972	—	- 9 076 616	—	—	—	—	9 076 616
2014	37 555	—	38 312 879	—	—	—	38 312 879	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁶ / Central mortgage bond institute of the Swiss cantonal banks⁶

2011	—	—	3 514	—	—	—	3 514	—
2012	—	—	3 718	—	—	—	3 718	—
2013	—	—	2 128	—	—	—	2 128	—
2014	—	—	3 023	—	—	—	3 023	—

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

2011	1 374	—	47 437	42	6	—	47 473	—
2012	4 860	—	34 883	14	—	—	34 896	—
2013	1 713	—	35 888	4	—	—	35 892	—
2014	1 555	—	34 624	213	0	—	34 837	—

0.50 Entris Banking AG / Entris Banking Ltd

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	—
2013	1 468	3 407	9 800	2 022	—	621	11 201	—
2014	1 461	4 801	2 705	10 454	4 073	1 506	7 580	—

0.60 SIX SIS AG / SIX SIS Ltd

2011	4 261	8 359	15 342	919	—	3 652	12 608	—
2012	4 231	5 305	20 533	632	—	4 255	16 910	—
2013	3 488	1 433	38 423	4 271	1 530	8 588	32 577	—
2014	3 355	6 278	40 039	16 976	—	11 820	45 195	—

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

2011	—	—	180	4	—	- 366	550	—
2012	—	—	- 1 454	—	—	102	—	1 556
2013	—	—	- 2 747	—	—	145	—	2 892
2014	10 200	1	- 17 538	—	—	182	—	17 720

0.90 Clientis Ltd

2011	1 308	272	448	650	—	45	1 053	—
2012	94	944	161	—	—	61	100	—
2013	—	655	400	—	179	73	148	—
2014	100	490	- 1 462	1 673	—	69	142	—

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

0.10 Schweizerische Nationalbank / Swiss National Bank

1 001 500	12 027 430	—	—	—	—	—	—	—	—
1 001 500	4 954 606	—	—	—	—	—	—	—	—
—	—	- 9 076 616	—	—	—	—	—	—	—
2 001 500	36 311 379	—	—	—	—	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁶ / Central mortgage bond institute of the Swiss cantonal banks⁶

4 125	—	—	—	—	—	—	—	58	—
3 712	—	—	—	—	—	—	—	65	—
1 856	—	—	—	—	—	—	—	371	—
2 475	775	—	—	—	—	—	—	144	—

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

11 000	36 500	—	—	—	—	—	—	90	—
17 600	17 300	—	—	—	—	—	—	86	—
17 600	18 300	—	—	—	—	—	—	78	—
17 600	17 250	—	—	—	—	—	—	65	—

0.50 Entris Banking AG / Entris Banking Ltd

6 885	535	—	—	—	—	—	—	42	—
7 868	700	—	—	—	—	—	—	13	—
10 300	850	—	—	—	—	—	—	64	—
1 000	6 600	—	—	—	—	—	—	44	—

0.60 SIX SIS AG / SIX SIS Ltd

13 000	—	- 100	—	—	—	—	—	58	—
—	—	—	—	—	—	—	—	16 967	—
30 000	—	—	—	—	—	—	—	19 544	—
29 000	—	—	—	—	—	—	—	35 738	—

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

—	—	—	—	—	—	—	—	—	- 78
—	—	—	—	—	—	—	—	—	- 1 633
—	—	—	—	—	—	—	—	—	- 4 525
—	—	—	—	—	—	—	—	—	- 22 245

0.90 Clientis Ltd

—	1 053	—	—	—	—	—	—	51	—
—	100	—	—	—	—	—	—	51	—
—	148	—	—	—	—	—	—	51	—
—	143	—	—	—	—	—	—	50	—

⁵ Schweizerische Nationalbank: in den Jahren 1999 und 2000 inklusive wechsellkursbedingte Wertveränderungen.
Swiss National Bank: including exchange-rate related value adjustments in the years 1999 and 2000.

⁶ Bis zum Jahr 2012 Geschäftsabschluss per 31. März, ab dem Jahr 2013 Geschäftsabschluss per 31. Dezember. Die Daten für das Jahr 2013 umfassen ein umstellungsbedingt verkürztes Geschäftsjahr von neun Monaten.
Until 2012, the financial year closed on 31 March. From 2013, the financial year closes on 31 December. The data for 2013 comprise a shortened financial year of only nine months to allow for this changeover.

66 Personalbestand¹ Number of staff¹

Anzahl Personen / Number of persons

Jahres- ende End of year	Gesamtes Personal Total staff		Total
	männlich Men	weiblich Women	
		1	2
			3

0.10 Schweizerische Nationalbank / Swiss National Bank

2011	490	182	672
2012	504	197	701
2013	547	211	759
2014	571	222	792

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG² / Central mortgage bond institute of the Swiss cantonal banks²

2011	—	—	—
2012	—	—	—
2013	—	—	—
2014	—	—	—

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

2011	6	2	8
2012	7	2	9
2013	8	2	10
2014	7	1	8

0.50 Entris Banking AG / Entris Banking Ltd

2011	208	89	297
2012	214	89	303
2013	36	32	68
2014	41	31	72

0.60 SIX SIS AG / SIX SIS Ltd

2011	208	114	322
2012	196	106	302
2013	169	87	256
2014	200	106	306

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

2011	14	3	17
2012	12	2	14
2013	9	4	13
2014	6	3	9

0.90 Clientis Ltd

2011	17	6	23
2012	17	6	23
2013	15	9	23
2014	18	10	27

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
B8	3.10 Institute der RBA-Holding RBA Holding banks
B10	3.20 Übrige Regionalbanken und Sparkassen Other regional banks and savings banks
B12	4.00 Raiffeisenbanken Raiffeisen banks
B13	5.00 Übrige Banken Other banks
B13	5.12 Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute Banks that specialise in stock exchange, securities and asset management business
B15	5.14 Andere Banken Other banking institutions
B16	5.20 Ausländisch beherrschte Banken Foreign-controlled banks
B20	7.00 Filialen ausländischer Banken Branches of foreign banks
B22	8.00 Privatbankiers Private bankers
B22	8.20 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
Kom.	Kommanditgesellschaft Limited partnership
Kom.-AG	Kommanditaktiengesellschaft Partnership limited by shares
öff Anst	öffentlich-rechtliche Anstalt Public law institution
Stiftg	Stiftung Foundation
ZWN	Zweigniederlassung Branch office

0.00 Institute mit besonderem Geschäftskreis Institutions with a special field of business

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven * Reserves *	
				1	2	3
1907	Bern und Zürich	Schweizerische Nationalbank Swiss National Bank	AG St	25 000	84 278 134	561 201 859
2002	Bern	Clientis AG	AG	29 248	7 691	398 888
1964	Muri bei Bern	Entris Banking AG	AG	35 766	88 550	4 191 743
1988	Olten	SIX SIS AG	AG	26 000	86 400	6 471 553
1930	Zürich	Pfandbriefbank schweizerischer Hypothekarinstitute AG Mortgage bond bank of the Swiss mortgage institutions	AG	800 000	567 226	57 902 744
1931	Zürich	Pfandbriefzentrale der schweizerischen Kantonalbanken AG Central mortgage bond institute of the Swiss cantonal banks	AG	1 025 000	130 454	39 779 453
2003	Zürich	SIX x-clear AG	AG	30 000	84 560	1 076 485
		* Schweizerische Nationalbank: Swiss National Bank: davon Ausschüttungsreserve of which, Distribution reserve			27 518 834	
		Rückstellungen für Währungsreserven Provisions for currency reserves			56 759 300	

