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General overview

Page

	Commentary
11	Banks in Switzerland – key developments in 2010
17	Explanatory notes on the banking statistics
	Tables
	Banks
A2	Balance sheet total
A12	Assets
A54	Liabilities
A68	Breakdown by domestic and foreign categories
A104	Geographical breakdown
A116	Derivative financial instruments
A117	Fiduciary business
A126	Securities holdings in bank custody accounts
A132	Contingent liabilities and other off-balance sheet transactions
A136	Income statement
A164	Equity and liquidity
A174	Offices
A181	Number of staff
A186	Average rates of interest for selected balance sheet items
A190	Distribution of selected balance sheet items, by rate of interest
A213	Institutions with a special field of business
	Information on reporting institutions
B1	List of banking institutions covered by the Swiss banking statistics
B23	Changes in institutions included in the banking statistics
B27	Company name changes
B28	Swiss banks with branches abroad
	Additional information
B29	Publications
B33	Keyword index

Contents in detail

Commentary

Page

	Banks in Switzerland – key developments in 2010
11	1. Balance sheet business
12	2. Derivative financial instruments and off-balance-sheet transactions
14	3. Income statement
15	4. Equity and liquidity
15	5. Offices
15	6. Number of staff
16	7. Average rate of interest and distribution by rate of interest
	Explanatory notes on the banking statistics
17	1. Definitions
19	2. Legal basis
19	3. Financial reporting regulations
20	4. Bank categories
24	5. Institutions with a special field of business
26	6. Number of banks subject to reporting requirements; additions and removals
26	7. Surveys
29	8. Comments on the historical comparability of the statistics
35	9. Banks in Switzerland on the SNB website
35	10. Websites

Tables

Page	Table
9	Conventions used in this yearbook and notes

Banks

Balance sheet total

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

Assets

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

Liabilities

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

Breakdown by domestic and foreign categories

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

Geographical breakdown

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

Derivative financial instruments

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

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

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

Information on reporting institutions

List of banking institutions covered by the Swiss banking statistics

B2	0.00	Institutions with a special field of business
B3	1.00	Cantonal banks
B4	2.00	Big banks
	3.00	Regional banks and savings banks
B5	3.10	RBA Holding banks
B7	3.20	Other regional banks and savings banks
B9	4.00	Raiffeisen banks
	5.00	Other banks
B10	5.11	Commercial banks
B11	5.12	Banks that specialise in stock exchange, securities and asset management business
B13	5.13	Institutions in the fields of consumer credit lending, hire purchase and other consumer finance
B14	5.14	Other banking institutions
B15	5.20	Foreign-controlled banks
B20	7.00	Branches of foreign banks
	8.00	Private bankers
B22	8.10	Private bankers who actively seek deposits from the public
B22	8.20	Private bankers who do not actively seek deposits from the public
B23		Changes in institutions included in the banking statistics
B27		Company name changes
B28		Swiss banks with branches abroad

Additional information

Page	Table
B29	Publications
B33	Keyword index

Conventions used in this yearbook

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

Notes

Rounding differences

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

Further information

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The cut-off date for the tables was 27 May 2011.

SNB website

Banks in Switzerland on the SNB website

The tables published in *Banks in Switzerland* are also available on the SNB website at www.snb.ch, *Publications*, *Banks in Switzerland*, and are updated annually.

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

Banks in Switzerland – key developments in 2010

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

1. Balance sheet business

In 2010, the aggregate balance sheet total for all banks in Switzerland rose by 1.7% to CHF 2,714.5 billion. Balance sheet totals increased at banks with a domestic business focus, such as cantonal banks (4.5%), Raiffeisen banks (5.5%) and regional and savings banks (4.1%). Domestic balance sheet items rose accordingly – both for assets and liabilities. Assets were up by 5.2% to CHF 1,262.7 billion, while liabilities increased by 3.0% to CHF 1,288.8 billion. In the case of foreign balance sheet items, the situation on the two sides of the balance sheet differed. Although assets again declined (by 1.1% to CHF 1,451.8 billion), liabilities rose slightly (by 0.6% to CHF 1,425.7 billion). Foreign balance sheet items were strongly affected by currency movements. About 90% of these items are held in foreign currencies, half of them in US dollars and one-quarter in euros. In 2010, the US dollar depreciated by 9.0% against the Swiss franc, while the euro was 15.7% down against the Swiss currency.

Domestic *mortgage claims* were up by 4.6% to CHF 758.2 billion; in 2009 they had risen by 5.2%. The fact that mortgage rates remained exceptionally low contributed to this growth. A particularly high increase in mortgage claims was recorded by cantonal banks (5.8%), regional and savings banks (5.1%) and Raiffeisen banks (8.1%). In the domestic market, other loans granted to private households and non-financial corporations rose slightly. In total, however, *claims against domestic customers* declined by 8.7% to CHF 162.5 billion.² *Claims against foreign customers* fell by 4.2% to CHF 354.8 billion.

Claims against banks rose by 1.1% to CHF 601.8 billion. Although *claims against foreign banks* decreased by 1.2% to CHF 517.8 billion, *claims against domestic banks* rose by 17.9% to CHF 84.1 billion. Investment in *money market instruments* issued by domestic borrowers rose considerably (by CHF 25.2 billion to CHF 50.4 billion), an increase that was attributable to purchases of SNB Bills by banks. By contrast, holdings of *money market instruments* issued by foreign borrowers dropped by CHF 39.1 billion to CHF 92.8 billion. In total, investment in *money market instruments* declined by 8.8% to CHF 143.3 billion. *Liquid assets* were up by 13.9% to CHF 106.1 billion. This advance was due to an increase in US dollar holdings by foreign central banks: overall, these rose by CHF 13.1 billion to CHF 41.4 billion.

Balance sheet total

Assets

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

² Due to the merger of a bank with a subsidiary, the following items have been substantially affected: *Domestic claims against customers*, *Other liabilities towards customers – domestic*, *Participating interests*, *Depreciation of tangible assets* and *Total eligible capital*. Cf. '8. Comments on the historical comparability of the statistics' in 'Explanatory notes on the banking statistics'.

Trading portfolios rose by 0.6% to CHF 207.0 billion and *financial investments* increased by 11.9% to CHF 146.4 billion. *Participating interests* were up by 39.7% to CHF 61.1 billion.³

Liabilities

Since 2007, interest rate considerations have been causing customers to deposit more of their funds in savings and sight deposits and to reduce their time deposits. Once again, in 2010, *liabilities towards customers in the form of savings and deposits* increased (by 7.2% to CHF 456.7 billion), as did *sight deposits* (by 2.7% to CHF 571.2 billion). *Time deposits* declined further, amounting to CHF 360.8 billion at the end of 2010.⁴ As in 2009, liabilities in the form of *medium-term bank-issued notes* decreased (–18.7% to CHF 36.1 billion), with cantonal banks again recording a sharp decline (–30.2%), as did the Raiffeisen banks (–17.0%). However, liabilities arising from *medium-term bank-issued notes* increased at the big banks (by 5.5%).

Liabilities towards banks were down by 0.9% to CHF 500.9 billion, with *liabilities towards domestic banks* dropping by 7.9% to CHF 92.1 billion and *liabilities towards foreign banks* almost unchanged, increasing by 0.8% to CHF 408.9 billion. *Bonds and loans by central mortgage bond institutions* rose by 6.7% to CHF 360.0 billion. Outstanding *bonds* increased for both domestic business (by 21.0% to CHF 42.0 billion) and foreign business (by 4.2% to CHF 248.6 billion). Liabilities arising from *money market instruments* issued domestically rose by CHF 0.5 billion to CHF 2.2 billion, while the corresponding foreign liabilities were up by CHF 28.1 billion to CHF 89.2 billion. In total, liabilities arising from *money market instruments* increased by CHF 28.6 billion to CHF 91.4 billion.

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

Derivative financial instruments

At CHF 49.4 trillion, the contract volume of derivative financial instruments was almost unchanged from 2009. Derivative financial instruments are divided into trading and hedging instruments. The first category is clearly dominant with a share of over 99%. With a share of 96.5%, the big banks are the major players in the derivative financial instrument business.

In terms of contract volume, *interest rate derivatives* are the most important category of derivative financial instruments. In 2010, their contract volume remained more or less unchanged (–0.6% to CHF 35.4 trillion). Their *positive replacement values* decreased by 3.8% while the *negative replacement values* were down by 2.8%. The contract volume for the second-largest category, *foreign exchange derivatives*, was also relatively steady, with a 1.0% increase to CHF 10.4 trillion. However, *positive replacement values* rose by 26.9%, while *negative replacement values* soared by 32.3%. In the case of *credit derivatives*, the contract volume fell by 8.2% to CHF 2.6 trillion, with both *positive replacement values* and *negative replacement values* dropping by about 30%. The contract volume and replacement values for derivatives on *equity/index-related products* moved in different directions – while the contract volume rose significantly (by CHF 298.5 billion to CHF 767.3 billion), *positive replacement values* were down by 12.3% and *negative replacement values* by 12.7%.

³ Cf. footnote 2.

⁴ Cf. footnote 2.

Fiduciary funds managed by banks declined by 19.1% to CHF 201.8 billion. This was due, on the one hand, to exchange rate developments. On the other hand, persistently low money market interest rates affected customer investment behaviour. Fiduciary funds invested in both Swiss francs and euros declined by more than 30%, while those in US dollars fell by some 14%. The currency breakdown altered accordingly, with the share of funds invested in euros decreasing significantly to 28.9% at the end of 2010, compared to 33.8% at the end of 2009. The share of fiduciary funds invested in Swiss francs was down from 7.7% to 6.1%, while that in US dollars rose from 44.6% to 47.2%.

The drop was recorded for both domestically-sourced fiduciary funds (-23.4%) and those originating from abroad (-18.1%). The decline in fiduciary funds from advanced economies was just as pronounced (-21.8%) as that from offshore financial centres (-18.0%) and emerging economies (-20.0%).

In 2010, customer holdings of securities in bank custody accounts declined by 1.3% to CHF 4,452.9 billion, compared to 2009, when a substantial increase had been recorded (12.4%). Although most share prices rose, this only partially offset the fall in the valuation of foreign currency securities holdings due to exchange rate developments. Overall, investments in US dollars fell by 0.3% and those in euros by 14.5%. By contrast, securities holdings in Swiss francs recorded a 2.9% increase. The share of securities held in euros amounted to some 21%, as did that in US dollars; about half of the holdings were in Swiss francs.

Securities held in custody accounts

The holdings of *bonds* declined (by 5.5% to CHF 1,227.3 billion), as did those of *structured products* (by 8.3% to CHF 208.5 billion). Investments in *shares*, by contrast, increased (by 0.8% to CHF 1,539.8 billion), as did those in *collective investment schemes* (by 1.7% to CHF 1,327.3 billion). The most significant growth was recorded in *money market instruments* (up 6.2% to CHF 121.2 billion). Although holdings of *money market instruments* issued by foreign borrowers declined considerably (by CHF 39.2 billion to CHF 66.9 billion), those issued by domestic borrowers were up substantially (by CHF 46.3 billion to CHF 54.3 billion). This increase was attributable to purchases of SNB Bills by domestic and foreign investors. At 34.6% of the total, *shares* remained the most important category of securities.

Resident custody account holders held 46.3% of securities, while *non-resident custody account holders* held 53.7%. The holdings of *resident custody account holders* were up by 1.9% to CHF 2,063.1 billion, while their non-resident counterparts declined by 3.8% to CHF 2,389.9 billion. In the case of *resident custody account holders*, the *institutional customers*, in particular, recorded a particularly strong increase (by 4.4% to CHF 1,306.9 billion). Where *non-resident custody account holders* are concerned, *commercial customers* experienced a significant drop in their holdings (by 9.5% to CHF 163.4 billion), while those of *private customers* also fell substantially (by 9.4% to CHF 672.8 billion). Securities held by *non-resident institutional customers* were only slightly down (by 0.6% to CHF 1,553.6 billion). *Institutional customers* were less affected by exchange rate developments due to the fact that a relatively large proportion of their holdings was invested in Swiss francs.

3. Income statement

Annual profit and annual loss

Of the 320 banks covered, 267 recorded an annual profit (2009: 276) and 53 an annual loss (2009: 49). The total annual profit for all the banks rose by CHF 5.1 billion to CHF 13.8 billion, while the total annual loss amounted to CHF 3.1 billion (CHF 6.3 billion in 2009). Both the total annual profit and the total annual loss for all the banks were affected to a major degree by the results of the big banks. An increase in annual profits was achieved by cantonal banks (+10.9%), private bankers (+4.2%) and the other banking institutions category (+22.9%), in particular.

Gross profit

Profit from ordinary banking operations (gross profit) increased by CHF 6.2 billion to CHF 18.9 billion. The increase is attributable to *net trading income* for the big banks category. While *net interest income* rose slightly, *net income from commission business and services* again declined.

Net interest income

Net interest income rose by 1.7% to CHF 19.8 billion. Although *interest and discount income* again decreased (by 16.8% to CHF 38.8 billion), as did *interest and dividend income* from trading portfolios (by 9.1% to CHF 5.9 billion), *interest expenses* also declined significantly (by 23.8% to CHF 27.6 billion). Together with the rise in *interest and dividend income* from financial investments (up by 5.8% to CHF 2.7 billion), this resulted in higher *net interest income* overall.

Net income from commission business and services

Once again *net income from commission business and services* was down, by 3.5% to CHF 24.9 billion in 2010, continuing the declining trend that had commenced in 2007. The fall in *commission income from securities trading and investment business* (-3.4% to CHF 25.2 billion), in particular, contributed to this development. *Commission income from other services* also decreased (by 2.4% to CHF 3.2 billion), while *commission income from lending business* rose slightly (by 2.2% to CHF 1.9 billion). *Commission expenses* fell by 0.6% to CHF 5.3 billion.

Net trading income

Net trading income rose by CHF 8.3 billion to CHF 11.8 billion. This was attributable to the big banks category, where *net trading income* increased significantly. For all other bank categories, *net trading income* was down on the previous year's result.

Other ordinary net income

In 2010, *other ordinary net income* fell by 9.8% to CHF 5.0 billion. The two major items within *other ordinary net income* – *income from participating interests* and *miscellaneous ordinary net income* – moved in opposite directions. While *income from participating interests* rose (by CHF 0.7 billion to CHF 3.0 billion), *miscellaneous ordinary net income* fell (by CHF 1.3 billion to CHF 5.5 billion). Both of these trends were dominated by the big banks.

Staff expenses and general overheads

Staff expenses rose by 3.2% to CHF 29.2 billion. The branches of foreign banks recorded particularly strong increases (7.7%), as did big banks (5.6%) and private bankers (4.3%). *Wages and salaries* were up by 4.0%; staff numbers climbed by 1.7%. Both in Switzerland and abroad, *wages and salaries* rose faster than staff numbers. In Switzerland, *wages and salaries* were up by 1.5% while personnel rose by 0.4%. Abroad, *wages and salaries* increased by 12.1% and staff numbers by 7.9%.

General overheads remained almost unchanged, increasing by 0.7% to CHF 13.3 billion.

Consequently, in 2010, *administrative expenses* rose by 2.4% to CHF 42.5 billion.

Depreciation of tangible assets rose by CHF 4.5 billion to CHF 9.4 billion. The substantial increase is attributable to one big bank.⁵ The *value adjustments, provisions and losses* item fell considerably by CHF 3.1 billion to CHF 1.7 billion.

Extraordinary income doubled from CHF 3.2 billion to CHF 6.2 billion, an increase that was partly attributable to the cancellation of value adjustments on participating interests.

**Depreciation,
value adjustments
and provisions**

Extraordinary income

4. Equity and liquidity

Both *required capital and eligible capital* declined in 2010. While *required capital* fell by 3.2% to CHF 73.9 billion, *eligible capital* dropped by 6.3% to CHF 159.7 billion.⁶ Consequently, *excess capital* was down by 8.9% to CHF 85.8 billion.

Equity

In the fourth quarter of 2010, the required liquid funds amounted to CHF 232.8 billion (Q4 2009: CHF 199.4 billion); the available liquid funds came to CHF 434.0 billion (CHF 463.1 billion), thereby reducing the *excess cover* from CHF 263.7 billion to CHF 201.2 billion. The *liquidity ratio* declined from 232.2% to 186.5%.

Liquidity

5. Offices

In 2010, the number of banks in Switzerland (excluding institutions with a special field of business) declined from 325 to 320. Ten banks were taken over by other banks and one bank was wound up. Six new banks were established. Take-overs and new establishments mainly involved stock exchange banks, foreign-controlled banks and branches of foreign banks. Three banks were reallocated to another bank category. Within the regional and savings banks category, five banks withdrew from RBA Holding.