1.00 Kantonalbanken Cantonal banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1913	Aarau	Aargauische Kantonalbank	öff Anst ¹	200 000	551 480	22 928 867
1915	Altdorf UR	Urner Kantonalbank	öff Anst ¹	30 000	70 120	2 730 121
1899	Appenzell	Appenzeller Kantonalbank	öff Anst ¹	30 000	69 029	2 792 811
1899	Basel	Basler Kantonalbank	öff Anst ¹	254 150	675 168	27 603 099
1915	Bellinzona	Banca dello Stato del Cantone Ticino	öff Anst ¹	240 000	217 690	10 854 154
1834	Bern	Berner Kantonalbank AG	AG ^{3,4}	186 400	1 405 397	27 054 992
1870	Chur	Graubündner Kantonalbank	öff Anst ¹	245 934	606 583	20 402 972
1892	Fribourg	Banque Cantonale de Fribourg	öff Anst ¹	70 000	988 000	18 938 227
1816	Genève	Banque Cantonale de Genève	AG St ²	360 000	711 851	17 491 396
1884	Glarus	Glarner Kantonalbank	AG St ¹	115 000	84 962	4 475 375
1845	Lausanne	Banque Cantonale Vaudoise	AG St ³	86 062	2 223 986	41 287 655
1864	Liestal	Basellandschaftliche Kantonalbank	öff Anst ¹	217 000	658 860	21 759 158
1850	Luzern	Luzerner Kantonalbank AG	AG ^{1,4}	357 000	1 282 609	29 381 431
1883	Neuchâtel	Banque cantonale neuchâtoise	öff Anst ¹	100 000	247 813	9 979 042
1979	Porrentruy	Banque Cantonale du Jura SA	AG St ¹	42 000	86 952	2 574 996
1886	Sarnen	Obwaldner Kantonalbank	öff Anst ¹	28 000	144 292	4 052 676
1883	Schaffhausen	Schaffhauser Kantonalbank	öff Anst ¹	65 000	216 605	6 179 350
1890	Schwyz	Schwyzner Kantonalbank	öff Anst ¹	50 000	528 018	14 941 120
1917	Sion	Banque Cantonale du Valais	AG St ¹	150 000	495 786	13 178 037
1868	St. Gallen	St.Galler Kantonalbank AG	AG ¹	390 140	1 602 616	29 962 051
1879	Stans	Nidwaldner Kantonalbank	öff Anst ¹	47 500	96 292	4 004 633
1871	Weinfelden	Thurgauer Kantonalbank	öff Anst ¹	400 000	503 750	19 729 800
1892	Zug	Zuger Kantonalbank	AG St ¹	144 144	334 537	13 824 710
1870	Zürich	Zürcher Kantonalbank	öff Anst ¹	1 925 000	2 375 975	156 500 876

¹ Unbeschränkte Staatsgarantie.
Unlimited cantonal guarantee.

² Beschränkte Staatsgarantie.
Limited cantonal guarantee.

³ Keine Staatsgarantie.
No cantonal guarantee.

⁴ Privatrechtliche Aktiengesellschaft.
Joint-stock company under private law.

2.00 Grossbanken Big banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1998	Basel und Zürich	UBS AG	AG	384 456	40 068 944	777 892 834
1856	Zürich	Credit Suisse AG	AG	4 399 680	34 077 132	682 347 382

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	15 600	241 794
1879	Altstätten	Biene Bank im Rheintal Genossenschaft	G	6 500	27 760	864 224
1885	Balsthal	Clientis Bank im Thal AG	AG	1 325	11 330	292 472
1820	Bern	Bürgerliche Ersparniskasse Bern, Genossenschaft	G	—	20 597	317 166
1997	Bern	Valiant Bank AG	AG	153 800	1 526 313	25 161 438
1833	Cossonay	Caisse d'Epargne de Cossonay société coopérative	G	1 517	20 568	373 507
1829	Courtelary	Caisse d'Epargne CEC SA	AG	50	40 950	582 491
1889	Ebnat-Kappel	Clientis Bank Thur Genossenschaft	G	11 308	7 150	317 959
1851	Elgg	Zürcher Landbank AG	AG	3 810	23 635	687 913
1857	Glarus Süd	GRB Glarner Regionalbank Genossenschaft	G	7 400	13 667	488 739
1998	Hallau	BS Bank Schaffhausen AG	AG	7 400	46 350	1 085 649
1820	Horgen	BANK ZIMMERBERG AG	AG	20 000	24 597	896 741
1876	Huttwil	Bank Oberaargau AG	AG	9 000	63 850	1 198 815
1911	Kirchberg SG	Clientis Bank Toggenburg AG	AG	9 940	40 390	731 849
1836	Kirchleerau	Bank Leerau Genossenschaft	G	3 300	20 303	601 888
1834	Küttigen	Clientis Bank Küttigen-Erlinsbach AG	AG	1 400	23 032	526 178
1865	Le Chenit	CREDIT MUTUEL DE LA VALLEE SA	AG	1 200	10 530	178 197
1903	Männedorf	Regiobank Männedorf AG	AG	2 400	17 315	310 058
1870	Münsingen	SPAR + LEIHKASSE MÜNSINGEN AG	AG	7 000	46 210	1 293 133
1863	Oberstammheim	Leihkasse Stammheim AG	AG	1 600	14 200	371 946
1874	Oberuzwil	Clientis Bank Oberuzwil AG	AG	2 720	20 315	419 911
1829	Oftringen	Clientis Sparkasse Oftringen Genossenschaft	G	1 200	10 720	419 551
1903	Riggisberg	Spar+Leihkasse Riggisberg AG	AG	2 000	27 300	485 650
1874	Saanen	SB Saanen Bank AG	AG	2 400	43 888	1 201 620
1817	Schaffhausen	Ersparniskasse Schaffhausen AG	AG	3 200	36 735	787 344
1994	Schüpfheim	Clientis EB Entlebucher Bank AG	AG	11 000	34 344	798 114
1812	Schwyz	Sparkasse Schwyz AG	AG	12 100	83 785	1 753 356

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
1859	Sumiswald	Bernerland Bank AG	AG	9310	85055	1429635
1863	Tafers	Sparkasse Sense	Gem-l	600	16739	365798
1895	Thayngen	Spar- und Leihkasse Thayngen AG	AG	2000	23986	484053
1900	Triengen	Triba Partner Bank AG	AG	11000	57100	949133
1836	Uster	Bank BSU Genossenschaft	G	—	50100	957074
1816	Wädenswil	Sparcassa 1816 Genossenschaft	G	—	94400	1272308
1828	Wetzikon ZH	Clientis Zürcher Regionalbank Genossenschaft	G	—	141180	3338234
1868	Zürich	Lienhardt & Partner Privatbank Zürich AG	AG	2029	78864	747420
1904	Zuzwil SG	Bank in Zuzwil AG	AG	1800	8520	246825

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	1 096 075	22 065 623
1868	Au SG	Alpha RHEINTAL Bank AG	AG	14 750	79 100	1 815 798
1837	Aubonne	Caisse d'Épargne d'Aubonne société coopérative	G	—	17 265	325 444
1821	Bern	Bank EEK AG	AG	17 000	27 800	1 237 988
1825	Bern	Burgergemeinde Bern, DC Bank Deposito-Cassa der Stadt Bern	Gem-l	10 000	49 700	961 732
1851	Brienz BE	BBO Bank Brienz Oberhasli AG	AG	2 652	21 450	522 729
1939	Chermignon	Caisse d'Épargne et de Crédit Mutuel de Chermignon société coopérative	G	194	4 960	80 656
1837	Dielsdorf	Bezirks-Sparkasse Dielsdorf Genossenschaft	G	—	50 868	1 016 093
1837	Frutigen	Spar- und Leihkasse Frutigen AG	AG	8 000	77 050	1 300 587
1852	Interlaken	Bank EKI Genossenschaft	G	4 479	49 527	936 820
1868	Lenzburg	Hypothekbank Lenzburg AG	AG	21 600	308 000	4 548 469
1929	Leuk	Spar- und Leihkasse Leuk und Umgebung Genos- senschaft	G	397	1 982	22 927
1850	Lütterswil-Gächliwil	Spar- und Leihkasse Bucheggberg AG	AG	1 800	18 838	507 630
1926	Mühlethurnen	SPAR + LEHKASSE GÜRBEAL AG	AG	2 000	23 330	364 735
1828	Nyon	Caisse d'Épargne de Nyon société coopérative	G	1 200	28 600	324 637
1835	Rüeggisberg	Ersparniskasse Rüeggisberg Genossenschaft	G	1 072	11 000	298 364
1825	Schwarzenburg	Bank Gantrisch Genossenschaft	G	3 337	24 864	635 907
1994	Solothurn	Baloise Bank SoBa AG	AG	50 000	301 500	7 113 019
1819	Solothurn	Regiobank Solothurn AG	AG	15 000	130 320	2 429 506
1819	Speicher	Ersparniskasse Speicher	Stiftg	—	6 089	74 011
2002	St. Gallen	acervis Bank AG	AG	26 576	153 928	3 995 208
1811	St. Gallen	Vadian Bank AG	AG	15 000	13 100	488 032
1841	Thalwil	Bank Thalwil Genossenschaft	G	3 855	64 933	1 097 618
1826	Thun	AEK BANK 1826 Genossenschaft	G	—	247 878	3 411 383
1814	Vevey	Caisse d'Épargne Riviera, société coopérative	G	1 769	20 548	487 745