6. Number of staff

In terms of full-time equivalents, staff numbers were up by 2,206 (1.7%) to 132,013. In particular, recruitment of staff abroad increased (up 1,751 or 7.9% to 24,013). This increase was almost entirely attributable to the big banks. However, in Switzerland, the big banks reduced personnel. A rise in the number of employees in Switzerland was recorded by the cantonal banks and the other banking institutions category, in particular. Overall, staff numbers in Switzerland were up by 454 (0.4%) to 108,000 employees. The number of employed men rose by 1,087 (1.3%), while the number of women in employment was up by 1,119 (2.3%). The proportion of female employees was 37.9%.

⁵ Cf. footnote 2.

⁶ Cf. footnote 2.

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

At the end of 2010, the *average rate of interest on domestic mortgage claims* in Swiss francs, weighted by the holdings,⁷ was 2.6%, corresponding to a fall of 22 basis points. The rate of interest decreased for all bank categories, with the decline ranging between 18 and 23 basis points. The *average rate of interest on claims against domestic customers* in Swiss francs rose by 5 basis points to 2.7%. This increase is attributable to the big banks, the only bank category where the average rate of interest on claims against customers increased – by 21 basis points to 1.8%. The other bank categories recorded decreases ranging between 16 and 39 basis points. The average rate of interest lay between 2.5% and 4.7%.

For liability items in Swiss francs, the *average rate of interest on liabilities in the form of savings and deposits*, weighted by the holdings, fell by 12 basis points to 0.7%. Decreases were recorded for all bank categories, with the big banks registering the greatest decline, at 30 basis points. The *average rate of interest on sundry liabilities towards domestic customers* remained almost unchanged, at 0.4%. A significant decline was recorded for the *rate of interest on liabilities arising out of medium-term bank-issued notes*, which dropped by 37 basis points to 2.1%. The *average rate of interest on liabilities arising out of bonds, warrant issues and convertible bonds* also fell substantially, by 60 basis points to 2.4%.

There were diverging developments in the *rate of interest on claims against domestic banks* and that on *liabilities towards domestic banks*, weighted by the holdings. While the *average rate of interest on claims against domestic banks* declined by 13 basis points to 0.4%, the *rate of interest on liabilities towards domestic banks* was up by 7 basis points to 0.6%.

⁷ Not comparable with the reference interest rate for tenancies. For the reference rate for tenancies, only banks in Switzerland whose domestic mortgage claims in Swiss francs exceed a total amount of CHF 300 million are required to report data.

Explanatory notes on the banking statistics

1. Definitions

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

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

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

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

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

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

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

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

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

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

Banks

Institutions required to report data

Geographic criteria

Economic criteria

Reporting entities

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

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

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

**Definition
of reporting entities**

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

Consolidation

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

**Raiffeisen banks
– a special case**

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

**Country breakdown
for on and
off-balance-sheet items**

Some tables distinguish between on and off-balance-sheet positions in Switzerland and other countries (domestic and foreign). As a rule, the differentiation is made according to the domicile principle, i.e. the place of residence or business of the creditor, the debtor or – in the case of investments in securities – the issuer. However, special criteria apply to:

- Claims and liabilities arising from interbank business with respect to branches of foreign banks in Switzerland, which are counted as domestic business.
- Banknotes and coins, which are classified according to the location of the banknotes and coins.
- Claims against customers secured by mortgages, which are classified according to the location of the pledged property.
- Real estate, which is classified according to the location of the property.
- Securities issued by banks themselves, which are classified by location of issue.

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

2. Legal basis

Pursuant to art. 14 para. 1 of the Federal Act on the Swiss National Bank (NBA),⁴ the SNB may collect the statistical data required for it to fulfil its statutory tasks and monitor developments on the financial markets. In the National Bank Ordinance (NBO),⁵ the SNB determines what data are to be provided and with what frequency (art. 15 para. 3 NBA).

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 (see also section 1, *Definitions: Geographic criteria*).

3. Financial reporting regulations

This publication is based mainly on the data contained in the banks' annual accounts (balance sheet, income statement, notes). Banks are required to observe the principles laid down in art. 24 Banking Ordinance, when drawing up their annual accounts. The Swiss Financial Market Supervisory Authority (FINMA)⁷ is responsible for interpreting this ordinance and publishing its interpretation in the guidelines on bank accounting and financial reporting regulations (FINMA-RS 08/2).^{8, 9} Accordingly, this publication uses the breakdowns and terminology contained in the relevant laws, ordinances and guidelines.¹⁰

Orderly reporting and FINMA-RS 08/2

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.

Revised minimum grouping requirements

⁴ SR 951.11

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

⁶ SR 0.951.951.4

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

⁸ Until the end of 2008, BAG-SFBC.

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

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

4. Bank categories

Creation of bank categories

To ensure that it can meet its publication duties without infringing on its duty of confidentiality, the Swiss National Bank groups the data it collects into bank categories. The categories are defined by the SNB and are based on a number of different characteristics such as business focus, geographic scope of activities and legal status, although no explicit criteria are specified.

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

Cantonal banks (category 1.00)

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

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

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

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

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

Big banks (category 2.00)

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

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

Legal status: Private joint-stock companies.

Trade association: –

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

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

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

Geographic scope of activities: Regional.

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

Trade association: The association of Swiss regional banks (RBA) was established in 1971, and most of the banks in this category then joined the association. The RBA Holding was created in 1994. Its membership is decentralised and autonomous. RBA Holding services are available to assist members in back-office operations.¹¹ 14 banks withdrew from the RBA Holding with effect from 1 January 2006. Most of them combined to form the Esprit interest group. In 2010, 41 banks belonged to the RBA Holding.

In 2004, Clientis Group was established as a collaborative venture by about 30 medium-sized and smaller RBA banks together with Clientis Ltd. The Clientis Group is organised legally in the form of a simple partnership, with Clientis Ltd carrying out the executive functions. It provides members with access to money and capital markets, as well as centralised support and transaction services.¹² In 2010, a total of 22 banks still belonged to Clientis Group.

Special features: –

Business focus: The Raiffeisen banks focus mostly on traditional interest rate business with mortgages and corporate loans, on the one hand, and customer savings and deposits, on the other.

**Raiffeisen banks
(category 4.00)**

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

Legal status: Cooperative.

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

Special features: Since 2000, data provided by Raiffeisen Switzerland is reported together with data from the Raiffeisen banks and the group companies, rather than under the category of institutions with a special field of business.

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

**Other banks
(category 5.00)**

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

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

**Commercial banks
(category 5.11)**

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

Geographic scope of activities: Mainly domestic.

Legal status: Private joint-stock companies.

Trade association: Since 1981, the Association of Swiss Commercial and Investment Banks has represented the interests of the banks in this category.

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

**Stock exchange banks
(category 5.12)**

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

Geographic scope of activities: International.

Legal status: Private joint-stock companies.

Trade association: Since 1981, the Association of Swiss Commercial and Investment Banks has represented the interests of the banks in this category.

Special features: –

**Consumer credit banks
(category 5.13)**

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

Geographic scope of activities: Domestic or regional.

Legal status: Private joint-stock companies.

Trade association: –

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

**Other banking
institutions
(category 5.14)**

Business focus: –

Geographic scope of activities: –

Legal status: –

Trade association: –

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

**Foreign-controlled banks
(category 5.20)**

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

Geographic scope of activities: International.

Legal status: Almost exclusively private joint-stock companies.

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

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

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

Business focus: –

Geographic scope of activities: –

Legal status: –

Trade association: –

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

**Finance companies
(category 6.00)**

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

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

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

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

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

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

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

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

Geographic scope of activities: International and domestic.

Legal status: Sole proprietorships, limited and general partnerships.

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

Special features: Private bankers who do not actively seek deposits may waive the statutory transfers to reserve funds, since the partners are jointly and severally liable. In addition, they are not required to publish either annual or interim financial statements.

**Private bankers
(category 8.00)**

¹³ Art. 3bis para. 3 Banking Act.

¹⁴ SR 952.111

5. Institutions with a special field of business

The following institutions perform key functions in the Swiss banking industry. They are listed separately because of their special fields of operation.

Swiss National Bank

As an independent central bank, the Swiss National Bank (SNB) pursues a monetary policy that serves the interests of the country as a whole.¹⁵ It also regulates money circulation, facilitates payments transactions and advises the federal government on currency matters.

When the Federal Constitution was revised in 1891, the Confederation was granted the exclusive right to issue banknotes. In 1905 the SNB was established, commencing operations two years later, and the right to issue banknotes was transferred to the SNB. The SNB is a special-statute joint-stock company whose purpose, activity and organisation are governed by the National Bank Act. The cantons, the cantonal banks and other public law corporations and institutions hold more than half of the SNB share capital. The Swiss Confederation does not hold any share capital.

The revised National Bank Act has been in force since May 2004. The revised version includes a detailed description of the SNB's constitutional mandate. Pursuant to art. 5 of the Federal Act on the Swiss National Bank (NBA),¹⁶ the SNB pursues a monetary policy serving the interests of the country as a whole. It is required to ensure price stability and take due account of economic developments. In this respect it has the following tasks: to provide the Swiss franc money market with liquidity, to ensure the supply and distribution of cash, to facilitate and secure the operation of cashless payment systems, to manage the currency reserves and contribute to the stability of the financial system. It also participates in international cooperative organisations in the monetary field and provides banking services to the Swiss Confederation.

The SNB's statistical activities are now covered by the revised National Bank Act (art. 14 et seq. NBA, in particular). Under these provisions, the SNB may collect all the statistical data it requires for fulfilling its mandate. The SNB has specified the requisite surveys in the Implementing Ordinance relating to the Federal Act on the Swiss National Bank (NBO).¹⁷

Central mortgage bond institute and mortgage bond bank

The purpose of the central mortgage bond institutions is to arrange long-term mortgage loans for real estate owners at interest rates which are as constant and favourable as possible.¹⁸ Two institutions have the right to issue mortgage bonds – the mortgage bond bank of the Swiss mortgage institutions established in 1930 and the central mortgage bond institute of the Swiss cantonal banks founded a year later. Both institutions are joint-stock companies with their head offices in Zurich. Swiss legislation attaches specific duties to membership of the mortgage bond bank of the Swiss mortgage institutions, while all cantonal banks, without any exception, have the right to membership of their institute, and also exercise this right.

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

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

¹⁷ SR 951.131

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

The central mortgage bond institutions limit their business activities to issuing mortgage bonds and investing the proceeds in the form of loans to members. Although loans may also be granted to non-members, statutory provisions stipulate certain conditions that must be fulfilled in such cases.

The objective of Entris Banking Ltd (until 2007, RBA Central Bank) is to increase the profitability of the RBA banks and other financial service providers by bundling business volume and engaging in joint purchasing operations. In addition, it takes care of liquidity equalisation between RBA banks and manages sight deposit accounts, thereby securing the requisite liquidity at the SNB and PostFinance for all payment transactions.

Entris Banking Ltd

Clientis Ltd and its shareholders – some 30 medium-sized and smaller RBA banks – make up the Clientis Group. As a contractual group, the purpose of the Clientis Group is to enhance the competitive performance of its member banks and improve their refinancing opportunities. Clientis Ltd has had a bank licence since 2005 and is responsible for direction as well as strategic and financial management within the Clientis Group. It also guarantees member banks' liabilities.

Clientis Ltd

In the Swiss financial market, SIX SIS Ltd¹⁹ effects securities transactions and performs a collective custody function with respect to both domestic and international securities. SIX x-clear Ltd²⁰ provides clearing services for stock exchanges as a central counterparty.

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

¹⁹ Until August 2008, SIS SegalInterSettle AG.

²⁰ Until August 2008, SIS x-clear AG.

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

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 31.12.2009	Additions	Removals	Total at 31.12.2010
1.00 Cantonal banks	24	–	–	24
2.00 Big banks	2	–	–	2
3.00 Regional banks and savings banks	70	5	6	69
4.00 Raiffeisen banks	1	–	–	1
5.12 Stock exchange banks	49	4	6	47
5.14 Other banking institutions	9	1	–	10
5.20 Foreign-controlled banks	123	5	6	122
7.00 Branches of foreign banks	33	1	2	32
8.00 Private bankers	14	–	1	13
Total	325	16	21	320

A detailed list of all institutions included in this publication, together with the institutions removed or added during the year under review, may be found from page B1 onwards. The numbers in each bank category, as well as additions and removals for previous years, may be found on the Swiss National Bank website, www.snb.ch, under *Publications, Banks in Switzerland*.²¹

7. Surveys

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

Comprehensive year-end statistics

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

Balance sheet data are grouped by residual maturity, most important currencies (CHF, USD, EUR) and customer registered office or residence (inside or outside Switzerland).

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

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

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

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

²¹ See also section 9, *Banks in Switzerland on the SNB website*.

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

Finally, reporting includes additional data such as number of staff employed and number of offices.

Reporting entity: In principle, institutions report under the parent company reporting entity. Table 31 is the only table with data for the bank office reporting entity.

Institutions required to report data: In principle, all banks are subject to reporting requirements (320 banks).

If a bank's foreign assets and liabilities exceed CHF 1 billion (83 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 (320 banks).

Frequency: Annually

Table: 34

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

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

Survey on securities holdings

Reporting entity: Bank office

Institutions required to report data: A full sample survey including the SNB²² is conducted once a year (321 banks).

Frequency: Annually

Tables: 38a, 38b and 38c.

Comments: –

Capital adequacy reporting

Content of survey: As part of the capital adequacy requirements, banks report eligible and required capital.

Reporting entity: Parent company

Institutions required to report data: Banks in categories 1.00 to 5.00 are required to report (288 banks).

Frequency: Quarterly

Table: 44a

Comments: The survey is conducted on behalf of FINMA. The Ordinance on Capital and Risk Distribution for Banks and Securities Traders (Capital Ordinance)²³ came into effect on 1 January 2007. Through this ordinance, the Capital Accord passed by the Basel Committee on Banking Supervision (Basel II) was transformed into national law. Since 2009, capital adequacy reporting by all banks has complied with the revised framework (Basel II). Previously, some banks had been making submissions in line with the previous capital adequacy reporting framework (Basel I). Detailed explanations may be found on the FINMA website, www.finma.ch.

Liquidity statement

Content of survey: In the liquidity statement, banks report liquid funds and short-term liabilities in accordance with the provisions laid down in banking legislation.

Reporting entity: Parent company

Institutions required to report data: 299 banks are required to report.²⁴

Frequency: Quarterly

Table: 45

Comments: The liquidity statement is based on art. 4 Banking Act and art. 16 et seq. Banking Ordinance, and contains the same information as that presented in the previous 'Liquidity ratio II (total liquidity)', which applied until the end of 2004. The only change is in the designation of individual items that have been adapted to conform to current linguistic conventions. Additional information is published by FINMA on its website, www.finma.ch.

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

²³ SR 952.03

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

8. Comments on the historical comparability of the statistics

This section discusses the most important methodological modifications to the time series published in this volume. The series with breaks have been grouped under the following three headings: changes to accounting procedures, legal requirements or other revisions, modifications to bank categories, changes in the list of countries. Within each group, the breaks are arranged chronologically, going back to the year 1996, at the earliest.

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

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

In 2009, the table on capital adequacy reporting (table 44a) was based, for the first time, on the Ordinance on Capital and Risk Distribution for Banks and Securities Traders. Through this ordinance, the new Capital Accord passed by the Basel Committee on Banking Supervision (the Basel II accord) was transformed into national law. The transition provisions stipulated that, in 2007 and 2008, capital adequacy reporting by banks and securities traders could be carried out in accordance with either Basel II or Basel I. From the 2009 reporting year, capital adequacy reporting for all banks was based on the Basel II provisions. Owing to the differences in content between Basel I and Basel II, the changeover means that certain sub-items in the table on capital adequacy reporting for the years prior to 2009 cannot be presented.

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

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

Changes to accounting procedures, legal requirements or other revisions
Restructuring measures within a bank

Change at Credit Suisse

Capital adequacy reporting under Basel II

Netting of cash collateral at UBS

Adjustment in off-balance-sheet business

The Federal Act on Collective Capital Investment Schemes (CISA)²⁵ entered into force on 1 January 2007, superseding the Federal Act on Investment Funds of 18 March 1994. In addition to the contractually-based investment funds that have existed to date, the CISA regulates new legal forms for collective investment schemes. The innovations include investment companies with variable capital (SICAVs) and limited partnerships for collective capital investments. Moreover, the CISA covers investment companies with fixed capital (SICAFs), unless they are listed on the stock exchange and are accessible to all investors.

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

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

Changes in the
liquidity requirements

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

Revisions to data
collection procedures
for the survey on
securities holdings

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

²⁵ SR 951.31

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

The changes introduced in the new consumer credit legislation²⁶ that came into effect on 1 January 2003 necessitated a number of modifications to collection procedures for consumer credit data. These included a new definition of consumer credits in place of the former definition used by the SNB. As of **2005**, the survey covers utilised consumer credit lending (cf. table 8), which is deemed to encompass all loans that must be reported to the information office under articles 25–27 of the Federal Act on Consumer Credit (as per article 1 of the same act).