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
1929	Wynigen	Spar- und Leihkasse Wynigen AG	AG	900	12 850	212 801
1850	Zürich	Bank Sparhafen Zürich AG	AG	10 000	23 400	500 382

4.00 Raiffeisenbanken Raiffeisen banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1902	St. Gallen	Raiffeisen-Gruppe sowie 305 Raiffeisenbanken. Raiffeisen Group and 305 Raiffeisen banks.	G	747 742	11 226 337	185 702 864

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
1787	Basel	Bank La Roche & Co AG	AG	25 000	28 384	1 416 151
1813	Basel	Dreyfus Söhne & Cie. Aktiengesellschaft, Banquiers	AG	30 000	445 940	3 386 933
1968	Basel	Scobag Privatbank AG	AG	3 000	16 500	1 773 089
1991	Basel	Trafina Privatbank AG	AG	5 000	13 957	88 561
1903	Bellinzona	Società Bancaria Ticinese SA	AG	8 000	7 700	191 912
1992	Bern	Privatbank Von Graffenried AG	AG	10 000	8 900	272 372
1805	Carouge GE	Banque Pictet & Cie SA	AG	90 000	910 000	34 143 716
1987	Freienbach	ARVEST Privatbank AG	AG	3 000	13 900	47 353
1985	Freienbach	BZ Bank Aktiengesellschaft	AG	10 000	17 500	418 345
1989	Genève	Banque Baring Brothers Sturdza SA	AG	20 000	15 499	584 452
1999	Genève	Banque Cramer & Cie SA	AG	50 000	19 363	1 659 975
1988	Genève	Banque Genevoise de Gestion SA	AG	10 000	21 100	124 985
1798	Genève	Banque Lombard Odier & Cie SA	AG	100 000	304 000	17 614 048
1976	Genève	BANQUE MORVAL SA	AG	20 000	59 621	426 264
2009	Genève	Banque Pâris Bertrand Sturdza SA	AG	20 058	—	73 566
1995	Genève	Banque SYZ SA	AG	31 000	62 440	1 788 519
1991	Genève	CBH Compagnie Bancaire Helvétique SA	AG	32 000	5 803	2 021 635
1923	Genève	Edmond de Rothschild (Suisse) S.A.	AG	45 000	577 285	7 936 091
2004	Genève	GS Banque SA	AG	25 000	759	122 593
1997	Genève	Hyposwiss Private Bank Genève SA	AG	27 500	8 561	587 555
1819	Genève	Mirabaud & Cie SA	AG	30 000	73 487	3 377 527
2010	Genève	REYL & Cie SA	AG	11 500	1 668	511 533
1960	Genève	UNION BANCAIRE PRIVEE, UBP SA	AG	300 000	825 686	19 231 804
2001	Gland	Swissquote Bank SA	AG	34 500	59 873	3 644 497
1993	Küsnacht ZH	Bank am Bellevue AG	AG	25 000	12 500	273 462
1780	Lausanne	LANDOLT & CIE SA	AG	20 400	12 104	599 947
1998	Lugano	AXION SWISS BANK SA	AG	43 000	5 690	764 265

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
1994	Lugano	BANCA ARNER SA	AG	7 500	8 929	258 096
1926	Lugano	Edmond de Rothschild (Lugano) SA	AG	5 000	103 200	1 175 757
2010	Meyrin	Dukascopy Bank SA	AG	22 000	383	177 803
1815	Neuchâtel	Banque Bonhôte & Cie SA	AG	5 250	28 250	494 272
2009	St. Gallen	Notenstein Privatbank AG	AG	22 200	176 238	521 099
1991	Yverdon-les-Bains	Piguet Galland & Cie SA	AG	24 408	50 183	1 215 401
1979	Zug	MediBank AG	AG	8 000	13 113	69 056
1968	Zürich	Bank Hottinger & Cie AG	AG	20 283	3 186	366 658
1890	Zürich	Bank Julius Bär & Co. AG	AG	575 000	2 978 558	78 571 613
2008	Zürich	Bank von Roll AG	AG	18 000	18 000	317 311
1936	Zürich	Bank Vontobel AG	AG	149 000	303 618	12 187 577
2010	Zürich	Globalance Bank AG	AG	13 542	25 055	37 293
1932	Zürich	Maerki Baumann & Co. AG	AG	3 000	27 450	985 603
2001	Zürich	NPB Neue Privat Bank AG	AG	23 000	1 073	202 345
2009	Zürich	PHZ Privat- und Handelsbank Zürich AG	AG	11 002	10 502	51 916
1989	Zürich	Privatbank Bellerive AG	AG	10 000	7 421	321 380
1949	Zürich	Privatbank IHAG Zürich AG	AG	50 000	90 168	1 678 891
2000	Zürich	Private Client Bank AG	AG	20 000	6 430	108 809
2002	Zürich	Private Client Partners AG	AG	10 000	3 329	17 945
2006	Zürich	Sallfort Privatbank AG	AG	20 000	377	156 010

5.00 Übrige Banken Other banks

5.14 Andere Banken / Other banking institutions

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1927	Basel	Bank Coop AG	AG	337 500	426 390	16 238 970
1984	Basel	Freie Gemeinschaftsbank Genossenschaft	G	8 534	2 708	268 372
1934	Basel	WIR Bank Genossenschaft	G	18 684	276 599	4 647 784
2013	Bern	PostFinance AG	AG	2 000 000	4 682 294	120 446 142
2010	Grosshöchstetten	Swiss Bankers Prepaid Services AG	AG	10 000	56 316	476 925
2006	Horgen	Bank-now AG	AG	30 000	218 607	3 518 848
1952	Lugano	Cornèr Banca SA	AG	12 000	590 000	6 049 762
1989	Olten	Alternative Bank Schweiz AG	AG	66 044	12 642	1 585 978
2012	Zürich	Aquila & Co. AG	AG	2 500	14 425	134 850
2006	Zürich	InCore Bank AG	AG	12 000	6 113	264 177
1958	Zürich	Migros Bank AG	AG	700 000	1 213 000	40 846 357
2011	Zürich	Neue Helvetische Bank AG	AG	20 000	10 400	337 555
2006	Zürich	VZ Depotbank AG	AG	45 000	22 500	1 828 759

5.00 Übrige Banken Other banks

5.20 Ausländisch beherrschte Banken ¹ / Foreign-controlled banks ¹

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1909	Basel	Bank CIC (Schweiz) AG	AG	125 000	162 301	6 169 921
1841	Basel	Bank J. Safra Sarasin AG	AG	22 015	922 763	23 175 694
2001	Basel	LGT Bank (Schweiz) AG	AG	60 000	520 000	10 489 450
1986	Chêne-Bougeries	Barclays Bank (Suisse) SA	AG	150 000	5 261	4 470 520
1962	Genève	Arab Bank (Switzerland) Ltd.	AG	26 700	392 086	3 016 427
1988	Genève	Banco Santander (Suisse) SA	AG	75 000	37 500	1 931 904
1986	Genève	BankMed (Suisse) SA	AG	30 000	3 170	416 305
1934	Genève	BANQUE AUDI (SUISSE) SA	AG	25 000	35 300	1 414 659
1963	Genève	Banque de Commerce et de Placements SA	AG	75 000	94 574	2 678 728
2013	Genève	Banque du Léman SA	AG	36 000	—	31 729
1985	Genève	BANQUE HERITAGE SA	AG	13 867	28 615	1 014 768
1957	Genève	Banque Pasche SA	AG	42 000	29 617	370 130
2003	Genève	BANQUE PRIVÉE BCP (SUISSE) SA	AG	70 000	4 180	522 957
1999	Genève	BANQUE PROFIL DE GESTION SA	AG	14 431	54 738	182 720
1982	Genève	Banque Thaler SA	AG	20 000	12 500	399 823
1979	Genève	BLOM BANK (Switzerland) SA	AG	20 000	41 900	740 616
1872	Genève	BNP Paribas (Suisse) SA	AG	320 271	974 368	20 511 292
1990	Genève	CIM BANQUE SA	AG	30 000	7 114	655 943
1957	Genève	Crédit Agricole (Suisse) SA	AG	579 371	490 205	20 043 764
2000	Genève	Crédit Agricole Financements (Suisse) SA	AG	229 992	33 900	5 288 527
1987	Genève	Credit Europe Bank (Suisse) SA	AG	35 000	8 808	587 527
1980	Genève	Deutsche Bank (Suisse) SA	AG	100 000	693 667	13 927 598
1921	Genève	EFG Bank European Financial Group SA	AG	250 000	236 950	755 686
1994	Genève	HINDUJA BANQUE (SUISSE) SA	AG	27 500	92 934	939 711
1988	Genève	HSBC Private Bank (Suisse) SA	AG	708 480	688 879	29 441 089
2001	Genève	IDB (Swiss) Bank Ltd	AG	33 000	14 140	549 671
1980	Genève	J.P. Morgan (Suisse) SA	AG	59 904	93 331	10 608 538
1970	Genève	KBL (SWITZERLAND) LTD	AG	53 745	6 756	931 225