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

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

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

In essence, the *other assets* and *other liabilities* items in the balance sheet contain the positive or negative replacement values of certain derivative financial instruments outstanding on the date to which the balance sheet relates. In certain clearly defined circumstances, institutions required to report data may offset these assets against the corresponding liabilities (this is referred to as 'netting').²⁹

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

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

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

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

Introduction of minimum reserve requirements

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

Netting of other assets and other liabilities at UBS

Full-time equivalents used to calculate staff numbers

New accounting procedure for interest business at UBS

²⁶ SR 221.214.1, Federal Act on Consumer Credit.

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

²⁸ Over the years, non-monetary claims and liabilities arising from lending and repo transactions have not been recorded systematically either in the balance sheet or under off-balance-sheet business.

Readers wishing to obtain a better picture of the changes that have occurred should consult the following sections in these explanatory notes: *Credit Suisse and Credit Suisse First Boston switch to US-GAAP; Adjustment of balance sheet data to include lending and repo transactions; New accounting procedures for repo transactions.*

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

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

Adjustment of balance sheet data to exclude lending and repo transactions³¹

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

New accounting procedure for repo transactions³¹

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

SNB uses repo transactions as a new monetary policy instrument

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

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

In **1996**, all banks were required to submit annual accounts in accordance with the revised SFBC³² accounting requirements for the first time. Since then, various business transactions have been recorded differently and stated in more detail. In most cases it has been possible to link the new figures to previous ones, thus allowing for the publication of uninterrupted time series. However, in a few individual cases comparison with data for previous years is not possible. In these cases, data are published only from 1996 onwards. More detailed information on the changes can be found on the FINMA website, www.finma.ch, or in *Die Banken in der Schweiz/Les banques suisses 1996* (German/French only).

The BAG-SFBC³³ were partially revised in 1998, 1999, 2000 and 2003. However, these revisions had only a minimal impact on the data. Here, too, more detailed information may be found on the FINMA website, www.finma.ch.

Modifications to bank categories

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

Reclassification of EFG Bank Ltd

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

³¹ Over the years, non-monetary claims and liabilities arising from lending and repo transactions have not been recorded systematically either in the balance sheet or under off-balance-sheet business. Readers wishing to obtain a better picture of the changes that have occurred should consult the following sections in these explanatory notes: *Credit Suisse and Credit Suisse First Boston switch to US-GAAP*; *Adjustment of balance sheet data to include lending and repo transactions*; *New accounting procedures for repo transactions*.

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

³³ As of 2009, FINMA-RS 08/2.

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

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

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

**Takeover of
Banca del Gottardo**

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

UBS Card Center Ltd

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

**Reclassification of
Bank Sarasin & Cie Ltd**

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

**Reallocation of Bank
Julius Bär & Co Ltd**

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

**Takeover of Crédit
Agricole Indosuez**

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

**Reclassification
of Banca del Gottardo**

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

**Dissolution
of category 5.13
(consumer credit banks)**

Reclassification
of Bank Leu and Banca
della Svizzera Italiana

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

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

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

Reclassification
of the RBA central bank

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

Revision of the list of countries

Reclassification
of Slovakia

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

Reclassification
of Malta and Cyprus

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

Separate listings for
Serbia and Montenegro

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

Reclassification
of Slovenia

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

Adoption of BIS
country definitions

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

Separate listing
for Timor-Leste

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

Claims against and
liabilities towards
Serbia and Montenegro

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

Changes to the list
of countries in 2001

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

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

9. Banks in Switzerland on the SNB website

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

**Tables in Excel
and text format**

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

Longer time series

No institutions are currently listed under the consumer credit institutions category (5.13) (not since 1999), finance companies category (6.00) (not since 1995) or commercial banks category (5.11) (not since 2008). In the time series on the SNB website, these bank categories are no longer consistently listed, although they are included in the totals. Consequently, the totals provided in the tables may in some cases exceed the sum of the figures published for the bank categories listed.

Bank categories

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

**Adjustments
to the list of countries**

10. Websites

Swiss Confederation

Classified Compilation of Federal Legislation (in German, French and Italian)
www.admin.ch/ch/d/sr/sr.html

Swiss Financial Market Supervisory Authority (FINMA)

www.finma.ch

Swiss National Bank (SNB)

www.snb.ch

Tabellenteil
Tables

1 Bilanzsumme Balance sheet total

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	1	2	3	4	5	6	7	8	9	10
1.00–8.00 Alle Banken	2 227 416	2 251 874	2 237 043	2 490 768	2 846 455	3 194 197	3 457 897	3 079 613	2 668 223	2 714 535
1.00 Kantonalbanken	304 779	312 804	310 664	314 331	326 997	343 080	356 580	389 316	403 548	421 548
2.00 Grossbanken	1 415 981	1 444 462	1 408 660	1 643 506	1 910 445	2 198 373	2 341 136	1 885 316	1 444 799	1 482 146
3.00 Regionalbanken und Sparkassen	77 682	78 820	80 619	81 492	83 878	85 942	85 311	89 922	92 276	96 070
4.00 Raiffeisenbanken	82 409	92 684	102 140	106 098	108 187	113 998	123 076	131 575	139 520	147 239
5.00 Übrige Banken	312 180	290 447	301 519	313 610	382 315	410 586	487 838	519 090	524 978	496 821
5.11 Handelsbanken	53 095	40 623	41 994	42 948	44 593	45 936	47 214	.	.	.
5.12 Börsenbanken	68 679	80 858	82 853	85 514	106 069	121 919	144 645	131 395	138 424	122 968
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	3 439	3 238	3 139	3 502	3 426	3 617	7 177	56 051	58 745	61 137
5.20 Ausländisch beherrschte Banken	186 967	165 728	173 533	181 645	228 227	239 114	288 802	331 644	327 809	312 716
6.00 Finanzgesellschaften	.	.	.	.	.	.	.	.	.	.
7.00 Filialen ausländischer Banken	17 010	16 436	16 013	14 925	17 427	23 657	34 444	23 717	23 891	24 913
8.00 Privatbankiers	17 374	16 222	17 427	16 807	17 207	18 561	29 513	40 677	39 211	45 798
1.00–5.00 Total	2 193 032	2 219 217	2 203 602	2 459 036	2 811 821	3 151 979	3 393 940	3 015 219	2 605 121	2 643 824

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	4.8	1.1	-0.7	11.3	14.3	12.2	8.3	-10.9	-13.4	1.7
1.00 Cantonal banks	0.5	2.6	-0.7	1.2	4.0	4.9	3.9	9.2	3.7	4.5
2.00 Big banks	5.6	2.0	-2.5	16.7	16.2	15.1	6.5	-19.5	-23.4	2.6
3.00 Regional banks and savings banks	2.5	1.5	2.3	1.1	2.9	2.5	-0.7	5.4	2.6	4.1
4.00 Raiffeisen banks	6.8	12.5	10.2	3.9	2.0	5.4	8.0	6.9	6.0	5.5
5.00 Other banks	7.3	-7.0	3.8	4.0	21.9	7.4	18.8	6.4	1.1	-5.4
5.11 Commercial banks	-3.8	-23.5	3.4	2.3	3.8	3.0	2.8	.	.	.
5.12 Stock exchange banks	-3.0	17.7	2.5	3.2	24.0	14.9	18.6	-9.2	5.3	-11.2
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	7.3	-5.9	-3.1	11.6	-2.2	5.6	98.4	681.0	4.8	4.1
5.20 Foreign-controlled banks	15.6	-11.4	4.7	4.7	25.6	4.8	20.8	14.8	-1.2	-4.6
6.00 Finance companies	.	.	.	.	.	.	.	.	.	.
7.00 Branches of foreign banks	-9.7	-3.4	-2.6	-6.8	16.8	35.7	45.6	-31.1	0.7	4.3
8.00 Private bankers	-5.7	-6.6	7.4	-3.6	2.4	7.9	59.0	37.8	-3.6	16.8
Total for 1.00–5.00	5.0	1.2	-0.7	11.6	14.3	12.1	7.7	-11.2	-13.6	1.5

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	2006	2007	2008	2009	2010
	1	2	3	4	5	6	7	8	9	10
1.00–8.00 Alle Banken All banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1.00 Kantonalbanken Cantonal banks	18.5	19.8	19.8	14.3	11.5	10.7	10.3	12.6	15.1	15.5
2.00 Grossbanken Big banks	50.7	48.4	55.2	63.1	67.1	68.8	67.7	61.2	54.1	54.6
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	8.3	8.7	5.5	3.6	2.9	2.7	2.5	2.9	3.5	3.5
4.00 Raiffeisenbanken Raiffeisen banks	2.7	3.1	3.8	3.6	3.8	3.6	3.6	4.3	5.2	5.4
5.00 Übrige Banken Other banks	14.7	15.5	14.1	13.7	13.4	12.9	14.1	16.9	19.7	18.3
5.11 Handelsbanken Commercial banks	3.1	4.9	4.1	2.6	1.6	1.4	1.4	.	.	.
5.12 Börsenbanken Stock exchange banks	1.2	1.6	2.3	3.3	3.7	3.8	4.2	4.3	5.2	4.5
5.13 Kleinkreditbanken Consumer credit banks	0.5	0.6	0.4	.	.	.	.	.	.	.
5.14 Andere Banken Other banking institutions	0.1	0.1	0.1	0.2	0.1	0.1	0.2	1.8	2.2	2.3
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	9.9	8.4	7.3	7.6	8.0	7.5	8.4	10.8	12.3	11.5
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	0.7	1.0	0.8	0.9	0.9
8.00 Privatbankiers Private bankers	0.5	0.5	0.5	0.9	0.6	0.6	0.9	1.3	1.5	1.7
1.00–5.00 Total	94.9	95.5	98.3	98.2	98.8	98.7	98.2	97.9	97.6	97.4

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

2006	.	.	.	.	.	.	.	.	.	331
2007	.	.	.	.	.	.	.	.	.	330
2008	.	.	.	.	.	.	.	.	.	327
2009	.	.	.	.	.	.	.	.	.	325
2010	.	.	.	.	.	.	.	.	.	320

1.00 Kantonalbanken / Cantonal banks

2006	—	—	—	—	8	4	11	1	—	24
2007	—	—	—	—	7	5	11	—	1	24
2008	—	—	—	—	7	3	13	—	1	24
2009	—	—	—	—	7	3	13	—	1	24
2010	—	—	—	—	7	2	14	—	1	24

2.00 Grossbanken / Big banks

2006	—	—	—	—	—	—	—	—	2	2
2007	—	—	—	—	—	—	—	—	2	2
2008	—	—	—	—	—	—	—	—	2	2
2009	—	—	—	—	—	—	—	—	2	2
2010	—	—	—	—	—	—	—	—	2	2

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	7	16	22	18	12	1	2	—	—	78
2007	6	14	24	18	11	1	2	—	—	76
2008	5	13	22	17	15	1	2	—	—	75
2009	5	9	21	17	15	1	2	—	—	70
2010	4	8	22	17	15	1	2	—	—	69

4.00 Raiffeisenbanken / Raiffeisen banks

2006	—	—	—	—	—	—	—	—	1	1
2007	—	—	—	—	—	—	—	—	1	1
2008	—	—	—	—	—	—	—	—	1	1
2009	—	—	—	—	—	—	—	—	1	1
2010	—	—	—	—	—	—	—	—	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

2006	.	.	.	.	.	.	.	.	.	3 194 197
2007	.	.	.	.	.	.	.	.	.	3 457 897
2008	.	.	.	.	.	.	.	.	.	3 079 613
2009	.	.	.	.	.	.	.	.	.	2 668 223
2010	.	.	.	.	.	.	.	.	.	2 714 535

1.00 Kantonalbanken / Cantonal banks

2006	—	—	—	—	23 269	33 846	193 333	92 632	—	343 080
2007	—	—	—	—	18 777	39 893	197 210	—	100 700	356 580
2008	—	—	—	—	19 862	23 090	235 011	—	111 353	389 316
2009	—	—	—	—	20 522	25 327	242 620	—	115 079	403 548
2010	—	—	—	—	21 221	15 907	260 579	—	123 840	421 548

2.00 Grossbanken / Big banks

2006	—	—	—	—	—	—	—	—	2 198 373	2 198 373
2007	—	—	—	—	—	—	—	—	2 341 136	2 341 136
2008	—	—	—	—	—	—	—	—	1 885 316	1 885 316
2009	—	—	—	—	—	—	—	—	1 444 799	1 444 799
2010	—	—	—	—	—	—	—	—	1 482 146	1 482 146

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	412	3 038	7 703	13 016	22 313	5 320	34 140	—	—	85 942
2007	322	2 579	8 658	13 494	19 437	5 390	35 430	—	—	85 311
2008	237	2 439	7 818	11 866	24 620	5 664	37 278	—	—	89 922
2009	244	1 775	7 448	11 906	25 650	6 110	39 143	—	—	92 276
2010	191	1 575	8 028	12 448	25 700	6 377	41 751	—	—	96 070

4.00 Raiffeisenbanken / Raiffeisen banks

2006	—	—	—	—	—	—	—	—	113 998	113 998
2007	—	—	—	—	—	—	—	—	123 076	123 076
2008	—	—	—	—	—	—	—	—	131 575	131 575
2009	—	—	—	—	—	—	—	—	139 520	139 520
2010	—	—	—	—	—	—	—	—	147 239	147 239

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)

2006	35	40	28	26	39	6	8	1	—	183
2007	35	36	35	23	38	5	10	1	—	183
2008	28	41	29	22	42	7	10	1	—	180
2009	26	37	31	26	42	7	11	1	—	181
2010	29	34	33	26	40	5	11	1	—	179

5.11 Handelsbanken / Commercial banks

2006	—	1	1	2	1	—	2	—	—	7
2007	—	1	1	2	1	—	2	—	—	7
2008	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	15	9	9	5	8	2	4	—	—	52
2007	12	11	12	3	4	1	5	—	—	48
2008	11	9	12	5	6	1	4	—	—	48
2009	10	9	12	5	7	2	4	—	—	49
2010	9	7	15	4	7	2	3	—	—	47

5.14 Andere Banken / Other banking institutions

2006	—	2	1	—	1	—	—	—	—	4
2007	—	2	1	1	2	—	—	—	—	6
2008	—	2	—	2	3	—	2	—	—	9
2009	—	2	—	2	3	—	2	—	—	9
2010	1	2	—	1	4	—	2	—	—	10

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	20	28	17	19	29	4	2	1	—	120
2007	23	22	21	17	31	4	3	1	—	122
2008	17	30	17	15	33	6	4	1	—	123
2009	16	26	19	19	32	5	5	1	—	123
2010	19	25	18	21	29	3	6	1	—	122

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)

2006	2 228	6 560	9 729	18 135	89 947	45 707	179 975	58 304	—	410 586
2007	2 320	6 062	12 929	17 224	94 297	33 048	254 640	67 317	—	487 838
2008	1 884	7 018	11 167	15 763	100 705	46 764	262 118	73 670	—	519 090
2009	1 693	6 676	11 993	19 439	99 580	47 081	265 201	73 314	—	524 978
2010	1 885	6 052	11 762	18 892	98 347	34 957	261 328	63 598	—	496 821

5.11 Handelsbanken / Commercial banks

2006	—	120	411	1 419	3 530	—	40 456	—	—	45 936
2007	—	136	370	1 491	3 657	—	41 561	—	—	47 214
2008	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	894	1 534	3 054	2 981	18 725	17 414	77 316	—	—	121 919
2007	690	1 789	4 505	2 337	6 998	7 768	120 557	—	—	144 645
2008	738	1 482	4 657	3 100	11 132	7 089	103 197	—	—	131 395
2009	607	1 559	4 542	3 891	11 416	15 178	101 231	—	—	138 424
2010	500	1 202	5 205	3 011	12 339	14 998	85 712	—	—	122 968

5.14 Andere Banken / Other banking institutions

2006	—	339	269	—	3 009	—	—	—	—	3 617
2007	—	372	493	580	5 732	—	—	—	—	7 177
2008	—	380	—	1 578	9 756	—	44 336	—	—	56 051
2009	—	379	—	1 763	10 439	—	46 163	—	—	58 745
2010	92	390	—	777	11 881	—	47 997	—	—	61 137

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	1 334	4 566	5 995	13 735	64 683	28 293	62 203	58 304	—	239 114
2007	1 630	3 765	7 562	12 816	77 910	25 279	92 522	67 317	—	288 802
2008	1 146	5 156	6 511	11 086	79 817	39 675	114 584	73 670	—	331 644
2009	1 087	4 738	7 451	13 784	77 725	31 904	117 806	73 314	—	327 809
2010	1 293	4 460	6 557	15 103	74 126	19 959	127 619	63 598	—	312 716

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

2006	13	3	4	3	5	1	—	—	—	29
2007	13	2	6	1	6	2	—	—	—	30
2008	13	2	5	4	6	1	—	—	—	31
2009	12	4	7	3	6	1	—	—	—	33
2010	13	3	6	2	7	1	—	—	—	32

8.00 Privatbankiers / Private bankers

2006	.	.	.	.	.	.	.	.	.	14
2007	.	.	.	.	.	.	.	.	.	14
2008	.	.	.	.	.	.	.	.	.	14
2009	.	.	.	.	.	.	.	.	.	14
2010	.	.	.	.	.	.	.	.	.	13

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

2006	42	56	50	44	59	11	21	2	3	288
2007	41	50	59	41	56	11	23	1	4	286
2008	33	54	51	39	64	11	25	1	4	282
2009	31	46	52	43	64	11	26	1	4	278
2010	33	42	55	43	62	8	27	1	4	275

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

2006	260	438	1 476	2 401	13 980	5 101	—	—	—	23 657
2007	264	383	2 415	936	17 921	12 526	—	—	—	34 444
2008	237	269	1 990	2 719	12 198	6 303	—	—	—	23 717
2009	174	604	2 360	2 057	11 556	7 140	—	—	—	23 891
2010	295	552	2 604	1 400	13 102	6 960	—	—	—	24 913

8.00 Privatbankiers / Private bankers

2006	.	.	.	.	.	.	.	.	.	18 561
2007	.	.	.	.	.	.	.	.	.	29 513
2008	.	.	.	.	.	.	.	.	.	40 677
2009	.	.	.	.	.	.	.	.	.	39 211
2010	.	.	.	.	.	.	.	.	.	45 798

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

2006	2 640	9 598	17 432	31 151	135 529	84 873	407 449	150 936	2 312 371	3 151 979
2007	2 642	8 641	21 588	30 719	132 511	78 331	487 281	67 317	2 564 911	3 393 940
2008	2 122	9 457	18 985	27 629	145 187	75 518	534 407	73 670	2 128 243	3 015 219
2009	1 937	8 451	19 441	31 345	145 752	78 519	546 964	73 314	1 699 397	2 605 121
2010	2 076	7 628	19 790	31 339	145 268	57 240	563 659	63 598	1 753 226	2 643 824

3 Anzahl Institute nach Rechtsform Number of institutions, by legal status

Anzahl Institute / Number of institutions

Gruppe Category	Staatsinstitute	Gemeinde- institute	Aktien- gesellschaften	Genossen- schaften	Übrige Institute	Total
	Cantonal institutions	Municipal institutions	Joint-stock companies	Cooperatives	Other institutions	
	1	2	3	4	5	6
1.00–8.00 Alle Banken All banks	16	3	230	25	46	320
1.00 Kantonalbanken Cantonal banks	16	.	8	.	.	24
2.00 Grossbanken Big banks	.	.	2	.	.	2
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	.	3	43	22	1	69
4.00 Raiffeisenbanken Raiffeisen banks	.	.	.	1	.	1
5.00 Übrige Banken Other banks	.	.	177	2	.	179
5.11 Handelsbanken Commercial banks	.	.	.	.	.	.
5.12 Börsenbanken Stock exchange banks	.	.	47	.	.	47
5.14 Andere Banken Other banking institutions	.	.	8	2	.	10
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	.	.	122	.	.	122
7.00 Filialen ausländischer Banken Branches of foreign banks	.	.	.	.	32	32
8.00 Privatbankiers Private bankers	.	.	.	.	13	13
1.00–5.00 Total	16	3	230	25	1	275

4 Aktiven Assets

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2006	331	18 229	117 520	83 593	797 613	630 927	309 280	667 378
2007	330	28 901	117 267	144 485	869 092	724 271	369 230	682 332
2008	327	128 047	139 962	145 222	676 733	583 635	295 775	701 884
2009	325	93 202	157 157	106 990	488 173	548 246	260 874	733 808
2010	320	106 137	143 252	104 412	497 426	517 306	270 824	767 088

1.00 Kantonalbanken / Cantonal banks

2006	24	4 095	4 322	3 978	31 027	38 249	13 528	217 157
2007	24	4 139	3 899	6 062	36 435	40 943	12 780	222 095
2008	24	6 798	17 004	8 733	32 914	44 944	12 222	230 263
2009	24	6 426	3 082	6 793	33 273	45 928	12 211	246 158
2010	24	5 547	6 297	8 603	24 563	47 046	13 196	260 478

2.00 Grossbanken / Big banks

2006	2	4 853	75 668	41 609	645 783	460 172	197 822	241 896
2007	2	12 557	69 444	81 919	698 733	515 500	230 426	237 304
2008	2	95 040	68 088	82 054	483 617	389 864	176 442	235 648
2009	2	49 723	95 442	40 015	324 768	352 589	140 805	234 474
2010	2	71 246	77 260	40 459	366 887	316 377	143 172	236 270

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	78	1 347	364	728	3 560	6 314	3 522	67 946
2007	76	1 413	207	716	3 595	6 279	3 414	67 622
2008	75	1 831	42	918	4 006	6 452	3 449	70 396
2009	70	2 046	10	1 077	2 268	6 443	3 211	73 941
2010	69	1 924	27	958	2 612	6 326	2 990	77 674

4.00 Raiffeisenbanken / Raiffeisen banks

2006	1	1 138	11	829	10 543	6 957	2 866	88 153
2007	1	1 203	10	1 545	10 795	7 228	3 042	94 299
2008	1	1 829	5	278	12 327	7 160	3 210	101 435
2009	1	1 338	4	3 083	5 717	6 958	3 013	110 678
2010	1	1 463	101	1 886	4 733	7 666	3 543	119 595

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

1.00–8.00 Alle Banken / All banks

488 231	93 355	51 499	20 482	14 939	210 403	27	.	3 194 197
513 115	74 379	45 209	21 799	18 050	218 969	27	.	3 457 897
213 920	100 227	48 087	21 767	12 678	307 423	27	.	3 079 613
205 832	130 780	43 710	23 357	9 450	127 418	100	.	2 668 223
206 989	146 359	61 076	23 319	8 772	132 299	100	.	2 714 535

1.00 Kantonalbanken / Cantonal banks

14 897	13 669	1 373	3 327	1 290	9 695	—	.	343 080
13 590	13 841	1 335	3 272	1 521	9 448	—	.	356 580
9 538	18 194	1 536	3 244	1 215	14 933	—	.	389 316
11 122	32 568	1 526	3 196	1 254	12 222	—	.	403 548
14 840	31 113	1 583	3 244	1 319	16 913	—	.	421 548

2.00 Grossbanken / Big banks

448 913	30 213	45 571	7 734	9 720	186 241	—	.	2 198 373
471 287	9 915	39 530	8 688	11 506	184 754	—	.	2 341 136
189 157	27 049	40 285	8 721	7 142	258 652	—	.	1 885 316
175 752	20 831	37 854	9 185	4 796	99 369	—	.	1 444 799
169 087	40 841	55 237	8 877	4 170	95 435	—	.	1 482 146

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

86	4 161	131	957	189	158	—	.	85 942
92	4 047	121	894	195	128	—	.	85 311
108	4 665	130	926	200	247	—	.	89 922
45	4 871	177	1 029	175	194	—	.	92 276
67	4 817	168	1 080	158	260	—	.	96 070

4.00 Raiffeisenbanken / Raiffeisen banks

141	2 547	400	1 688	242	1 350	—	.	113 998
690	2 204	406	1 791	260	2 644	—	.	123 076
341	3 391	339	1 976	219	2 275	—	.	131 575
500	6 627	456	2 098	227	1 833	—	.	139 520
1 299	5 703	557	2 219	232	1 783	—	.	147 239

4 Aktiven Assets

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	183	5 072	36 173	27 634	96 221	110 280	85 444	51 453
2007	183	6 283	43 014	36 473	107 374	140 093	109 886	60 021
2008	180	17 155	49 037	41 640	131 196	121 894	91 829	62 995
2009	181	28 218	50 052	45 817	109 190	123 670	94 206	67 293
2010	179	19 948	47 433	41 418	86 430	125 790	97 928	71 794

5.11 Handelsbanken / Commercial banks

2006	7	959	3	1 047	1 938	4 578	1 918	32 039
2007	7	1 079	2	827	2 216	4 454	1 723	34 154
2008	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	52	1 578	9 130	11 468	31 654	26 919	24 750	7 153
2007	48	1 641	11 126	14 021	39 851	33 252	30 017	7 486
2008	48	8 441	15 244	9 970	35 097	25 679	22 785	5 739
2009	49	16 768	15 821	13 716	28 035	24 194	22 258	6 205
2010	47	8 007	13 422	13 420	23 308	22 070	19 919	7 071

5.14 Andere Banken / Other banking institutions

2006	4	22	—	53	81	837	470	2 042
2007	6	38	3	638	427	3 128	565	2 257
2008	9	2 046	2	1 176	2 641	7 268	1 975	38 484
2009	9	1 938	1	1 066	2 425	7 975	2 336	40 127
2010	10	2 632	15	1 352	1 532	8 922	2 589	41 666

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	120	2 513	27 041	15 066	62 548	77 945	58 305	10 219
2007	122	3 525	31 882	20 987	64 879	99 260	77 581	16 122
2008	123	6 668	33 791	30 494	93 457	88 946	67 069	18 772
2009	123	9 513	34 230	31 035	78 730	91 502	69 612	20 962
2010	122	9 309	33 996	26 646	61 590	94 798	75 420	23 056

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

5.00 Übrige Banken / Other banks (5.11–5.20)

18 015	40 983	3 819	6 186	3 121	11 601	27	.	410 586
18 605	42 305	3 597	6 472	3 888	19 686	27	.	487 838
10 949	43 862	5 625	6 141	3 439	25 130	27	.	519 090
15 511	60 002	3 527	7 120	2 682	11 796	100	.	524 978
18 516	58 259	3 336	7 219	2 604	13 974	100	.	496 821

5.11 Handelsbanken / Commercial banks

1 073	3 098	567	358	142	135	—	.	45 936
683	2 535	583	367	169	146	—	.	47 214
.
.
.

5.12 Börsenbanken / Stock exchange banks

11 698	11 030	1 231	3 738	912	5 409	—	.	121 919
9 970	12 605	1 027	3 623	1 087	8 953	—	.	144 645
4 471	10 292	1 432	3 275	919	10 835	—	.	131 395
7 746	16 320	1 399	3 061	693	4 467	—	.	138 424
10 247	15 244	614	3 008	652	5 904	—	.	122 968

5.14 Andere Banken / Other banking institutions

132	392	1	31	16	11	—	.	3 617
195	338	1	33	85	35	—	.	7 177
477	2 868	88	444	234	321	—	.	56 051
569	3 623	95	521	206	199	—	.	58 745
378	3 531	104	528	205	273	—	.	61 137

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

5 112	26 464	2 021	2 060	2 051	6 047	27	.	239 114
7 757	26 827	1 986	2 449	2 548	10 552	27	.	288 802
6 000	30 701	4 106	2 422	2 286	13 974	27	.	331 644
7 196	40 059	2 033	3 538	1 784	7 129	100	.	327 809
7 891	39 484	2 618	3 684	1 746	7 798	100	.	312 716

4 Aktiven Assets

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2006	29	669	94	5 063	5 161	5 597	3 079	569
2007	30	1 365	86	7 768	6 857	8 355	4 131	776
2008	31	1 573	53	2 924	5 881	7 568	3 468	876
2009	33	2 189	48	3 305	6 711	8 170	3 351	952
2010	32	3 549	1 106	4 405	4 123	8 001	4 226	940

8.00 Privatbankiers / Private bankers

2006	14	1 055	888	3 752	5 317	3 358	3 019	205
2007	14	1 943	607	10 003	5 302	5 872	5 551	215
2008	14	3 821	5 734	8 674	6 793	5 754	5 156	271
2009	14	3 261	8 520	6 901	6 246	4 488	4 077	312
2010	13	2 459	11 028	6 684	8 078	6 101	5 770	338

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

5 416	486	0	37	165	400	—	.	23 657
7 745	392	0	34	265	803	—	.	34 444
2 594	377	0	39	238	1 593	—	.	23 717
1 603	368	0	55	126	364	—	.	23 891
1 771	542	0	61	115	300	—	.	24 913

8.00 Privatbankiers / Private bankers

763	1 296	204	554	211	958	—	.	18 561
1 106	1 675	219	649	416	1 507	—	.	29 513
1 234	2 689	172	720	225	4 593	—	.	40 677
1 298	5 511	170	674	190	1 640	—	.	39 211
1 408	5 083	194	618	174	3 633	—	.	45 798

4 Aktiven Assets

In Millionen Franken / In CHF millions

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

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

1981	433	17 730	18 882	20 015	100 640	144 257	62 254	155 318
1982	435	18 530	19 886	21 092	118 289	148 152	65 375	167 565
1983	431	19 920	25 002	21 212	125 573	155 650	69 273	180 580
1984	439	22 054	28 896	23 320	143 500	177 179	78 418	196 187
1985	441	23 832	31 093	24 359	156 520	188 719	86 814	214 076
1986	448	25 140	30 730	25 754	182 060	195 627	91 111	236 362
1987	452	26 375	29 463	26 038	187 485	208 926	92 265	264 443
1988	454	12 360	21 328	20 163	205 905	241 208	106 325	299 588
1989	455	12 332	25 776	23 186	174 180	280 979	119 699	340 395
1990	457	11 876	33 898	18 766	177 849	300 671	128 590	369 590
1991	445	11 715	29 411	18 170	169 268	322 499	134 390	388 908
1992	435	11 818	34 438	18 293	178 049	325 471	136 554	401 270
1993	419	11 828	34 822	22 818	183 128	327 660	137 346	410 944
1994	393	10 996	38 926	17 932	178 278	314 510	140 733	429 980
1995	382	11 424	46 850	19 435	212 142	284 708	122 744	445 815
1996	370	13 255	50 271	28 064	259 542	320 651	152 892	463 710
1997	360	14 619	71 706	31 383	365 357	348 792	160 598	478 961
1998	339	14 314	57 188	47 486	456 024	398 542	208 392	496 419
1999	334	19 699	116 959	37 872	595 355	407 596	217 328	507 665
2000	335	14 972	103 409	45 630	475 675	409 371	195 342	512 262
2001	327	33 144	104 647	39 029	492 639	416 188	185 550	526 963
2002	316	16 501	80 034	34 078	485 834	393 560	149 190	545 733
2003	301	15 717	62 935	60 003	552 583	343 957	179 404	578 713
2004	299	16 594	68 856	66 773	631 471	385 866	220 184	601 118
2005	295	16 361	93 804	70 643	729 460	455 468	266 342	646 199
2006	288	16 505	116 537	74 778	787 135	621 973	303 182	666 605
2007	286	25 594	116 574	126 715	856 933	710 044	359 548	681 341
2008	282	122 653	134 176	133 624	664 059	570 313	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	503 204	260 828	765 811

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

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

31 711	.	4 462	7 191	.	32 988	81	2	533 276
34 156	.	4 163	7 575	.	40 574	86	2	580 069
40 802	.	4 229	8 142	.	44 885	40	2	626 037
40 987	.	4 307	8 962	.	43 625	71	18	689 106
46 885	.	4 101	9 540	.	38 987	21	7	738 140
55 714	.	4 817	10 625	.	38 214	21	18	805 082
59 004	.	5 116	11 327	.	38 256	21	30	856 484
61 364	.	5 553	12 491	.	35 791	21	38	915 812
66 220	.	5 687	13 511	.	35 989	55	36	978 346
64 705	.	6 452	14 888	.	33 998	25	61	1 032 779
74 337	.	7 158	16 766	.	34 940	25	125	1 073 321
78 932	.	8 526	18 510	.	36 288	77	541	1 112 213
113 879	.	10 358	20 035	.	42 049	73	210	1 177 805
113 167	.	12 485	22 173	.	44 121	73	141	1 182 782
126 190	.	15 177	22 842	.	116 019	73	61	1 300 735
120 544	47 530	15 664	22 270	10 488	115 394	75	.	1 467 458
157 791	53 635	15 270	18 878	12 142	178 192	87	.	1 746 814
232 894	49 590	14 962	20 004	12 245	217 818	157	.	2 017 643
243 098	54 925	18 038	20 473	9 183	175 853	151	.	2 206 867
205 670	73 780	31 161	20 941	10 823	183 773	145	.	2 087 613
217 404	87 193	33 449	21 458	10 698	210 075	145	.	2 193 032
228 267	78 621	33 538	20 171	8 660	294 090	129	.	2 219 217
269 751	90 898	37 966	19 092	9 860	162 075	51	.	2 203 602
331 794	85 933	44 538	18 499	9 016	198 530	51	.	2 459 036
419 055	96 499	48 782	17 722	12 749	205 052	27	.	2 811 821
482 052	91 573	51 294	19 892	14 563	209 045	27	.	3 151 979
504 264	72 313	44 989	21 116	17 370	216 659	27	.	3 393 940
210 092	97 161	47 915	21 009	12 215	301 237	27	.	3 015 219
202 930	124 901	43 540	22 628	9 134	125 414	100	.	2 605 121
203 811	140 733	60 881	22 640	8 482	128 366	100	.	2 643 824

¹ Ab 1981: Aufnahme der Edelmetallkonten in der Bilanz.