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
2002	Genève	Mitsubishi UFJ Wealth Management Bank (Switzerland), Ltd.	AG	65 000	950	184 198
2006	Genève	NBAD Private Bank (Suisse) SA	AG	100 000	—	938 413
1999	Genève	NBK Private Bank (Switzerland) Ltd	AG	15 000	3 897	647 877
2009	Genève	QNB Banque Privée (Suisse) SA	AG	150 000	—	570 949
1982	Genève	ROYAL BANK OF CANADA (SUISSE) SA	AG	82 000	19 145	2 152 513
1987	Genève	SOCIETE GENERALE Private Banking (Suisse) SA	AG	51 609	184 749	7 984 795
1999	Le Grand-Saconnex	Petercam Private Bank (Switzerland) SA	AG	12 000	8 379	165 641
2000	Lugano	Banca Aletti & C. (Suisse) SA	AG	15 000	750	130 780
2004	Lugano	BANCA CREDINVEST SA	AG	30 000	—	325 869
1958	Lugano	BANCA DEL CERESIO SA	AG	2 000	117 720	612 990
1961	Lugano	BANCA DEL SEMPIONE SA	AG	20 000	71 500	708 063
2001	Lugano	Banca Intermobiliare di Investimenti e Gestioni (Suisse) SA	AG	35 000	505	123 518
1995	Lugano	Banca Popolare di Sondrio (Suisse) SA	AG	150 000	125 915	4 368 510
1991	Lugano	BANCA ZARATTINI & CO. SA	AG	20 000	35 440	413 867
1873	Lugano	BSI SA	AG	1 840 000	—	20 226 108
2001	Lugano	INTESA SANPAOLO PRIVATE BANK (SUISSE) SA	AG	20 000	14 611	84 113
1958	Lugano	PKB PRIVATBANK SA	AG	16 000	255 000	3 103 469
1943	Lugano	SOCIETE GENERALE Private Banking (Lugano-Svizzera) SA	AG	20 000	78 300	900 286
2001	St. Gallen	Bankhaus Jungholz AG	AG	14 000	231	85 402
1997	St. Margrethen	Volksbank AG	AG	10 000	10 140	287 005
1848	Uznach	Bank Linth LLB AG	AG	12 401	343 348	5 864 946
1999	Zollikon	SAXO BANK (SCHWEIZ) AG	AG	26 000	8 485	663 134
1994	Zug	Bantleon Bank AG	AG	10 000	35 212	194 974
1995	Zürich	AP ANLAGE & PRIVATBANK AG	AG	10 000	10 380	341 160
2010	Zürich	Banco Itaú (Suisse) SA	AG	177 000	—	1 030 137
1976	Zürich	Bank Hapoalim (Schweiz) AG	AG	65 000	359 220	3 859 253

¹ Gemäss Bundesgesetz über die Banken und Sparkassen, Art. 3^{bis} und 3^{ter}.
Pursuant to art. 3^{bis} and art. 3^{ter}, Federal Law on Banks and Savings Banks.

5.00 Übrige Banken Other banks

5.20 Ausländisch beherrschte Banken ² / Foreign-controlled banks ²

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1989	Zürich	BANK MORGAN STANLEY AG	AG	120 000	60 000	6 714 601
2008	Zürich	bank zweiplus ag	AG	35 000	7 700	592 735
1981	Zürich	Banque Algérienne du Commerce Extérieur SA	AG	200 000	107 800	1 251 821
1985	Zürich	Banque Internationale à Luxembourg (Suisse) SA	AG	52 000	67 889	725 445
1984	Zürich	BBVA (Suiza) SA	AG	72 500	97 539	1 129 269
1988	Zürich	BERENBERG BANK (SCHWEIZ) AG	AG	5 000	29 700	810 550
1974	Zürich	BHF-BANK (Schweiz) AG	AG	10 000	31 930	332 334
2010	Zürich	Cembra Money Bank AG	AG	30 000	822 500	4 398 340
1982	Zürich	Citibank (Switzerland) AG	AG	100 000	47 836	2 225 988
1930	Zürich	Coutts & Co AG	AG	110 000	153 115	12 181 755
1996	Zürich	Dominick Company AG	AG	21 053	—	72 566
1975	Zürich	DZ PRIVATBANK (Schweiz) AG	AG	100 000	104 200	1 429 282
1969	Zürich	EFG Bank AG	AG	162 410	249 680	18 351 412
1995	Zürich	F. van Lanschot Bankiers (Schweiz) AG	AG	20 000	2 136	270 684
1965	Zürich	Falcon Private Bank AG	AG	120 000	129 925	3 467 671
1984	Zürich	Fibi Bank (Schweiz) AG	AG	35 000	14 725	380 350
1958	Zürich	FINTER BANK ZÜRICH AG	AG	45 000	18 400	447 454
1994	Zürich	Frankfurter Bankgesellschaft (Schweiz) AG	AG	75 000	44 600	1 387 770
1992	Zürich	Gazprombank (Schweiz) AG	AG	101 000	52 719	2 495 302
1992	Zürich	Goldman Sachs Bank AG	AG	80 000	242 761	689 813
1967	Zürich	Habib Bank AG Zürich	AG	150 000	276 986	5 333 472
1970	Zürich	Investec Bank (Switzerland) AG	AG	83 000	5 724	174 467
1970	Zürich	Jyske Bank (Schweiz) AG	AG	60 000	32 800	292 165
1995	Zürich	LBBW (Schweiz) AG	AG	3 000	603	40 602
1953	Zürich	Leumi Private Bank AG	AG	61 231	101 886	1 583 341
1996	Zürich	M.M. Warburg Bank (Schweiz) AG	AG	15 000	6 000	239 425
2000	Zürich	Mercantil Bank (Schweiz) AG	AG	45 500	555	195 539
1959	Zürich	Merrill Lynch Capital Markets AG	AG	112 000	56 000	404 322

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
2000	Zürich	Mizuho Bank (Schweiz) AG	AG	53 132	80 489	404 154
1988	Zürich	Nomura Bank (Schweiz) AG	AG	120 000	43 323	308 275
2012	Zürich	Quilvest (Switzerland) Ltd.	AG	20 000	3 425	453 803
1968	Zürich	Rothschild Bank AG	AG	10 330	307 800	3 940 394
1988	Zürich	Sberbank (Switzerland) AG	AG	118 750	106 251	691 158
1967	Zürich	Schroder & Co Bank AG	AG	60 000	67 700	2 056 004
1967	Zürich	UBL (Switzerland) AG	AG	20 000	1 025	123 500
1980	Zürich	UNITED MIZRAHI BANK (Switzerland) Ltd.	AG	20 000	1 925	221 567
1959	Zürich	VP Bank (Schweiz) AG	AG	20 000	23 986	1 149 362