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

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

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

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

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

² Ab 1996 unter den Passiven.

As of 1996, stated as a liability.

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

Anteil in Prozent / Percentage share of total

Jahres- ende	Bilanz- summe	Flüssige Mittel	Forde- rungen aus Geld- markt- papieren	Forde- rungen gegen- über Banken ¹	Forde- rungen gegen- über Kunden ¹	Hypothek- karforde- rungen	Handels- bestände in Wert- schriften und Edel- metallen ¹	Finanz- anlagen	Beteili- gungen	Sach- anlagen	Übrige Posi- tionen ²
End of year	Balance sheet total	Liquid assets	Money market instru- ments held	Claims against banks ¹	Claims against cus- tomers ¹	Mortgage claims	Securities and precious metals trading portfolios ¹	Financial invest- ments	Partici- pating interests	Tangible assets	Sundry items ²
	1	2	3	4	5	6	7	8	9	10	11

1.00–8.00 Alle Banken / All banks

Bilanz / Balance sheet, as a whole

1998	100.0	0.8	2.9	25.3	19.8	24.1	11.6	2.5	0.7	1.0	11.3
1999	100.0	1.0	5.3	28.8	18.5	22.6	11.1	2.5	0.8	0.9	8.4
2000	100.0	0.8	5.0	25.3	19.7	24.1	9.8	3.5	1.5	1.0	9.3
2001	100.0	1.5	4.8	24.6	19.1	23.7	9.8	4.0	1.5	1.0	10.0
2002	100.0	0.9	3.7	23.7	17.8	24.3	10.2	3.5	1.5	0.9	13.5
2003	100.0	0.8	2.9	28.1	15.7	25.9	12.1	4.1	1.7	0.9	7.8
2004	100.0	0.7	2.9	28.6	15.7	24.2	13.4	3.5	1.8	0.8	8.4
2005	100.0	0.6	3.4	28.7	16.3	22.7	14.8	3.4	1.7	0.6	7.7
2006	100.0	0.6	3.7	27.6	19.8	20.9	15.3	2.9	1.6	0.6	7.1
2007	100.0	0.8	3.4	29.3	20.9	19.7	14.8	2.1	1.3	0.6	6.9
2008	100.0	4.2	4.5	26.7	19.0	22.8	6.9	3.2	1.6	0.7	10.4
2009	100.0	3.5	5.9	22.3	20.5	27.5	7.7	4.8	1.6	0.9	5.1
2010	100.0	3.9	5.3	22.2	19.1	28.3	7.6	5.3	2.2	0.9	5.2

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

1998	100.0	1.5	1.3	8.4	16.8	52.6	7.5	3.4	1.0	2.1	5.5
1999	100.0	2.0	1.7	8.1	16.7	51.9	8.3	3.5	0.9	2.1	4.8
2000	100.0	1.5	1.4	8.7	16.8	52.9	5.3	4.1	0.9	2.1	6.4
2001	100.0	1.6	1.2	9.0	17.0	54.9	3.1	4.2	1.0	2.1	5.9
2002	100.0	1.6	1.2	9.8	14.6	54.7	2.2	4.1	3.0	2.0	6.8
2003	100.0	1.5	1.1	10.7	13.4	56.8	2.5	4.4	3.4	1.9	4.3
2004	100.0	1.4	1.0	10.3	12.9	57.6	3.7	3.8	3.8	1.8	3.8
2005	100.0	1.3	1.1	9.3	11.9	58.9	4.2	3.8	4.3	1.6	3.6
2006	100.0	1.4	0.9	8.1	12.8	58.5	4.8	3.2	4.1	1.7	4.4
2007	100.0	1.6	0.6	9.7	13.5	56.6	5.1	2.9	3.4	1.7	4.8
2008	100.0	3.9	2.0	8.1	13.7	56.2	2.2	3.5	2.7	1.7	6.0
2009	100.0	4.4	0.9	6.5	13.0	59.4	2.0	5.2	2.9	1.8	3.9
2010	100.0	3.5	3.9	6.5	10.8	58.0	2.7	4.7	3.8	1.7	4.5

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

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

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

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

² Rechnungsabgrenzungen, Sonstige Aktiven, Nicht einbezahltes Gesellschaftskapital.

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

6 Flüssige Mittel Liquid assets

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2006	18 229	5 627	8 467	711	308	0
2007	28 901	6 074	12 000	661	284	0
2008	128 047	7 788	39 072	669	524	—
2009	93 202	7 542	44 083	1 213	665	—
2010	106 137	6 446	37 992	1 161	703	—

1.00 Kantonalbanken / Cantonal banks

2006	4 095	1 381	2 113	283	—	—
2007	4 139	1 487	1 966	301	—	—
2008	6 798	1 736	4 370	237	5	—
2009	6 426	1 594	3 999	346	0	—
2010	5 547	1 534	3 295	300	0	—

2.00 Grossbanken / Big banks

2006	4 853	2 475	1 052	61	—	0
2007	12 557	2 654	2 662	92	—	0
2008	95 040	3 877	14 560	54	—	—
2009	49 723	2 971	9 569	71	—	—
2010	71 246	2 756	11 323	159	—	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	1 347	433	463	86	301	—
2007	1 413	456	563	51	283	—
2008	1 831	495	650	114	504	—
2009	2 046	479	611	163	665	—
2010	1 924	461	538	150	647	—

4.00 Raiffeisenbanken / Raiffeisen banks

2006	1 138	912	13	53	—	—
2007	1 203	992	—	19	—	—
2008	1 829	1 112	536	7	—	—
2009	1 338	1 140	—	3	—	—
2010	1 463	1 108	71	24	—	—

6 Flüssige Mittel Liquid assets

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	5 072	395	3 204	198	5	—
2007	6 283	448	3 605	170	0	—
2008	17 155	488	13 747	204	15	—
2009	28 218	1 272	24 742	506	0	—
2010	19 948	523	16 961	441	56	—

5.11 Handelsbanken / Commercial banks

2006	959	199	585	97	—	—
2007	1 079	238	682	75	—	—
2008	.	.	.	.	.	.
2009	.	.	.	.	.	.
2010	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	1 578	75	1 334	43	1	—
2007	1 641	73	1 179	29	0	—
2008	8 441	82	8 145	24	1	—
2009	16 768	65	16 332	39	0	—
2010	8 007	65	7 448	89	0	—

5.14 Andere Banken / Other banking institutions

2006	22	1	15	6	—	—
2007	38	1	30	7	—	—
2008	2 046	256	1 507	110	—	—
2009	1 938	1 045	630	77	—	—
2010	2 632	295	2 083	98	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	2 513	119	1 269	53	4	—
2007	3 525	136	1 714	59	—	—
2008	6 668	150	4 095	70	14	—
2009	9 513	162	7 780	390	0	—
2010	9 309	163	7 431	255	56	—

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2006	669	4	633	26	3	—
2007	1 365	3	1 335	23	1	—
2008	1 573	3	1 537	29	—	—
2009	2 189	3	2 115	67	—	—
2010	3 549	3	3 493	51	—	—

8.00 Privatbankiers / Private bankers

2006	1 055	26	989	4	—	—
2007	1 943	34	1 868	5	—	—
2008	3 821	76	3 672	23	—	—
2009	3 261	83	3 048	58	—	—
2010	2 459	61	2 311	36	—	—

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

2006	16 505	5 596	6 845	681	306	0
2007	25 594	6 037	8 797	632	283	0
2008	122 653	7 709	33 863	618	524	—
2009	87 752	7 456	38 920	1 088	665	—
2010	100 128	6 382	32 188	1 074	703	—

7 Forderungen aus Geldmarktpapieren Money market instruments held

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2006	4 775	41 846	.	.	.	70 899	117 520
2007	1 569	54 522	.	.	.	61 176	117 267
2008	1 479	64 646	.	.	.	73 836	139 962
2009	1 646	94 429	.	.	.	61 082	157 157
2010	1 488	51 982	.	.	.	89 782	143 252

1.00 Kantonalbanken / Cantonal banks

2006	216	4 042	3 933	—	—	64	4 322
2007	286	3 482	3 428	—	—	131	3 899
2008	173	572	539	—	—	16 259	17 004
2009	205	1 149	1 018	—	—	1 727	3 082
2010	138	463	450	—	—	5 696	6 297

2.00 Grossbanken / Big banks

2006	590	34 058	202	—	—	41 019	75 668
2007	163	48 251	5	—	—	21 030	69 444
2008	130	56 440	2	—	—	11 518	68 088
2009	68	89 771	—	—	—	5 604	95 442
2010	54	46 934	200	—	—	30 272	77 260

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	11	353	353	—	—	—	364
2007	10	197	197	—	—	0	207
2008	7	5	5	—	—	30	42
2009	6	4	4	—	—	—	10
2010	7	—	—	—	—	20	27

4.00 Raiffeisenbanken / Raiffeisen banks

2006	11	—	—	—	—	—	11
2007	10	—	—	—	—	—	10
2008	5	—	—	—	—	—	5
2009	4	—	—	—	—	—	4
2010	2	—	—	—	—	100	101

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	3 877	2 870	1 668	—	—	29 427	36 173
2007	1 034	2 178	954	—	—	39 802	43 014
2008	1 112	2 601	780	—	—	45 325	49 037
2009	1 314	3 142	56	—	—	45 595	50 052
2010	1 181	3 341	232	—	—	42 911	47 433

5.11 Handelsbanken / Commercial banks

2006	2	1	—	—	—	—	3
2007	1	1	—	—	—	—	2
2008	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	3 247	1 518	494	—	—	4 365	9 130
2007	18	1 144	212	—	—	9 964	11 126
2008	0	1 455	156	—	—	13 789	15 244
2009	2	2 393	56	—	—	13 425	15 821
2010	1	2 010	232	—	—	11 412	13 422

5.14 Andere Banken / Other banking institutions

2006	—	—	—	—	—	—	—
2007	—	3	3	—	—	—	3
2008	1	1	1	—	—	—	2
2009	1	—	—	—	—	—	1
2010	0	15	—	—	—	—	15

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	627	1 351	1 173	—	—	25 062	27 041
2007	1 015	1 030	739	—	—	29 838	31 882
2008	1 110	1 145	624	—	—	31 536	33 791
2009	1 311	749	—	—	—	32 170	34 230
2010	1 180	1 317	—	—	—	31 499	33 996

7 Forderungen aus Geldmarktpapieren Money market instruments held

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2006	69	20	20	—	—	6	94
2007	66	20	—	—	—	—	86
2008	53	—	—	—	—	—	53
2009	48	—	—	—	—	—	48
2010	106	—	—	—	—	1 000	1 106

8.00 Privatbankiers / Private bankers

2006	2	504	.	.	.	382	888
2007	0	394	.	.	.	213	607
2008	0	5 029	.	.	.	705	5 734
2009	0	362	.	.	.	8 157	8 520
2010	0	1 244	.	.	.	9 783	11 028

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

2006	4 704	41 323	6 156	—	—	70 511	116 537
2007	1 503	54 108	4 584	—	—	60 963	116 574
2008	1 426	59 618	1 327	—	—	73 132	134 176
2009	1 597	94 067	1 077	—	—	52 925	148 589
2010	1 382	50 738	881	—	—	78 999	131 119

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

2006	384 385	767 244	940 279	1 032 887	941 662	844 900	656 915	558 194	413 994
2007	382 253	789 812	961 271	1 054 727	959 412	866 443	674 873	575 020	421 475
2008	383 414	795 503	982 836	1 071 007	968 068	872 193	670 171	561 582	414 218
2009	486 530	993 924	1 055 865	1 117 112	1 004 337	855 025	663 447	546 023	406 069
2010	475 839	977 948	1 050 099	1 100 034	957 920	822 520	646 077	538 050	410 419

Anzahl Kredite / Number of loans

2006	138 567	103 442	75 432	59 100	41 978	30 782	20 273	14 911	9 773
2007	133 808	106 351	77 197	60 331	42 769	31 576	20 833	15 365	9 941
2008	131 384	107 566	78 945	61 452	43 218	31 824	20 710	15 028	9 782
2009	152 134	138 584	85 438	64 176	44 888	31 231	20 515	14 606	9 590
2010	147 357	133 306	84 858	63 177	42 824	30 033	19 975	14 387	9 687

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

2006	351 945	235 827	204 240	135 072	102 585	80 253	75 463	7 725 847	56
2007	366 607	241 588	207 896	142 848	117 624	95 432	77 837	7 935 118	55
2008	337 910	232 163	166 205	111 017	83 050	49 468	30 284	7 729 089	51
2009	329 180	240 475	183 522	126 577	89 262	58 599	25 950	8 181 897	54
2010	329 431	242 755	195 694	142 044	99 105	58 296	32 836	8 079 064	57

2006	7 423	4 505	3 559	2 170	1 521	1 108	974	515 518	56
2007	7 732	4 614	3 619	2 290	1 744	1 319	1 005	520 494	55
2008	7 125	4 436	2 895	1 782	1 234	684	392	518 457	51
2009	6 946	4 592	3 197	2 033	1 325	810	336	580 401	54
2010	6 948	4 638	3 409	2 277	1 470	807	426	565 579	57

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

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

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

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

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2006		6 679	20 815	.	.
2007		4 977	19 792	.	.
2008		5 544	18 014	.	.
2009		5 063	18 254	.	.
2010		2 126	19 634	.	.

1.00 Kantonalbanken / Cantonal banks

2006		3 933	9 840	4 569	18 342
2007		3 428	9 092	5 884	18 403
2008		539	8 432	5 248	14 219
2009		1 018	9 258	6 684	16 959
2010		450	9 646	6 856	16 951

2.00 Grossbanken / Big banks

2006		202	5 652	696	6 550
2007		5	5 671	1 001	6 677
2008		2	4 831	924	5 757
2009		3 623	4 232	606	8 461
2010		200	5 352	1 544	7 096

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006		353	1 255	1 087	2 695
2007		197	1 185	1 065	2 447
2008		5	1 152	1 216	2 373
2009		4	1 102	1 057	2 163
2010		—	1 119	922	2 042

4.00 Raiffeisenbanken / Raiffeisen banks

2006		—	3 045	1 493	4 538
2007		—	3 154	1 428	4 582
2008		—	3 089	1 799	4 889
2009		—	2 981	3 181	6 161
2010		—	2 830	2 426	5 257

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	1 668	828	2 943	5 439
2007	954	619	3 065	4 637
2008	781	460	3 558	4 799
2009	56	633	3 805	4 494
2010	232	562	3 075	3 869

5.11 Handelsbanken / Commercial banks

2006	—	259	509	768
2007	—	204	515	719
2008	.	.	.	.
2009	.	.	.	.
2010	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	494	295	537	1 326
2007	212	313	534	1 060
2008	156	24	794	973
2009	56	8	858	922
2010	232	35	772	1 039

5.14 Andere Banken / Other banking institutions

2006	—	3	157	160
2007	3	5	165	173
2008	1	164	586	751
2009	—	387	510	897
2010	—	83	473	556

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	1 173	271	1 740	3 185
2007	739	96	1 850	2 685
2008	624	273	2 179	3 075
2009	—	237	2 437	2 674
2010	—	444	1 830	2 274

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

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

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2006		20	193	233	446
2007		—	69	193	262
2008		—	47	232	278
2009		—	47	100	147
2010		—	47	82	129

8.00 Privatbankiers / Private bankers

2006		504	1	.	.
2007		394	2	.	.
2008		4 218	3	.	.
2009		362	2	.	.
2010		1 244	77	.	.

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

2006		6 156	20 621	10 787	37 564
2007		4 584	19 721	12 443	36 747
2008		1 327	17 964	12 746	32 037
2009		4 701	18 205	15 332	38 237
2010		881	19 510	14 823	35 215

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2006	.	.	.	643 291
2007	.	.	.	665 122
2008	.	.	.	689 193
2009	.	.	.	724 764
2010	.	.	.	758 156

1.00 Kantonalbanken / Cantonal banks

2006	210 471	35 799	29 305	216 965
2007	216 967	33 220	28 309	221 877
2008	221 877	41 473	33 387	229 963
2009	229 996	49 797	33 990	245 803
2010	245 803	45 453	31 137	260 119

2.00 Grossbanken / Big banks

2006	214 018	50 411	42 296	222 133
2007	222 133	49 225	45 858	225 499
2008	225 499	50 803	48 197	228 106
2009	228 106	48 006	44 845	231 266
2010	231 266	43 851	41 093	234 024

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	66 129	9 369	7 672	67 825
2007	64 715	10 052	7 274	67 493
2008	67 408	10 392	7 562	70 238
2009	69 772	12 060	8 070	73 762
2010	73 724	11 275	7 511	77 488

4.00 Raiffeisenbanken / Raiffeisen banks

2006	83 893	16 602	12 342	88 153
2007	88 153	18 357	12 211	94 299
2008	94 299	18 683	11 547	101 435
2009	101 435	16 351	7 108	110 678
2010	110 678	16 326	7 409	119 595

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

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	43 528	8 816	4 879	47 465
2007	50 196	9 545	4 756	54 985
2008	54 924	9 143	5 711	58 356
2009	58 495	11 189	7 623	62 062
2010	60 553	11 098	5 913	65 739

5.11 Handelsbanken / Commercial banks

2006	29 881	5 553	3 413	32 021
2007	32 021	5 215	3 126	34 110
2008	.	.	.	.
2009	.	.	.	.
2010	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	6 565	1 283	1 011	6 838
2007	6 353	1 519	673	7 200
2008	5 448	774	643	5 579
2009	5 579	908	501	5 986
2010	5 944	1 342	482	6 804

5.14 Andere Banken / Other banking institutions

2006	1 779	274	11	2 042
2007	2 042	224	9	2 256
2008	36 384	5 742	3 713	38 413
2009	38 413	6 574	4 965	40 022
2010	40 022	4 500	2 987	41 534

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	5 303	1 705	444	6 564
2007	9 780	2 587	948	11 419
2008	13 092	2 628	1 356	14 363
2009	14 503	3 708	2 157	16 054
2010	14 587	5 257	2 443	17 401

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

1984	142 917	25 828	14 503	155 448
1985	155 448	28 099	15 147	169 984
1986	169 883	32 653	17 722	186 372
1987	186 319	42 340	23 751	206 441
1988	206 151	54 224	33 231	229 013
1989	228 323	57 697	30 909	257 435
1990	256 429	44 402	24 093	278 672
1991	277 096	39 723	25 378	293 181
1992	290 699	41 583	30 076	303 930
1993	298 636	60 769	49 413	309 992
1994	302 097	81 747	60 097	323 747
1995	311 493	86 741	62 152	336 082
1996	434 205	115 985	93 036	457 154
1997	457 218	104 519	89 170	472 567
1998	472 417	103 090	91 231	484 276
1999	484 151	92 598	79 059	497 690
2000	500 391	84 344	79 682	505 053
2001	504 618	97 414	81 124	520 908
2002	520 713	118 680	99 578	539 815
2003	538 347	113 824	89 605	562 566
2004	562 487	109 679	85 299	586 867
2005	586 686	117 515	86 152	618 049
2006	618 039	120 997	96 496	642 540
2007	642 164	120 398	98 409	664 153
2008	664 008	130 494	106 405	688 097
2009	687 804	137 404	101 637	723 571
2010	722 024	128 003	93 062	756 965

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

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

11a Hypothekarforderungen Inland – Belehnungsgruppen ¹

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2006	643 291	.	.	.	.	.	.
2007	665 122	.	.	.	.	.	.
2008	689 193	.	.	.	.	.	.
2009	724 764	.	.	.	.	.	.
2010	758 156	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2006	216 965	201 986	156 866	13 174	8 080	1 805	1 246
2007	221 877	207 633	141 354	12 157	6 701	2 088	1 233
2008	229 963	214 556	144 130	11 628	6 782	3 778	1 806
2009	245 803	228 542	194 375	13 118	10 629	4 144	3 176
2010	260 119	240 735	215 056	14 004	12 070	5 380	4 349

2.00 Grossbanken / Big banks

2006	222 133	203 264	160 047	14 318	11 262	4 551	3 392
2007	225 499	206 508	150 737	14 514	10 547	4 478	2 944
2008	228 106	209 091	156 160	14 410	10 838	4 605	3 172
2009	231 266	211 862	159 068	14 758	10 834	4 646	3 153
2010	234 024	215 237	162 183	14 429	10 724	4 358	3 080

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	67 825	61 770	44 995	4 687	1 515	1 369	632
2007	67 493	61 433	38 171	4 715	1 110	1 345	686
2008	70 238	63 892	39 568	4 921	1 214	1 424	754
2009	73 762	67 037	50 516	5 328	2 121	1 397	865
2010	77 488	70 497	58 121	5 498	2 263	1 492	1 055

4.00 Raiffeisenbanken / Raiffeisen banks

2006	88 153	82 683	52 861	4 347	2 480	1 123	498
2007	94 299	88 619	44 545	4 611	2 167	1 069	460
2008	101 435	95 376	52 751	4 974	1 726	1 085	436
2009	110 678	104 171	74 170	5 481	2 185	1 026	527
2010	119 595	112 927	85 061	5 935	2 390	733	406

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)

2006	47 465	44 382	32 791	2 545	1 318	538	281
2007	54 985	51 160	31 938	3 125	1 365	700	350
2008	58 356	54 087	32 993	3 592	1 805	677	347
2009	62 062	56 287	43 261	3 994	2 791	1 781	1 286
2010	65 739	60 502	48 337	3 242	2 287	1 994	1 175

5.11 Handelsbanken / Commercial banks

2006	32 021	30 776	23 141	1 143	567	103	56
2007	34 110	33 032	20 827	977	393	102	49
2008	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	6 838	6 151	5 218	474	399	213	176
2007	7 200	6 475	4 726	538	387	187	141
2008	5 579	5 066	4 264	351	287	162	122
2009	5 986	5 473	5 088	331	307	181	152
2010	6 804	6 083	5 736	461	442	260	238

5.14 Andere Banken / Other banking institutions

2006	2 042	1 617	755	280	—	145	—
2007	2 256	1 834	626	287	—	135	—
2008	38 413	36 900	20 806	1 293	437	220	41
2009	40 022	37 533	28 343	1 828	1 013	661	355
2010	41 534	39 088	30 896	1 863	1 123	583	320

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	6 564	5 839	3 677	648	351	78	48
2007	11 419	9 820	5 758	1 323	585	276	160
2008	14 363	12 120	7 923	1 948	1 082	295	184
2009	16 054	13 281	9 830	1 835	1 471	939	779
2010	17 401	15 331	11 705	919	722	1 151	617

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

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

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

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

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

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

11a Hypothekarforderungen Inland – Belehnungsgruppen²

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

In Millionen Franken / In CHF millions

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

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

1984	194 603	182 074	.	.	.	.	.
1985	212 566	199 070	.	.	.	.	.
1986	234 308	219 953	.	.	.	.	.
1987	261 700	244 410	.	.	.	.	.
1988	293 953	273 492	.	.	.	.	.
1989	333 730	309 984	.	.	.	.	.
1990	363 355	336 741	.	.	.	.	.
1991	382 026	353 799	.	.	.	.	.
1992	395 360	366 780	.	.	.	.	.
1993	405 490	374 949	.	.	.	.	.
1994	425 400	393 986	.	.	.	.	.
1995	439 753	402 408	.	.	.	.	.
1996	457 154	379 242	159 381	43 588	17 278	34 324	18 363
1997	472 567	402 131	185 428	43 601	18 253	26 835	13 054
1998	484 276	414 299	204 015	41 301	17 697	28 676	13 132
1999	497 690	436 314	222 424	37 159	15 905	24 217	9 815
2000	505 053	454 233	198 986	39 462	14 890	11 358	4 301
2001	520 908	469 393	206 160	38 647	14 272	12 867	5 255
2002	539 815	491 796	271 452	38 446	17 239	9 574	4 923
2003	562 566	509 424	345 756	40 724	22 071	12 418	7 957
2004	586 867	533 943	389 352	41 961	25 315	10 963	7 100
2005	618 049	566 679	430 598	42 233	26 325	9 137	5 921
2006	642 540	594 085	447 559	39 071	24 656	9 385	6 049
2007	664 153	615 352	406 746	39 121	21 889	9 680	5 673
2008	688 097	637 002	425 601	39 526	22 365	11 570	6 515
2009	723 571	667 899	521 391	42 678	28 560	12 994	9 007
2010	756 965	699 898	568 758	43 109	29 734	13 958	10 066

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

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

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

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

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

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

13 Spartätigkeit nach Domizil und Hypothekarforderungen nach Standort der Pfandobjekte

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

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

In Millionen Franken / In CHF millions

Gebiet Area		Verpflichtungen in Spar- und Anlageform Liabilities in the form of savings and deposits		Total Anzahl Konten Total number of accounts	Inländische Hypothekarforderungen Domestic mortgage claims	
		Total	davon / of which Grossbanken Big banks		Total	davon / of which Grossbanken Big banks
		1	2	3	4	5
Zürich	Zurich	89 184	30 039	3 465 406	146 722	54 135
Bern	Berne	51 650	11 066	2 634 279	82 569	28 014
Luzern	Lucerne	20 728	3 055	1 167 661	35 149	7 220
Uri	Uri	1 636	230	101 415	3 073	501
Schwyz	Schwyz	11 954	2 567	424 206	17 769	3 367
Obwalden	Obwalden	2 093	298	107 353	3 672	450
Nidwalden	Nidwalden	3 189	660	127 919	4 252	777
Glarus	Glarus	2 052	258	104 584	3 373	539
Zug	Zug	9 696	2 428	338 583	15 292	3 586
Freiburg	Fribourg	11 083	1 999	704 955	23 808	6 549
Solothurn	Solothurn	12 654	2 383	726 245	26 230	6 341
Basel-Stadt	Basel-Stadt	18 021	8 045	495 656	14 820	4 729
Basellandschaft	Baselland	15 039	3 081	726 514	29 270	8 102
Schaffhausen	Schaffhausen	3 706	702	186 944	7 343	1 749
Appenzell AR	Appenzell Ausserrhoden	2 869	823	130 787	4 718	1 572
Appenzell IR	Appenzell Innerrhoden	1 014	94	41 020	1 398	123
St. Gallen	St Gallen	24 353	3 614	1 205 989	43 907	7 556
Graubünden	Graubünden	10 770	1 918	460 052	24 856	7 394
Aargau	Aargau	34 348	4 814	1 680 177	66 412	12 951
Thurgau	Thurgau	12 390	1 852	617 945	26 371	4 770
Tessin	Ticino	15 101	4 984	687 685	35 456	12 659
Waadt	Vaud	27 102	8 169	1 345 251	59 559	24 930
Wallis	Valais	14 687	3 614	721 264	26 324	9 715
Neuenburg	Neuchâtel	5 190	1 516	343 801	11 525	3 935
Genf	Geneva	19 594	9 743	819 202	37 281	20 877
Jura	Jura	2 594	449	178 316	5 774	1 470
Fürstentum Liechtenstein	Principality of Liechtenstein	643	309	13 048	40	15
Total	Total	423 340	108 708	19 556 257	756 965	234 024

14 Forderungen gegenüber und Einlagen von inländischen Kunden ¹

Claims against and deposits by domestic customers ¹

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	1	2	3	4	5	6	7	8	9	10

Forderungen gegenüber inländischen Kunden ² / Claims against domestic customers ²

1.00–8.00 Alle Banken	663 372	668 042	677 850	697 677	721 293	756 667	790 529	832 883	862 911	879 860
1.00 Kantonalbanken	231 534	233 311	234 356	237 991	243 028	249 402	256 252	267 686	284 930	300 428
2.00 Grossbanken	239 390	232 907	234 694	240 775	250 518	269 393	278 833	296 361	293 208	275 853
3.00 Regionalbanken und Sparkassen	66 559	67 629	68 529	70 332	72 124	73 944	73 547	76 496	79 986	83 600
4.00 Raiffeisenbanken	70 749	75 860	81 280	86 523	90 742	95 049	101 473	108 536	117 582	127 188
5.00 Übrige Banken	52 576	55 980	56 713	59 762	61 899	65 686	76 140	79 615	83 511	88 675
5.11 Handelsbanken	29 323	31 172	31 789	32 861	33 759	35 810	37 787	.	.	.
5.12 Börsenbanken	7 951	9 754	10 086	10 564	11 352	11 613	11 354	8 952	9 377	11 587
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	2 775	2 613	1 949	2 189	2 419	2 879	5 357	45 069	47 322	49 837
5.20 Ausländisch beherrschte Banken	12 527	12 440	12 890	14 148	14 369	15 384	21 642	25 594	26 812	27 251
7.00 Filialen ausländischer Banken	1 287	1 594	1 538	1 615	1 946	2 239	3 065	2 868	2 522	2 394
8.00 Privatbankiers	1 275	760	739	679	1 037	954	1 217	1 321	1 171	1 722
1.00–5.00 Total	660 809	665 687	675 572	695 383	718 310	753 474	786 246	828 694	859 217	875 744

Anteil in Prozent / Percentage share of total

1.00–8.00 All banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1.00 Cantonal banks	34.9	34.9	34.6	34.1	33.7	33.0	32.4	32.1	33.0	34.1
2.00 Big banks	36.1	34.9	34.6	34.5	34.7	35.6	35.3	35.6	34.0	31.4
3.00 Regional banks and savings banks	10.0	10.1	10.1	10.1	10.0	9.8	9.3	9.2	9.3	9.5
4.00 Raiffeisen banks	10.7	11.4	12.0	12.4	12.6	12.6	12.8	13.0	13.6	14.5
5.00 Other banks	7.9	8.4	8.4	8.6	8.6	8.7	9.6	9.6	9.7	10.1
5.11 Commercial banks	4.4	4.7	4.7	4.7	4.7	4.7	4.8	.	.	.
5.12 Stock exchange banks	1.2	1.5	1.5	1.5	1.6	1.5	1.4	1.1	1.1	1.3
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	0.4	0.4	0.3	0.3	0.3	0.4	0.7	5.4	5.5	5.7
5.20 Foreign-controlled banks	1.9	1.9	1.9	2.0	2.0	2.0	2.7	3.1	3.1	3.1
7.00 Branches of foreign banks	0.2	0.2	0.2	0.2	0.3	0.3	0.4	0.3	0.3	0.3
8.00 Private bankers	0.2	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.2
Total for 1.00–5.00	99.6	99.6	99.7	99.7	99.6	99.6	99.5	99.5	99.6	99.5

Gruppe Category	Jahresende End of year									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	1	2	3	4	5	6	7	8	9	10

Einlagen inländischer Kunden³ / Deposits by domestic customers³

1.00–8.00 Alle Banken	602 521	621 535	648 782	659 622	687 093	706 684	724 556	737 288	775 940	824 603
1.00 Kantonalbanken	219 875	229 497	227 900	234 060	236 732	239 071	245 801	270 642	278 698	285 182
2.00 Grossbanken	197 385	193 952	209 700	207 861	222 317	234 465	233 711	196 382	213 295	234 302
3.00 Regionalbanken und Sparkassen	61 923	63 489	66 095	67 476	69 828	71 064	70 444	74 371	76 522	79 637
4.00 Raiffeisenbanken	68 838	75 032	80 535	85 774	88 400	93 033	99 366	108 788	114 474	122 186
5.00 Übrige Banken	48 540	53 074	57 463	58 676	64 240	63 830	68 482	77 105	82 098	89 672
5.11 Handelsbanken	30 872	31 386	32 387	33 093	34 271	35 488	36 307	.	.	.
5.12 Börsenbanken	9 165	12 567	13 650	13 444	17 987	15 928	14 718	16 270	17 093	16 495
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	2 019	1 937	2 427	2 778	2 913	2 857	3 330	42 529	44 123	46 182
5.20 Ausländisch beherrschte Banken	6 484	7 184	8 999	9 362	9 068	9 557	14 128	18 306	20 882	26 995
7.00 Filialen ausländischer Banken	441	632	508	499	452	414	1 270	1 180	1 553	1 468
8.00 Privatbankiers	5 518	5 859	6 581	5 277	5 125	4 807	5 483	8 820	9 299	12 155
1.00–5.00 Total	596 562	615 044	641 693	653 846	681 516	701 463	717 804	727 288	765 087	810 980

Anteil in Prozent / Percentage share of total

1.00–8.00 All banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1.00 Cantonal banks	36.5	36.9	35.1	35.5	34.5	33.8	33.9	36.7	35.9	34.6
2.00 Big banks	32.8	31.2	32.3	31.5	32.4	33.2	32.3	26.6	27.5	28.4
3.00 Regional banks and savings banks	10.3	10.2	10.2	10.2	10.2	10.1	9.7	10.1	9.9	9.7
4.00 Raiffeisen banks	11.4	12.1	12.4	13.0	12.9	13.2	13.7	14.8	14.8	14.8
5.00 Other banks	8.1	8.5	8.9	8.9	9.3	9.0	9.5	10.5	10.6	10.9
5.11 Commercial banks	5.1	5.0	5.0	5.0	5.0	5.0	5.0	.	.	.
5.12 Stock exchange banks	1.5	2.0	2.1	2.0	2.6	2.3	2.0	2.2	2.2	2.0
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	0.3	0.3	0.4	0.4	0.4	0.4	0.5	5.8	5.7	5.6
5.20 Foreign-controlled banks	1.1	1.2	1.4	1.4	1.3	1.4	1.9	2.5	2.7	3.3
7.00 Branches of foreign banks	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2
8.00 Private bankers	0.9	0.9	1.0	0.8	0.7	0.7	0.8	1.2	1.2	1.5
Total for 1.00–5.00	99.0	99.0	98.9	99.1	99.2	99.3	99.1	98.6	98.6	98.3

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

Items in CHF (excluding precious metal accounts, excluding non-monetary claims and liabilities arising from lending and repo transactions recorded in the balance sheet).