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	18036	—	243 552
2007	Genève	EXANE DERIVATIVES, Paris, succursale de Genève	ZWN	—	—	12 443
2001	Genève	ING Belgique, Bruxelles, succursale de Genève	ZWN	65 000	—	10 299 894
1919	Genève	Lloyds Bank plc, Londres, succursale de Genève	ZWN	—	—	96 161
2005	Genève	NCG BANCO, S.A., La Corogne, succursale de Genève	ZWN	10 000	—	234 641
2000	Genève	Skandinaviska Enskilda Banken SA, Luxembourg, Geneva Branch	ZWN	—	—	351 705
2009	Genève	STRATEO, Genève, Succursale de Keytrade Bank SA, Bruxelles	ZWN	10 000	—	86 483
2000	Opfikon	UBS LIMITED, London, Swiss Branch, Opfikon	ZWN	—	277	988
1997	St. Gallen	Vorarlberger Landes- und Hypothekenbank Aktiengesellschaft, Bregenz, Zweig-niederlassung St. Gallen	ZWN	75 000	—	559 956
2004	Thal	Bank für Tirol und Vorarlberg Aktiengesellschaft, Innsbruck, Zweigniederlassung Staad	ZWN	—	—	759 774
2001	Zürich	Barclays Capital, Zurich Branch of Barclays Bank PLC, London	ZWN	—	—	17 224 265
2001	Zürich	BNP PARIBAS SECURITIES SERVICES, Paris, succursale de Zurich	ZWN	1 930	—	2 704 343
1963	Zürich	Citibank, N.A., Sioux Falls, Zurich Branch	ZWN	—	—	10 250 510
2002	Zürich	COMMERZBANK Aktiengesellschaft, Frankfurt am Main, Zweigniederlassung Zürich	ZWN	—	—	546 798
2000	Zürich	Deutsche Bank Aktiengesellschaft, Frankfurt a.M., Zweigniederlassung Zürich	ZWN	—	—	5 314 874
1990	Zürich	Habibsons Bank Limited, London, Zweig-niederlassung Zürich	ZWN	—	—	68 192
2010	Zürich	HSBC Bank plc, London, Zweigniederlassung Zürich	ZWN	10 000	—	1 136 304
1999	Zürich	Isbank AG, Frankfurt am Main (DE), Zweig-niederlassung Zürich	ZWN	—	—	16 894
2011	Zürich	J.P. Morgan Securities plc, London, Zweig-niederlassung Zürich	ZWN	—	—	32 219
1984	Zürich	JPMorgan Chase Bank, National Association, Columbus, Zurich Branch	ZWN	—	—	3 275 207
2010	Zürich	Newedge Group, Paris, Zurich Branch	ZWN	—	- 181	3 026

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1999	Zürich	Nordea Bank S.A., Luxemburg, Zweigniederlassung Zürich	ZWN	—	—	304969
2006	Zürich	RBC Investor Services Bank S.A., Esch-sur-Alzette, Zweigniederlassung Zürich	ZWN	10823	—	12412
1926	Zürich	Société Générale, Paris, Zweigniederlassung Zürich	ZWN	30000	—	4410055
2007	Zürich	State Street Bank GmbH, München, Zweigniederlassung Zürich	ZWN	—	—	591449
2009	Zürich	The Royal Bank of Scotland plc, Edinburgh, Zweigniederlassung Zürich	ZWN	—	—	708256
2003	Zürich	UniCredit Bank AG, München, Zweigniederlassung Zürich	ZWN	—	—	2284

8.00 Privatbankiers Private bankers

8.20 Privatbankiers, die sich nicht öffentlich zur Annahme fremder Gelder empfehlen / Private bankers who do not actively seek deposits from the public

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status
1920	Basel	Baumann & Cie	Kom.
1886	Basel	E. Gutzwiller & Cie. Banquiers	Kom.
1844	Genève	Bordier & Cie	Kom.
1845	Genève	Gonet & Cie	Kom.
1869	Genève	Mourgue d'Algue & Cie	Kom.
1998	Luzern	Reichmuth & Co	Kom.-AG
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		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

3.10 Institute der RBA-Holding / RBA Holding banks

Wegglassungen / Removals						
1879	Engelberg	Sparkasse Engelberg AG Das Institut wurde von der Sparkasse Schwyz AG, Schwyz, übernommen. The bank has been taken over by Sparkasse Schwyz AG, Schwyz.	AG	.	.	.

5.00 Übrige Banken / Other banks

5.12 Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute / Banks that specialise in stock exchange, securities and asset management business

Wegglassungen / Removals						
1958	Lugano	BANCA DEL CERESIO SA neu Gruppe 5.20. Now in category 5.20.	AG	2 000	117 720	612 990
1988	Zürich	AKB Privatbank Zürich AG Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.
1889	Zürich	Hyposwiss Privatbank AG Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.
1988	Zürich	Valartis Bank AG Das Institut wurde von der Banque Cramer & Cie SA, Genève, übernommen. The bank has been taken over by Banque Cramer & Cie SA, Genève.	AG	.	.	.
Neuaufnahmen / New entries						
1787	Basel	Bank La Roche & Co AG bisher Gruppe 8.20. Formerly category 8.20.	AG	25 000	28 384	1 416 151
1805	Carouge GE	Banque Pictet & Cie SA bisher Gruppe 8.20. Formerly category 8.20.	AG	90 000	910 000	34 143 716
1798	Genève	Banque Lombard Odier & Cie SA bisher Gruppe 8.20. Formerly category 8.20.	AG	100 000	304 000	17 614 048

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		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1819	Genève	Mirabaud & Cie SA bisher Gruppe 8.20. Formerly category 8.20.	AG	30 000	73 487	337 527

5.00 Übrige Banken / Other banks

5.14 Andere Banken / Other banking institutions

Wegglassungen / Removals

2010	Zürich	Bank Gutenberg AG Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.
------	--------	---	----	---	---	---

5.00 Übrige Banken / Other banks

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

Wegglassungen / Removals

1990	Genève	Standard Chartered Bank (Switzerland) SA Das Institut ist in Liquidation. The bank is in liquidation.	AG	.	.	.
1999	Pully	Banque Privée Espírito Santo SA Das Institut ist in Liquidation. The bank is in liquidation.	AG	.	.	.
2009	Zürich	Centrum Bank (Schweiz) AG Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.
1986	Zürich	Liechtensteinische Landesbank (Schweiz) AG Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.

Neuaufnahmen / New entries

2013	Genève	Banque du Léman SA	AG	36 000	—	31 729
1958	Lugano	BANCA DEL CERESIO SA bisher Gruppe 5.12. Formerly category 5.12.	AG	2 000	117 720	612 990

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

8.00 Privatbankiers / Private bankers

8.20 Privatbankiers, die sich nicht öffentlich zur Annahme fremder Gelder empfehlen / Private bankers who do not actively seek deposits from the public

Weglassungen / Removals			
1787	Basel	La Roche 1787, Komplementäre La Roche, Labhardt, Baumann, Gloor & Co neu Gruppe 5.12. Now in category 5.12.	Kom.
1805	Carouge GE	Pictet et Cie neu Gruppe 5.12. Now in category 5.12.	Kom.
1798	Genève	Lombard, Odier & Cie neu Gruppe 5.12. Now in category 5.12.	Kom.
1819	Genève	Mirabaud & Cie neu Gruppe 5.12. Now in category 5.12.	Kom.

Firmaänderungen Company name changes

Gruppe Category	Bisher Previously	Neu Now
5.12	Banca Privata Edmond de Rothschild Lugano SA, Lugano	Edmond de Rothschild (Lugano) SA, Lugano
5.12	Banque Bénédict Hentsch & Cie SA, Genève	GS Banque SA, Genève
5.12	Banque Privée Edmond de Rothschild SA, Genève	Edmond de Rothschild (Suisse) S.A., Genève
5.12	Banque Syz & Co SA, Genève	Banque SYZ SA, Genève
5.20	Banque Algérienne du Commerce Extérieur SA, Zurich, Zürich	Banque Algérienne du Commerce Extérieur SA, Zürich
5.20	Banque Audi (Suisse) SA, Genève	BANQUE AUDI (SUISSE) SA, Genève
7.00	CAIXA DE AFORROS DE GALICIA, VIGO, OURENSE E PONTEVEDRA, La Corogne, succursale de Genève, Genève	NCG BANCO, S.A., La Corogne, succursale de Genève, Genève
8.20	Baumann & Cie., Basel	Baumann & Cie, Basel
8.20	La Roche 1787, Komplementäre La Roche, Labhardt, Baumann, Gloor & Co, Basel	Bank La Roche & Co AG, Basel (5.12)
8.20	Lombard, Odier & Cie, Genève	Banque Lombard Odier & Cie SA, Genève (5.12)
8.20	Mirabaud & Cie, Genève	Mirabaud & Cie SA, Genève (5.12)
8.20	Pictet et Cie, Carouge GE	Banque Pictet & Cie SA, Carouge GE (5.12)