² Forderungen gegenüber Kunden und Hypothekarforderungen.

Claims against customers and mortgage claims.

³ Verpflichtungen gegenüber Kunden, Kassenobligationen, Anleihen und Pfandbriefdarlehen.

Liabilities towards customers, medium-term bank-issued notes, bonds and loans by central mortgage bond institutions.

15 Wertschriften¹ Securities¹

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2006	.	.	.	.	.	.	.	.	.	.
2007	.	.	.	.	.	.	.	.	.	.
2008	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2006	2 551	1 461	557	4 569	1 681	649	308	302	2 293	9 801
2007	4 136	1 291	457	5 884	1 471	496	299	445	2 590	11 183
2008	3 464	1 316	468	5 248	1 759	299	355	397	4 517	12 576
2009	4 624	1 466	593	6 684	2 086	483	577	326	11 499	21 655
2010	4 956	1 302	598	6 856	2 397	615	830	306	11 014	22 018

2.00 Grossbanken / Big banks

2006	589	78	29	696	284	88	436	349	161	2 014
2007	884	104	14	1 001	443	251	501	316	427	2 939
2008	899	8	17	924	293	40	171	56	242	1 726
2009	567	29	10	606	101	967	164	116	110	2 063
2010	1 441	31	72	1 544	570	859	106	128	1 134	4 341

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	262	630	195	1 087	544	108	104	129	1 360	3 332
2007	286	607	172	1 065	456	117	89	103	1 159	2 987
2008	314	711	190	1 216	458	108	132	113	1 376	3 403
2009	263	560	235	1 057	426	124	202	107	1 530	3 447
2010	199	500	224	922	428	111	273	127	1 492	3 353

4.00 Raiffeisenbanken / Raiffeisen banks

2006	1 048	331	114	1 493	79	52	59	1	636	2 319
2007	1 101	204	123	1 428	190	46	32	—	572	2 268
2008	1 649	105	46	1 799	95	10	30	—	1 194	3 129
2009	3 063	72	46	3 181	145	—	3	—	2 373	5 702
2010	2 345	40	41	2 426	227	—	45	—	2 411	5 109

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

1.00–8.00 Alle Banken / All banks

.	.	.	.	.	.	.	.	.	.	.	.	555 214
.	.	.	.	.	.	.	.	.	.	.	.	551 003
.	.	.	.	.	.	.	.	.	.	.	.	298 703
.	.	.	.	.	.	.	.	.	.	.	.	309 895
.	.	.	.	.	.	.	.	.	.	.	.	321 493

1.00 Kantonalbanken / Cantonal banks

917	1 118	4 256	833	7 124	16 925	9 171	1 180	709	9 880	1 033	318	27 837
1 207	65	2 335	701	4 307	15 491	9 240	1 255	856	10 097	1 229	330	26 816
635	271	982	220	2 108	14 684	10 252	1 420	440	10 693	1 207	536	26 583
625	240	920	144	1 930	23 585	16 272	2 328	703	16 974	1 303	478	41 862
525	363	1 935	49	2 872	24 891	16 849	2 085	748	17 597	1 723	734	44 211

2.00 Grossbanken / Big banks

12 012	1 458	5 428	51	18 949	20 963	281 380	93 975	139 982	421 362	12 147	12 126	454 472
9 551	821	6 580	1 662	18 613	21 552	256 677	76 512	150 143	406 821	17 929	16 592	446 302
1 276	1 800	1 935	54	5 065	6 791	142 979	45 625	45 751	188 729	7 877	7 123	203 398
1 023	1 293	2 298	2	4 617	6 680	112 068	44 838	41 934	154 002	14 069	13 456	174 751
1 433	796	4 309	0	6 539	10 880	125 414	60 875	35 586	161 000	12 146	11 190	184 025

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

39	42	49	16	146	3 478	622	155	20	642	43	12	4 163
60	19	47	18	145	3 132	848	180	15	863	81	14	4 077
98	13	33	14	158	3 561	1 099	268	12	1 111	51	7	4 723
45	13	31	17	106	3 553	1 273	372	19	1 292	30	8	4 876
50	14	42	14	119	3 472	1 334	311	11	1 345	34	9	4 851

4.00 Raiffeisenbanken / Raiffeisen banks

32	0	12	—	44	2 363	202	6	3	205	2	0	2 570
32	1	2	—	34	2 302	419	12	4	423	—	—	2 725
26	—	—	—	26	3 155	380	12	—	380	—	—	3 535
28	—	3	—	31	5 733	1 089	570	0	1 089	—	—	6 822
28	—	30	—	58	5 167	968	580	1	969	0	—	6 136

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

² Einschliesslich Schuldbuchforderungen.
Including debt register claims.

15 Wertschriften³ Securities³

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	2 107	679	157	2 943	1 013	246	311	330	591	5 433
2007	2 317	612	136	3 065	927	184	277	240	563	5 255
2008	2 970	460	129	3 558	853	172	345	184	570	5 682
2009	3 064	559	182	3 805	1 549	299	407	479	616	7 155
2010	2 486	443	146	3 075	3 233	247	332	322	607	7 814

5.11 Handelsbanken / Commercial banks

2006	384	83	41	509	173	35	108	123	289	1 238
2007	410	70	35	515	145	22	97	113	195	1 087
2008	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	301	197	39	537	406	162	150	95	202	1 551
2007	364	136	35	534	352	48	144	46	210	1 335
2008	669	93	31	794	309	32	186	33	168	1 521
2009	570	207	81	858	840	84	217	297	275	2 571
2010	530	165	77	772	821	77	107	106	275	2 158

5.14 Andere Banken / Other banking institutions

2006	148	9	—	157	39	2	9	2	—	208
2007	152	13	—	165	30	1	4	2	3	204
2008	490	80	16	586	129	26	107	86	215	1 150
2009	412	73	25	510	419	76	167	124	223	1 520
2010	386	65	22	473	415	86	180	154	217	1 524

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	1 274	390	76	1 740	396	47	44	110	99	2 436
2007	1 392	393	66	1 850	399	113	32	79	155	2 629
2008	1 811	286	81	2 179	414	115	52	65	187	3 012
2009	2 083	279	76	2 437	290	139	23	57	117	3 064
2010	1 570	213	47	1 830	1 996	84	45	62	115	4 132

Schweizerische Titel Swiss securities						Ausländische Titel Foreign securities				Anteile an Kollektiv- anlagen Units in collective investment schemes		Wert- schriften- bestand insge- sam (16+20 +21)	
Aktionen Shares					Total schwei- zerische Titel (10+15) Total Swiss securities (10+15)	Obligationen Bonds		Aktionen Shares		Total ausländi- sche Titel (17+19) Total foreign securities (17+19)	davon / of which		Total securities holdings (16+20 +21)
Banken	Finanz- gesell- schaften	Indus- trielle Unter- nehmen	Andere	Total (11 bis 14) (11 to 14)		davon / of which öffentlich- rechtliche Körpers- chaften Public law insti- tutions					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	

5.00 Übrige Banken / Other banks (5.11–5.20)

1 585	1 221	3 864	1 632	8 302	13 735	38 570	4 262	4 441	43 012	1 927	1 321	58 673
2 294	1 251	5 120	1 639	10 303	15 558	39 593	4 837	2 972	42 566	2 407	1 978	60 531
740	657	3 900	138	5 435	11 117	38 979	4 286	2 149	41 129	1 678	1 309	53 925
1 087	610	4 619	77	6 393	13 548	54 050	10 157	2 962	57 012	2 756	2 348	73 318
771	732	4 982	91	6 576	14 391	52 683	9 769	3 051	55 734	3 896	2 217	74 021

5.11 Handelsbanken / Commercial banks

6	10	1	23	41	1 278	2 383	157	58	2 441	402	38	4 121
24	3	1	1	28	1 115	1 781	233	60	1 841	231	35	3 186
.
.

5.12 Börsenbanken / Stock exchange banks

832	1 096	2 171	1 311	5 409	6 960	11 417	861	3 449	14 866	806	680	22 632
945	1 047	2 167	1 077	5 236	6 571	12 139	975	2 349	14 487	1 415	1 346	22 474
205	211	736	8	1 160	2 681	9 805	1 246	779	10 585	1 032	939	14 297
456	176	756	23	1 412	3 983	15 295	4 068	1 313	16 608	2 038	1 916	22 629
374	391	2 169	18	2 953	5 111	13 508	4 056	1 672	15 180	3 251	1 868	23 542

5.14 Andere Banken / Other banking institutions

14	0	29	5	48	256	199	—	31	230	18	13	504
34	—	32	9	75	279	198	3	14	212	32	23	524
44	6	23	6	80	1 229	1 844	141	25	1 869	209	51	3 308
22	1	29	7	58	1 578	2 317	78	20	2 337	235	94	4 151
37	0	31	6	75	1 599	2 099	68	15	2 114	180	48	3 894

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

733	115	1 663	293	2 804	5 240	24 571	3 244	904	25 475	701	589	31 416
1 291	201	2 920	552	4 964	7 593	25 476	3 626	550	26 026	728	574	34 347
490	440	3 141	124	4 195	7 207	27 330	2 899	1 346	28 675	437	319	36 319
610	433	3 834	46	4 923	7 987	36 438	6 011	1 629	38 067	482	339	46 538
359	341	2 781	67	3 548	7 681	37 076	5 645	1 364	38 440	464	301	46 585

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

⁴ Einschliesslich Schuldbuchforderungen.
Including debt register claims.

15 Wertschriften⁵ Securities⁵

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2006	159	60	14	233	111	24	0	17	—	385
2007	114	80	—	193	140	134	71	8	—	547
2008	220	11	—	232	4	28	70	—	—	334
2009	99	0	2	100	1	—	0	—	23	124
2010	66	15	1	82	—	—	1	—	—	83

8.00 Privatbankiers / Private bankers

2006	.	.	.	.	.	.	.	.	.	.
2007	.	.	.	.	.	.	.	.	.	.
2008	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.

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

2006	6 558	3 179	1 050	10 787	3 600	1 143	1 217	1 111	5 040	22 898
2007	8 724	2 818	902	12 443	3 486	1 093	1 197	1 103	5 309	24 633
2008	9 296	2 599	851	12 746	3 458	630	1 033	750	7 899	26 515
2009	11 580	2 686	1 066	15 332	4 306	1 873	1 354	1 028	16 128	40 021
2010	11 427	2 316	1 080	14 823	6 856	1 831	1 585	883	16 658	42 636

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

443	273	1 488	433	2 637	3 022	2 879	362	—	2 879	—	—	5 901
336	636	3 276	130	4 379	4 926	3 209	377	—	3 209	—	—	8 135
363	102	134	339	939	1 273	1 696	540	2	1 698	—	—	2 970
135	59	657	—	851	975	995	658	—	995	—	—	1 970
135	65	760	—	960	1 043	1 270	777	—	1 270	—	—	2 313

8.00 Privatbankiers / Private bankers

.	.	.	.	.	.	.	.	.	.	.	.	1 598
.	.	.	.	.	.	.	.	.	.	.	.	2 417
.	.	.	.	.	.	.	.	.	.	.	.	3 569
.	.	.	.	.	.	.	.	.	.	.	.	6 297
.	.	.	.	.	.	.	.	.	.	.	.	5 934

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

14 584	3 839	13 609	2 532	34 565	57 463	329 945	99 577	145 155	475 100	15 151	13 777	547 715
13 143	2 156	14 084	4 020	33 403	58 035	306 778	82 795	153 991	460 769	21 646	18 914	540 451
2 775	2 742	6 850	427	12 793	39 308	193 689	51 611	48 352	242 042	10 813	8 974	292 164
2 809	2 156	7 871	240	13 077	53 098	184 752	58 265	45 617	230 369	18 159	16 290	301 628
2 807	1 904	11 298	154	16 164	58 800	197 249	73 620	39 396	236 645	17 799	14 151	313 245

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

2006	.	.	.	.	10 633	.	.	.	.	40 866	51 499
2007	.	.	.	.	9 339	.	.	.	.	35 870	45 209
2008	.	.	.	.	13 142	.	.	.	.	34 945	48 087
2009	.	.	.	.	9 433	.	.	.	.	34 278	43 710
2010	.	.	.	.	3 656	.	.	.	.	57 420	61 076

1.00 Kantonalbanken / Cantonal banks

2006	829	225	9	248	1 310	40	23	—	0	63	1 373
2007	805	221	7	237	1 271	43	21	—	0	64	1 335
2008	1 012	258	12	205	1 487	41	7	0	0	49	1 536
2009	1 016	259	11	141	1 428	85	14	0	0	98	1 526
2010	963	353	12	147	1 474	104	5	0	0	109	1 583

2.00 Grossbanken / Big banks

2006	569	5 565	59	985	7 177	4 472	33 595	209	117	38 393	45 571
2007	441	5 648	135	50	6 274	6 557	25 332	1 359	8	33 256	39 530
2008	420	7 448	94	22	7 985	8 997	23 221	67	16	32 300	40 285
2009	27	6 046	129	2	6 204	7 945	23 584	106	15	31 651	37 854
2010	32	217	89	2	340	16 443	38 138	311	5	54 897	55 237

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	83	33	1	14	131	—	—	—	0	0	131
2007	74	32	0	15	121	—	—	—	0	0	121
2008	74	37	0	18	130	—	—	—	0	0	130
2009	114	47	0	16	177	—	0	—	0	0	177
2010	101	46	0	20	168	—	—	—	0	0	168

4.00 Raiffeisenbanken / Raiffeisen banks

2006	266	125	—	5	396	4	—	—	0	4	400
2007	289	4	—	108	402	4	0	—	—	4	406
2008	247	9	—	80	335	4	0	—	—	4	339
2009	321	27	—	104	452	4	0	—	—	4	456
2010	327	120	—	107	553	4	—	—	—	4	557

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	1037	355	35	37	1463	1497	702	11	147	2356	3819
2007	639	368	15	73	1096	1648	796	16	42	2502	3597
2008	2547	429	35	70	3081	1688	747	100	9	2544	5625
2009	548	407	36	58	1050	1616	705	148	9	2477	3527
2010	536	369	42	49	996	1406	726	201	6	2340	3336

5.11 Handelsbanken / Commercial banks

2006	29	71	—	6	106	29	431	—	0	461	567
2007	24	75	2	4	105	29	449	0	—	478	583
2008	.	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	207	164	3	12	385	618	200	—	27	845	1231
2007	200	104	4	38	345	483	186	0	12	681	1027
2008	184	223	2	11	420	418	588	0	5	1012	1432
2009	196	196	2	14	408	379	609	0	3	991	1399
2010	108	152	10	3	273	189	145	3	5	341	614

5.14 Andere Banken / Other banking institutions

2006	1	0	—	0	1	—	—	—	—	—	1
2007	1	0	—	0	1	—	—	—	0	0	1
2008	31	8	2	2	42	32	13	—	0	45	88
2009	48	8	2	1	59	32	4	—	0	36	95
2010	55	9	2	2	68	32	3	—	0	36	104

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	800	120	32	19	970	849	70	11	120	1050	2021
2007	414	189	10	31	644	1135	161	16	31	1342	1986
2008	2332	198	32	58	2619	1237	145	100	4	1487	4106
2009	305	203	33	43	583	1205	92	148	5	1450	2033
2010	374	207	30	44	655	1185	579	199	1	1963	2618

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					Total (6 bis 9) (6 to 9)					
	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

2006	—	—	0	0	0	—	0	—	—	0	0
2007	—	—	0	0	0	—	—	—	—	—	0
2008	—	0	—	0	0	—	—	—	—	—	0
2009	—	0	—	0	0	—	—	—	—	—	0
2010	—	0	—	0	0	—	—	—	—	—	0

8.00 Privatbankiers / Private bankers

2006	.	.	.	.	155	.	.	.	.	49	204
2007	.	.	.	.	175	.	.	.	.	45	219
2008	.	.	.	.	123	.	.	.	.	48	172
2009	.	.	.	.	122	.	.	.	.	48	170
2010	.	.	.	.	124	.	.	.	.	71	194

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

2006	2 784	6 302	103	1 289	10 478	6 013	34 320	220	265	40 817	51 294
2007	2 249	6 273	158	484	9 164	8 252	26 148	1 375	50	35 826	44 989
2008	4 301	8 180	142	395	13 018	10 729	23 976	167	25	34 896	47 915
2009	2 026	6 786	177	322	9 310	9 649	24 303	254	24	34 230	43 540
2010	1 959	1 105	144	324	3 532	17 956	38 870	513	11	57 349	60 881

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	16	3 809	2 826	5 781	18 385	27 123	6 656	166 714
Gemeindeinstitute Municipal institutions	3	70	—	41	18	36	29	1 025
Aktiengesellschaften Joint-stock companies	230	94 332	128 191	85 412	461 667	466 954	249 538	463 840
Genossenschaften Cooperatives	25	1 917	102	2 086	5 156	9 089	4 603	134 167
Übrige Institute Other institutions	46	6 009	12 133	11 092	12 201	14 104	9 998	1 341
Total	320	106 137	143 252	104 412	497 426	517 306	270 824	767 088