Schweizer Banken mit Filialen im Ausland ¹

Swiss banks with branches abroad ¹

Dornizil Domicile	Firma Company name	Filialen in Branches in
Basel und Zürich	UBS AG	Cayman, Chicago, Doha, Dubai, Hong Kong, Jersey, Labuan, London, Los Angeles, Miami, Mumbai, New York, San Francisco, Seoul, Singapore, Stamford, Stockholm, Sydney, Taipei, Tampa, Tokyo, Toronto
Basel	Bank J. Safra Sarasin AG	Hong Kong, Guernsey, Singapore
Bern und Zürich	Schweizerische Nationalbank	Singapore
Genève	Banque de Commerce et de Placements SA	Dubai, Luxembourg
Genève	BNP Paribas (Suisse) SA	Guernsey
Genève	Crédit Agricole (Suisse) SA	Hong Kong, Singapore
Genève	Edmond de Rothschild (Suisse) S.A.	Hong Kong
Genève	HSBC Private Bank (Suisse) SA	Guernsey, Hong Kong
Genève	UNION BANCAIRE PRIVEE, UBP SA	Jersey, London, Monaco, Nassau, Singapore
Lausanne	Banque Cantonale Vaudoise	Guernsey
Lugano	Banca Popolare di Sondrio (Suisse) SA	Monaco
Lugano	BSI SA	Nassau, Hong Kong, Bahrain
St. Gallen	St.Galler Kantonalbank AG	Lisbonne
Zürich	Bank Hapoalim (Schweiz) AG	Luxembourg
Zürich	Bank Julius Bär & Co. AG	Guernsey, Hong Kong, Singapore
Zürich	BANK MORGAN STANLEY AG	Hong Kong, Singapore
Zürich	Coutts & Co AG	Hong Kong, Monaco, Singapore
Zürich	Credit Suisse AG	Bahrain, Cayman, Dubai, Guernsey, Hong Kong, 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

Unless otherwise noted, the publications and other resources are available on the SNB website at www.snb.ch, *Publications*.

- Annual Report** The *Annual Report* is published at the beginning of April 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 English, and in August in German and French.
- 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. It is published at the end of March, June, September and December in German, French and English (the latter version available only on the SNB website at www.snb.ch, *Publications, Economic publications*).
- The report on business cycle trends from the vantage point of the SNB delegates is also available as a separate online document in German, French, Italian and English.
- Important monetary policy data** The SNB publishes important monetary policy data on its website on a weekly basis, including the SNB's reference interest rates, the Swiss Average Rates, as well as information on the sight deposits with the SNB and the minimum reserves. The data is available 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.
- Banks in Switzerland** *Banks in Switzerland* is a commented 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 in autumn in German, French and English.

Swiss Financial
Accounts

The report on the Swiss balance of payments and Switzerland's international investment position is published once a year in August. The report on the balance of payments reviews the development of economic transactions between residents and non-residents. The report on Switzerland's international investment position describes developments in foreign assets, foreign liabilities and Switzerland's net investment position.

Swiss Balance
of Payments,
Switzerland's
International
Investment Position,
Direct Investment

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 in December.

The reports are available in German, French and English.

During 2014, the balance of payments and the international investment position were aligned with the International Monetary Fund's (IMF) new international standards. For this reason and as an exception, there was no report on the balance of payments and the international investment position.

SNB Economic Studies and *SNB Working Papers* present articles on economic issues and research results at irregular intervals. They appear in one language only, as a rule in English. The *SNB Research Update*, which is published twice a year, provides an overview of the SNB's current research and information on its academic activities. It is available online, in English.

SNB Economic
Studies, SNB
Working Papers,
SNB Research
Update

The *Historical Time Series* publications examine various monetary policy themes from a long-term perspective and provide the associated data sets. They are 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 Italian and English; the German and French versions are out of print. All four language versions are available on the SNB website at www.snb.ch, *The SNB, History, Publications*.

The Swiss National
Bank 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

The Swiss National
Bank in Berne – an
illustrated chronicle

SNB's head office in Berne at Bundesplatz 1. The bilingual (German and French), illustrated book is available from GSK (www.gsk.ch). It is also available on the SNB website at www.snb.ch, *The SNB, History, Publications*.

The Swiss National Bank in Brief

The Swiss National Bank in Brief gives an overview of the SNB's tasks, its organisation and the legal basis of its activities. It is published in German, French, Italian and English.

Environmental report

The SNB's environmental report contains data and indicators on the National Bank's 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. It is available in German and French.

Speeches

The members of the Governing Board give speeches on monetary policy issues. These are available at www.snb.ch, *Suggested pages, Speeches*, and are usually published in German, French or English, with a summary in all three languages.

Glossary

The online glossary explains important terms from the world of finance and monetary policy. It is available in German, French, Italian and English at www.snb.ch.

Questions and answers

The online questions and answers deal with topics of importance to the SNB. They are available in German, French, Italian and English at www.snb.ch, *General public, Questions and answers*.

Iconomix

iconomix is the SNB's web-based educational programme. It offers a range of teaching resources that can be either downloaded or ordered. Although it is aimed at teachers of economics and humanities at upper secondary schools, it is open to anyone interested in finding out more about the subject. iconomix is available in full in German and French, and partially in Italian and English, at www.iconomix.ch.

Further resources

What is money really about? 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.

The Swiss National Bank and that vital commodity: money is a brochure explaining the SNB and its tasks. It is suitable as a teaching aid for older secondary school students and for vocational training students as well as for anybody generally interested in the SNB.

An "A to Z" of the Swiss National Bank is an SNB glossary of important central banking terms.

The information in these publications as well as the publications themselves are available via the SNB website at www.snb.ch, *Publications, Publications about the SNB, The world of the National Bank*.

The National Bank and money is a short film (available on DVD) illustrating the characteristics of money.

The National Bank and its monetary policy is a short film (available on DVD) describing how the SNB conducts its monetary policy on a daily basis and explaining the principles behind that monetary policy.

All the material in this section ('Further resources') is available in German, French, Italian and English.

Swiss National Bank, Library

E-mail: library@snb.ch

Telephone: + 41 58 631 11 50

Postal address: P.O. Box, 8001 Zurich

Address: Fraumünsterstrasse 8, 8022 Zurich

Laupenstrasse 18, 2nd floor, 3008 Berne

Obtainable from

Keyword index

Figures indicated below refer to the relevant table numbers.

A

Amounts due (assets)
From banks
By country 32
By currency 25
By legal status of institution 17
Domestic and foreign 24
Interbank claims 29
Listed in the balance sheet 4, 5, 63
From customers
By canton 13
By country 32
By currency 25
By legal status of institution 17
By location of property 13
Domestic and foreign 24
Domestic customers 14
Listed in the balance sheet 4, 5, 63
From foreign countries 24, 26, 27, 32, 38
Amounts due (liabilities)
To banks
By country 32
By currency 25
By legal status of institution 23
Domestic and foreign 24
Interbank liabilities 29
Listed in the balance sheet 18, 19, 64
To customers
By canton 13
By country 32
By currency 25
By domicile 13
By interest rate 54, 57
By legal status of institution 23
Domestic and foreign 24
Domestic customers 14
Listed in the balance sheet 18, 19, 64
To foreign countries 24, 26, 27, 32, 38
Amounts due arising from money market instruments (*cf.*
Money market instruments)
Account, vested benefit 24
Accrued expenses and deferred income 18, 23, 24, 64
Accrued income and prepaid expenses 4, 17, 24, 63
Adjustments (*cf.* Value adjustments)
Appropriation / Distribution of profit 40, 41, 42, 65
Assets
Bank office reporting entity 31
By country 32
By currency 25, 27
By legal status of institution 17
Domestic and foreign 24, 26, 27
Listed in the balance sheet 4, 5
Of institutions with a special field of business 63
Tangible fixed assets 4, 5, 17, 24, 25, 63

B

Balance sheet (*cf.* Assets or Liabilities)
Balance sheet total 1, 2, 5, 19
Banking operations (income, expenses) 40, 41, 65
Banknotes (*cf.* Liquid assets)
Bank office reporting entity, balance sheet 31
Banks
By canton 49, 50
Institutions with a special field of business 63, 64, 65, 66
Number of institutions
By balance sheet total 2
By legal status of institution 3
Offices 48, 49, 50
Benefit accounts, vested 24
Bills of exchange 7
Bills, treasury bills 7, 9, 24
Bond issues (*cf. also* Cash bonds)
By interest rate 54, 61
By legal status of institution 23
Convertible bonds 18, 23, 24, 64
Listed as asset 9, 15
Listed as liability 18, 19, 24, 25, 64
Off-balance-sheet item 38b, 38c
Branches, bank 48, 49, 50

C

Cantons (*cf. also* Public law institutions) 13, 49, 50
Cantonal institutions 3, 17, 23, 41
Capital 18, 23, 24, 64
Dotation capital 42
Unpaid capital 4, 17, 24, 63
Cash bonds
By interest rate 54, 59
Listed in the balance sheet 18, 19, 23, 24, 25, 64
Central bank (*cf.* Swiss National Bank)
Central government (*cf.* General government)
Central mortgage bond institute 63, 64, 65, 66
Cheques 7
Claims
From fiduciary transactions 36, 38
From repo transactions 28a
From lending transactions 28a
Mortgages (*cf.* Mortgage loans)
Clearing houses, credit balances with 6
Coins (*cf.* Liquid assets)
Collective investment institutions 38a, 38c
Collective investment schemes 15, 38b, 38c
Commercial banks (for categorisation of Swiss banks,
cf. 'Explanatory notes', section 4 'Bank categories')
Commission business 40, 41, 65
Commitment credits 39

Figures indicated below refer to the relevant table numbers.

C

- Companies
 - Financial 15, 16, 38a, 38c
 - Insurance 38a, 38c
 - Joint-stock 3, 17, 23, 41
 - Manufacturing 15, 16
- Confederation, Swiss (*cf.* Public law institutions)
- Consumer credit lending 8
- Contingent liabilities 39
- Convertible bonds 18, 23, 24, 64
- Cooperatives 3, 17, 23, 41, 42
- Corporations (*cf.* Companies)
- Country (*cf.* Geographical breakdown)
- Credit (*cf.* *also* Lending) 8
- Credit balances on Swiss postal accounts 6
- Currency
 - Fiduciary transactions 36
 - Listed in the balance sheet 24, 25, 27, 29, 31
 - Securities holdings 38a, 38b
- Currency forward contracts (*cf.* Forward contracts)
- Currency swaps 34
- Custody accounts 38a, 38b, 38c
- Customer deposits (*cf.* *also* Amounts due to customers, Fiduciary transactions, Custody accounts) 14, 19, 54

D

- Deferred income and accrued expenses 18, 23, 24, 64
- Deposits
 - By customers (*cf.* Customer deposits)
 - With the SNB, sight 6, 24
- Depreciation 40, 41, 65
- Derivatives 34
- Directors' fees (*cf.* Emoluments)
- Distribution / Appropriation of profit 40, 41, 42, 65
- Dividends 40, 41, 42, 65
- Domestic business
 - Fiduciary transactions 36
 - Interbank claims and liabilities 29
 - Listed in the balance sheet 24, 26, 27, 28, 28a
 - Mortgages (*cf.* Mortgage loans)
 - Participating interest 16
 - Securities 15

E

- Emoluments 40, 41, 65
- Entris Banking Ltd 63, 64, 65, 66
- Equity
 - Listed in the balance sheet 18, 19, 23, 25, 64
- Exchange, bills of 7
- Expenses 40, 41, 43, 65
- Extraordinary income and expenses 40, 41, 65

F

- Fees, directors' (*cf.* Emoluments)
- Fiduciary transactions 36, 37, 38
- Financial corporations 15, 16, 38a, 38c
- Financial investments 4, 5, 17, 24, 63
- Foreign banks (*cf.* Categories 5.20 and 7.00 in section B and in most section A tables)
- Foreign business
 - By country 32, 38
 - Fiduciary transactions 36, 38
 - Interbank claims and liabilities 29
 - Listed in the balance sheet 24, 26, 27, 28, 28a
 - Mortgages (*cf.* Mortgage loans)
 - Participating interest 16
 - Securities 15
- Foreign currency (*cf.* Currency)
- Funds, investment (*cf.* Collective investment schemes)
- Futures (*cf.* Forward contracts)

G

- Geographical breakdown
 - Assets and liabilities shown in the balance sheet 32
 - Fiduciary transactions 38
- Government (*cf.* General government, Cantons, Public law institutions)
- Gross profit 40, 41, 65

H

- Holdings of securities in bank custody accounts 38a, 38b, 38c

I

- Income 40, 41, 65
- Income, net 40, 41
- Income statement 40, 41, 65
- Investment fund units (*cf.* Collective investment schemes)
- Investments, financial 4, 5, 17, 24, 63
- Institutions
 - Cantonal 3, 17, 23, 41
 - Municipal 3, 17, 23, 41, 42
 - With a special field of business 63, 64, 65, 66
- Insurance companies 38a, 38c
- Interbank claims and liabilities (*cf.* *also* Amounts due from or to banks) 29
- Interest business 40, 41, 65
- Interest rates
 - Asset items (individual) 53, 561, 562
 - Bond issues 54, 61
 - Cash bonds 54, 59
 - Customer deposits 54, 57
 - Liability items (individual) 54, 571

Figures indicated below refer to the relevant table numbers.

Mortgage bond issues 62
Mortgage loans 53, 56
Irrevocable commitments 39

J

Joint-stock companies 3, 17, 23, 41

L

Legal status of institution
Balance sheet, by legal status 17, 23
Income statement, by legal status 41
Number of institutions, by legal status 3

Lending

Abroad 32
Consumer credit lending 8
Mortgages (*cf.* Mortgage loans)
To domestic public law institutions 9

Lending transactions 25, 28a

Liabilities

Balance sheet 18, 19
Bank office reporting entity 31
By currency 25, 27
By legal status of institution 23
Domestic and foreign 24, 26, 27
For calls on shares and other equities 39
From money market instruments (*cf.* Money market instruments)
From fiduciary transactions 36, 38
From repo transactions 28a
From lending transactions 28a
Geographical breakdown 32
Of institutions with a special field of business 64

Liechtenstein, Principality of 13

Liquid assets 4, 5, 6, 17, 24, 25, 63

Loans (*cf. also* Lending)

Central mortgage institutions
By legal status of institution 23
Listed in the balance sheet 18, 19, 22, 24, 25, 64

Local authorities (*cf.* Cantons or Public law institutions)

Loss

In the income statement 40, 41, 65
Listed in the balance sheet 18, 23, 24, 64

M

Manufacturing companies 15, 16

Money market instruments

Assets 4, 5, 7, 17, 24, 25, 32, 63
Liabilities 18, 19, 23, 24, 25, 64

Mortgage bond bank 63, 64, 65, 66

Mortgage bonds 15

By interest rate 62

Mortgage loans

Annual increases and decreases, domestic 10
By canton 13
By legal status of institution 17
By location of property 13
By rate of interest 53, 56
Domestic 10
Domestic and foreign 24
First, second and third mortgages 11a
Listed in the balance sheet 4, 5, 17, 25, 63

Municipalities (*cf.* Public law institutions)

Municipal institutions 3, 17, 23, 41, 42

N

Net income 40, 41, 65

Non-balance-sheet business (*cf.* Off-balance-sheet business)

O

Off-balance-sheet business

Contingent liabilities 39
Fiduciary transactions 36, 37, 38
Holdings of securities in bank custody accounts 38a, 38b, 38c
Open transactions 39

Offices, bank 48, 49, 50

Reporting entity 31, 38a, 38b, 38c

Operating expenses 40, 41, 65

Options 34

Overseas banks (*cf.* Foreign banks)

P

Participating interests

By domestic and foreign securities 16
Income from 40, 41, 65
Listed in the balance sheet 4, 5, 17, 24, 25, 63

Pension funds 38a, 38c

Pension provision, tied 24

Personnel expenses 43

Portfolio, securities (*cf.* Securities)

Postal accounts, credit balances on 6

Precious metals

By legal status of institution 17
Contingent liabilities 39
Domestic and foreign 24, 28, 38
Fiduciary transactions 36, 38
Listed in the balance sheet 4, 24, 25, 27, 28, 63

Prepaid expenses and accrued income 4, 17, 24, 63

Principality of Liechtenstein 13

Private bankers (*cf.* Category 8.00 in section B and in most section A tables)

Profit (*cf. also* Net income) 40, 41, 42, 65
Appropriation / Distribution of 40, 41, 42, 65
Carried forward 18, 23, 24, 40, 41, 64, 65

Figures indicated below refer to the relevant table numbers.

Provision, tied pension 24

Provisions

Listed in the balance sheet 18, 23, 24, 64

In the income statement 40, 41, 65

Public law institutions

Amounts due arising from money market instruments 7

Cantonal institutions 3, 17, 23, 41

Lending to domestic public law institutions 9

Municipal institutions 3, 17, 23, 41, 42

Securities 15

Public sector (*cf.* Public law institutions)

R

Remuneration, directors' (*cf.* Emoluments)

Reporting entity, bank office 31, 38a, 38b, 38c

Repo transactions 25, 28a

Repurchase agreement (*cf.* Repo transactions)

Rescriptions 7, 9, 24

Reserves

In the income statement 40, 41, 65

Listed in the balance sheet 18, 23, 24, 64

Return (*cf.* Interest rate)

Revenue (*cf.* Income)

S

Savings (*cf.* Amounts due to customers)

Securities

By country 32

By currency 25

Domestic and Foreign securities 24

Holdings in bank custody accounts 38a, 38b, 38c

In the income statement 40, 41, 65

Listed in the balance sheet 4, 5, 9, 15, 17, 63

Off-balance-sheet 38a, 38b, 38c

Participating interests 16

Securities lending transactions 25, 28a

Services, net profit / loss from 40, 41, 65

Shares 15, 16, 38b, 38c

Sight deposits with the SNB 6, 24

SIX SIS Ltd 63, 64, 65, 66

SIX x-clear Ltd 63, 64, 65, 66

Staff, number of 51, 52, 66

Swaps 34

Swiss National Bank 6, 24, 63, 64, 65, 66

T

Tangible fixed assets 4, 5, 17, 24, 25, 40, 63

Taxes 40, 41, 65

T-bills (*cf.* Treasury bills)

Term deposits (*cf.* Fiduciary transactions *or* amounts due to customers)

Tied pension provision 24

Total assets (*cf.* Balance sheet total)

Trading, result from trading activities 40, 41, 65

Treasury bills 7, 9, 24

U

Units, investment fund (*cf.* Collective investment schemes)

V

Value adjustments

In the income statement 40, 41, 65

Listed in the balance sheet 18, 23, 24, 64

Vested benefit accounts 24

W

Warrant issues 18, 23, 24, 64

Y

Yield (*cf.* Interest rate)

Published by

Swiss National Bank
Statistics
P.O. Box, CH-8022 Zurich
Telephone +41 58 631 00 00

Further information

publications@snb.ch

Languages

German, French and English

Design

Interbrand Ltd, Zurich

Printed by

Neidhart + Schön AG, Zurich

Date of publication

June 2015

ISSN 1661-6995 (printed version)

ISSN 1661-9420 (online version)

Accessing SNB publications

Swiss National Bank publications are available at www.snb.ch, *Publications*.

Publication dates are listed at www.snb.ch, *Media, Time schedule*.

Many of the publications are available in printed form, either as single copies or in subscription, from:

Swiss National Bank, Library
P.O. Box, CH-8022 Zurich
Telephone +41 58 631 11 50
Fax +41 58 631 50 48
E-mail: library@snb.ch

Copyright ©

The Swiss National Bank (SNB) respects all third-party rights, in particular rights relating to works protected by copyright (information or data, wordings and depictions, to the extent that these are of an individual character).

SNB publications containing a reference to a copyright (© Swiss National Bank/SNB, Zurich/year, or similar) may, under copyright law, only be used (reproduced, used via the internet, etc.) for non-commercial purposes and provided that the source is mentioned. Their use for commercial purposes is only permitted with the prior express consent of the SNB.

General information and data published without reference to a copyright may be used without mentioning the source.

To the extent that the information and data clearly derive from outside sources, the users of such information and data are obliged to respect any existing copyrights and to obtain the right of use from the relevant outside source themselves.

Limitation of liability

The SNB accepts no responsibility for any information it provides. Under no circumstances will it accept any liability for losses or damage which may result from the use of such information. This limitation of liability applies, in particular, to the topicality, accuracy, validity and availability of the information.

© Swiss National Bank, Zurich/Berne 2015

Die Banken in der Schweiz Banks in Switzerland

Beilage: Internet-Tabellen

Alle folgenden Dokumente werden nur im Internet publiziert,
in der gedruckten Fassung fehlen diese Tabellen.

Enclosed: Internet tables

All of the following tables are published on the SNB website only.
They are not included in the printed version.

561 Forderungen gegenüber inländischen Banken – auf CHF lautend, nach dem Zinssatz ¹ Amounts due from domestic banks, in CHF, by rate of interest ¹

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

In Millionen Franken / In CHF millions

Jahres- ende End of year	0 –1/4%	1/4 –1/2%	1/2 –3/4%	3/4 –1%	1 –1 1/4%	1 1/4 –1 1/2%	1 1/2 –1 3/4%	1 3/4 –2%	2 –2 1/4%	2 1/4 –2 1/2%	2 1/2 –2 3/4%	2 3/4 –3%
	1	2	3	4	5	6	7	8	9	10	11	12
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
2013	17 897	2 222	1 592	2 222	1 270	334	798	675	756	459	219	192
2014	19 967	2 225	2 287	2 225	1 121	279	774	572	684	401	184	172

Jahres- ende	3 -3 1/4%	3 1/4 -3 1/2%	3 1/2 -3 3/4%	3 3/4 -4%	4 -4 1/4%	4 1/4 -4 1/2%	4 1/2 -4 3/4%	4 3/4 -5%	5 -6%	6 -7%	7 -8%	8% und mehr	Total
End of year	13	14	15	16	17	18	19	20	21	22	23	8% or more 24	25
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
2013	302	387	197	63	18	11	0	—	83	0	0	2	29 698
2014	268	367	186	57	17	11	0	—	15	1	0	2	31 814

¹ Inklusive bilanzierte auf CHF lautende nicht-monetäre Forderungen aus dem Leih- und Repogeschäft.
Including non-monetary balance sheet claims in CHF from lending and repo transactions.

562 Forderungen gegenüber inländischen Kunden – auf CHF lautend, nach dem Zinssatz ¹ Amounts due from domestic customers, in CHF, by rate of interest ¹

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

In Millionen Franken / In CHF millions

Jahres- ende End of year	Unter 1% Less than 1%	1–1¼%	1¼–1½%	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%
	1	2	3	4	5	6	7	8	9	10	11
2010	38600	7182	4979	5073	4619	4543	4414	6526	6617	5492	3965
2011	34939	7703	4592	5908	4754	5192	6001	6538	6342	4469	3496
2012	47678	8854	5061	6821	5884	5945	5525	6061	5932	4097	2979
2013	55807	9359	6649	8203	6851	6192	6889	6710	5493	3795	2746
2014	54684	8293	7610	8411	7212	5991	6007	5913	4722	3288	2320

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
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	6 203	126 338
2013	2 507	1 837	1 341	628	895	1 040	4 398	810	330	6 070	138 551
2014	2 390	1 639	1 035	541	927	1 263	3 905	612	259	5 818	132 840

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 Zinssatz ¹ Amounts due to domestic banks, in CHF, by rate of interest ¹

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

In Millionen Franken / In CHF millions

Jahres- ende End of year	0 –1/4%	1/4 –1/2%	1/2 –3/4%	3/4 –1%	1 –1 1/4%	1 1/4 –1 1/2%	1 1/2 –1 3/4%	1 3/4 –2%	2 –2 1/4%	2 1/4 –2 1/2%	2 1/2 –2 3/4%	2 3/4 –3%
	1	2	3	4	5	6	7	8	9	10	11	12
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
2013	23 291	2 116	2 021	2 197	1 860	518	1 092	782	797	631	274	133
2014	25 992	2 933	2 467	2 252	1 477	418	926	758	743	480	213	127

Jahres- ende	3 -3 1/4%	3 1/4 -3 1/2%	3 1/2 -3 3/4%	3 3/4 -4%	4 -4 1/4%	4 1/4 -4 1/2%	4 1/2 -4 3/4%	4 3/4 -5%	5 -6%	6 -7%	7 -8%	8% und mehr	Total
End of year	13	14	15	16	17	18	19	20	21	22	23	8% or more 24	25
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
2013	256	426	104	77	125	61	7	—	1	3	6	2	36 779
2014	202	388	88	73	183	11	—	—	0	0	0	0	39 730

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.