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

Staatsinstitute Cantonal institutions	16	3 809	2 826	5 781	18 385	27 123	6 656	166 714
Gemeindeinstitute Municipal institutions	3	70	—	41	18	36	29	1 025
Aktiengesellschaften Joint-stock companies	230	94 332	128 191	85 412	461 667	466 954	249 538	463 840
Genossenschaften Cooperatives	25	1 917	102	2 086	5 156	9 089	4 603	134 167
Übrige Institute Other institutions	1	0	—	3	—	2	2	64
Total	275	100 128	131 119	93 324	485 225	503 204	260 828	765 811

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

1.00–8.00 Alle Banken / All banks

14 226	18 828	907	1 725	850	14 042	—	275 216
0	77	2	8	2	1	—	1 280
188 129	115 253	59 392	18 368	7 361	112 521	100	2 201 521
1 455	6 572	580	2 539	270	1 802	—	165 734
3 179	5 628	195	679	290	3 933	—	70 785
206 989	146 359	61 076	23 319	8 772	132 299	100	2 714 535

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

14 226	18 828	907	1 725	850	14 042	—	275 216
0	77	2	8	2	1	—	1 280
188 129	115 253	59 392	18 368	7 361	112 521	100	2 201 521
1 455	6 572	580	2 539	270	1 802	—	165 734
—	3	—	—	0	0	—	73
203 811	140 733	60 881	22 640	8 482	128 366	100	2 643 824

18 Passiven Liabilities

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2006	331	135 303	90 358	836 370	357 850	303 301	713 126	34 489	233 547	31 501	47 023
2007	330	176 075	124 231	799 658	334 874	331 259	853 124	41 060	287 058	32 252	47 963
2008	327	93 471	142 600	583 738	358 173	381 512	655 981	50 275	251 475	44 204	53 643
2009	325	62 780	115 941	389 656	426 043	556 173	417 304	44 451	273 135	38 466	64 376
2010	320	91 386	122 587	378 361	456 694	571 197	361 385	36 118	290 522	38 955	69 477

1.00 Kantonalbanken / Cantonal banks

2006	24	6	4 103	29 310	111 593	34 066	46 505	9 855	33 293	645	23 991
2007	24	6	4 790	35 230	104 857	33 991	61 515	11 781	32 392	335	23 472
2008	24	3	6 795	24 937	125 049	59 855	48 829	15 369	27 453	235	24 207
2009	24	8	7 820	29 089	148 256	79 653	23 055	13 088	24 687	221	22 734
2010	24	4	9 570	33 182	158 368	76 259	24 017	9 136	25 855	337	23 632

2.00 Grossbanken / Big banks

2006	2	126 132	53 697	683 971	116 104	171 660	546 054	2 948	193 925	30 087	345
2007	2	166 423	83 222	617 736	105 246	185 182	622 687	4 169	248 527	31 321	555
2008	2	90 315	94 243	418 039	96 626	166 280	459 433	4 254	218 705	43 624	4 033
2009	2	57 801	72 712	238 834	115 406	223 079	310 577	4 466	243 146	37 975	15 187
2010	2	85 611	78 453	237 355	123 745	245 335	262 815	4 712	256 712	38 478	16 526

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	78	1	248	3 432	39 296	8 831	5 986	6 376	855	230	12 156
2007	76	0	183	3 280	35 741	7 885	9 491	6 861	971	230	12 128
2008	75	0	264	2 826	36 984	9 729	8 531	8 002	1 273	230	12 960
2009	70	1	154	3 281	42 299	11 454	3 465	7 129	1 462	230	14 020
2010	69	0	411	3 562	44 883	12 328	3 119	6 102	1 695	100	14 801

4.00 Raiffeisenbanken / Raiffeisen banks

2006	1	—	1 675	8 111	62 304	6 030	7 036	12 654	2 370	—	4 946
2007	1	—	841	10 590	60 880	6 785	12 093	14 397	2 289	—	5 468
2008	1	—	3 390	5 105	67 492	8 059	10 267	18 280	2 095	—	5 852
2009	1	—	1 917	7 906	79 688	9 698	4 882	16 472	1 798	—	5 619
2010	1	—	423	8 158	86 591	10 583	5 601	13 668	2 726	—	7 022

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

1.00–8.00 Alle Banken / All banks

32 447	236 966	17 981	15 967	139 467	23 942	49 550	49 051	17 054	– 132	3 194 197
36 447	249 151	19 746	17 517	139 733	24 795	51 137	44 003	19 914	– 116	3 457 897
21 920	309 988	18 536	17 757	140 545	26 272	70 717	23 552	20 399	– 395	3 079 613
21 895	121 532	18 945	18 766	137 226	26 486	72 108	24 244	14 879	– 492	2 668 223
20 517	135 966	16 930	19 253	144 143	26 447	78 774	27 298	12 317	– 693	2 714 535

1.00 Kantonalbanken / Cantonal banks

2 247	13 982	5 805	12 257	16 068	6 723	6 903	2 397	45	—	343 080
2 776	10 819	5 166	13 330	16 455	6 158	7 343	2 912	41	—	356 580
2 366	19 148	4 980	13 722	16 602	5 752	7 455	3 419	33	– 57	389 316
2 085	16 200	4 909	14 571	17 394	5 672	7 948	3 792	27	– 46	403 548
2 016	21 515	4 646	14 990	18 358	5 466	8 771	4 132	24	– 35	421 548

2.00 Grossbanken / Big banks

22 937	201 951	2 907	—	75 743	4 610	27 442	31 973	11 717	—	2 198 373
24 448	207 826	5 190	—	69 925	4 607	27 946	25 617	11 755	—	2 341 136
11 745	250 534	3 450	—	67 659	4 693	48 575	1 816	12 576	—	1 885 316
13 708	83 909	3 652	—	62 323	4 755	49 718	1 444	6 405	—	1 444 799
12 719	88 150	2 634	—	67 379	4 783	55 834	3 042	3 721	—	1 482 146

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

455	549	1 607	1 100	5 050	721	2 223	2 099	7	—	85 942
483	542	1 574	1 107	5 064	699	2 036	2 320	9	—	85 311
490	891	1 595	1 178	5 199	662	2 304	2 222	11	—	89 922
348	650	1 602	1 170	5 241	630	2 336	2 262	13	—	92 276
330	721	1 600	1 189	5 329	637	2 458	2 219	15	—	96 070

4.00 Raiffeisenbanken / Raiffeisen banks

558	542	1 109	—	6 663	428	2 008	4 227	—	—	113 998
696	623	1 038	—	7 377	467	2 152	4 758	—	—	123 076
695	1 409	979	—	7 951	505	—	7 447	—	—	131 575
546	1 418	977	—	8 600	536	—	8 064	—	—	139 520
550	1 690	976	—	9 251	570	—	8 681	—	—	147 239

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

18 Passiven Liabilities

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	183	9 165	20 226	98 389	27 680	71 757	106 233	2 655	3 104	539	5 585
2007	183	9 645	21 696	112 555	27 141	79 140	145 463	3 852	2 879	366	6 339
2008	180	3 152	23 107	119 503	29 731	117 973	126 560	4 368	1 949	115	6 592
2009	181	4 961	22 992	96 770	36 681	206 532	73 725	3 294	2 043	40	6 815
2010	179	5 766	20 906	83 362	39 278	196 632	64 020	2 499	3 535	40	7 496

5.11 Handelsbanken / Commercial banks

2006	7	3	569	1 797	22 479	3 879	2 295	2 394	1 760	—	5 074
2007	7	2	727	1 878	21 362	3 167	4 279	3 087	1 660	—	5 194
2008	.	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	52	9 046	8 689	12 995	2 010	26 729	37 297	14	936	246	126
2007	48	9 510	8 930	14 375	1 138	29 518	52 052	14	697	251	70
2008	48	2 982	6 094	8 837	1 066	38 670	45 672	13	305	—	74
2009	49	4 897	9 068	6 577	1 640	69 213	25 547	10	492	—	77
2010	47	5 695	7 977	6 750	2 045	59 723	17 739	11	1 452	—	81

5.14 Andere Banken / Other banking institutions

2006	4	—	0	241	1 479	140	839	79	—	—	340
2007	6	—	177	2 656	1 736	148	1 068	55	—	—	408
2008	9	2	524	3 716	24 618	4 802	5 387	3 633	1 440	—	5 747
2009	9	1	541	3 858	30 093	6 552	1 569	2 694	1 440	—	5 847
2010	10	1	472	3 705	31 494	7 354	1 944	1 750	1 440	—	6 482

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	120	116	10 967	83 356	1 712	41 009	65 802	168	408	293	45
2007	122	134	11 862	93 646	2 905	46 307	88 064	695	522	115	668
2008	123	168	16 488	106 950	4 047	74 501	75 501	721	204	115	771
2009	123	64	13 382	86 335	4 948	130 766	46 609	590	112	40	891
2010	122	70	12 457	72 907	5 739	129 556	44 337	738	643	40	933

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		Capital	General statutory reserve	Other reserves	Retained earnings	Accumulated losses brought forward	
12	13	14	15	16	17	18	19	20	21	22

5.00 Übrige Banken / Other banks (5.11–5.20)

5084	17 941	5831	2 253	34 681	10 561	10 972	8 237	5 008	- 97	410 586
6458	25 914	6 091	2 502	38 165	10 806	11 656	8 255	7 551	- 104	487 838
5272	31 575	6 651	2 358	40 301	12 333	12 364	8 571	7 277	- 243	519 090
4374	17 011	6 664	2 492	40 623	12 459	12 100	8 600	7 887	- 424	524 978
4042	19 753	6 240	2 488	40 803	12 529	11 706	9 137	8 042	- 612	496 821

5.11 Handelsbanken / Commercial banks

252	412	1 672	236	3 115	1 387	522	1 194	12	—	45 936
281	509	1 863	265	2 942	1 389	559	979	15	—	47 214
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5.12 Börsenbanken / Stock exchange banks

1 698	10 360	1 433	417	10 168	2 162	5 372	2 190	446	- 1	121 919
2 081	14 187	1 310	496	10 266	1 958	5 279	1 703	1 331	- 4	144 645
1 417	13 838	1 481	566	10 379	2 165	4 735	2 245	1 299	- 65	131 395
1 127	7 227	1 294	586	10 669	2 262	4 877	2 290	1 309	- 69	138 424
1 104	8 925	1 228	548	9 690	1 872	4 758	2 005	1 144	- 90	122 968

5.14 Andere Banken / Other banking institutions

21	21	123	52	282	109	172	21	7	- 28	3 617
67	140	119	9	595	203	218	215	3	- 44	7 177
362	775	1 878	320	2 848	1 188	936	704	21	0	56 051
302	554	1 935	348	3 008	1 189	1 004	782	33	0	58 745
281	692	1 980	379	3 163	1 211	1 031	878	49	- 6	61 137

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

3 113	7 148	2 604	1 548	21 117	6 903	4 906	4 832	4 543	- 67	239 114
4 028	11 079	2 798	1 732	24 362	7 257	5 600	5 358	6 203	- 57	288 802
3 493	16 962	3 292	1 472	27 074	8 980	6 693	5 621	5 958	- 178	331 644
2 944	9 230	3 435	1 558	26 945	9 008	6 219	5 528	6 545	- 354	327 809
2 657	10 136	3 032	1 561	27 950	9 447	5 916	6 254	6 849	- 516	312 716

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

18 Passiven Liabilities

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2006	29	0	6956	12542	86	1935	94	1	—	—	—
2007	30	0	5319	18964	194	6399	195	2	—	—	—
2008	31	0	4247	12619	136	3212	544	2	—	—	—
2009	33	0	3475	12727	387	4743	507	2	—	—	—
2010	32	—	4419	12089	549	5780	561	1	—	—	—

8.00 Privatbankiers / Private bankers

2006	14	0	3452	614	788	9020	1219	—	—	—	—
2007	14	0	8180	1304	815	11877	1681	—	—	—	—
2008	14	1	10554	709	2153	16404	1816	—	—	—	—
2009	14	9	6872	1049	3325	21014	1094	—	—	—	—
2010	13	5	8405	652	3280	24279	1251	—	—	—	—

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

415	884	219	150	374	159	—	33	216	-35	23 657
472	1 855	216	172	657	160	—	55	454	-12	34 444
462	1 643	214	187	449	157	1	—	386	-94	23 717
303	469	492	202	586	180	1	—	428	-22	23 891
290	237	214	252	519	177	—	—	389	-46	24 913

8.00 Privatbankiers / Private bankers

753	1 116	503	207	888	739	3	85	61	—	18 561
1 115	1 571	472	405	2 092	1 898	3	88	103	—	29 513
890	4 786	667	312	2 383	2 170	19	78	117	—	40 677
532	1 876	648	332	2 460	2 253	5	83	119	—	39 211
570	3 901	618	334	2 503	2 285	6	86	125	—	45 798

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

18 Passiven Liabilities

In Millionen Franken / In CHF millions

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

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

1981	433	1 018	27 373	91 443	109 846	58 452	104 396	54 436	18 308	265	9 039
1982	435	1 299	29 145	82 233	127 537	72 343	111 083	61 369	21 329	263	10 092
1983	431	1 398	30 270	88 246	143 355	77 411	121 274	61 842	23 118	294	11 066
1984	439	2 499	33 406	90 701	148 971	82 983	148 807	67 542	25 093	2 691	11 845
1985	441	2 877	33 456	109 734	156 017	80 911	150 549	75 748	28 783	3 580	12 729
1986	448	3 513	35 262	135 058	167 081	83 092	156 398	83 242	33 069	5 239	14 036
1987	452	4 545	35 200	143 520	184 314	90 633	157 750	88 903	36 054	5 713	15 357
1988	454	4 312	26 877	156 557	197 646	85 362	184 150	94 417	39 770	7 862	16 865
1989	455	4 541	25 821	169 852	180 590	80 148	233 300	102 480	42 914	9 387	18 834
1990	457	3 806	23 362	186 957	172 618	73 641	264 403	112 695	47 784	10 582	21 030
1991	445	4 516	23 935	183 043	182 512	72 483	279 726	117 406	50 957	11 864	23 416
1992	435	4 513	22 670	188 703	196 217	75 544	285 303	115 599	52 951	12 431	25 900
1993	419	5 177	26 927	214 266	237 629	90 088	260 542	100 262	55 728	14 284	27 611
1994	393	2 875	26 332	204 906	249 966	86 998	276 813	88 534	57 373	15 034	28 402
1995	382	17 711	30 032	213 217	278 489	92 939	255 725	81 110	64 272	18 089	28 964
1996	370	25 698	33 161	265 104	298 373	109 370	306 155	68 968	64 833	19 826	33 300
1997	360	54 980	38 345	336 972	315 432	125 685	351 869	58 552	82 089	23 847	34 252
1998	339	44 779	47 244	454 234	311 169	134 443	441 224	46 746	84 093	22 490	37 871
1999	334	72 309	36 020	572 898	311 259	156 878	506 810	36 439	100 049	25 263	39 682
2000	335	54 061	40 836	545 636	288 618	147 926	435 128	37 896	101 084	28 617	45 557
2001	327	76 480	54 377	529 127	295 356	163 442	465 070	39 341	131 146	32 152	47 399
2002	316	47 674	42 188	508 985	323 739	175 280	418 942	38 791	136 020	27 301	47 829
2003	301	56 865	69 202	566 082	355 849	243 572	360 388	32 369	113 022	25 676	47 194
2004	299	89 568	65 908	649 500	361 291	241 657	428 093	29 793	137 630	25 337	44 594
2005	295	120 526	71 749	724 766	371 952	277 092	548 371	29 225	191 954	25 106	44 952
2006	288	135 303	79 949	823 214	356 976	292 345	711 814	34 488	233 547	31 501	47 023
2007	286	176 075	110 732	779 390	333 864	312 983	851 249	41 059	287 058	32 252	47 963
2008	282	93 470	127 799	570 409	355 883	361 896	653 620	50 272	251 475	44 204	53 643
2009	278	62 771	105 594	375 880	422 331	530 416	415 704	44 449	273 135	38 466	64 376
2010	275	91 381	109 763	365 620	452 864	541 137	359 572	36 117	290 522	38 955	69 477

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ⁵	Reserven für allgemeine Bankrisiken	Eigene Mittel Equity						Bilanzsumme
				Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag		Balance sheet total
Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ⁵	Reserves for general banking risks		Capital	General statutory reserve	Other reserves	Retained earnings	Accumulated losses brought forward	
12	13	14	15	16	17	18	19	20	21	22

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

.	26 212	.	.	32 754	14 592	10 080	7 919	164	.	533 276
.	28 714	.	.	34 925	15 633	10 587	8 508	196	.	580 069
.	31 212	.	.	36 845	16 218	11 134	9 267	226	.	626 037
.	36 957	.	.	40 302	17 489	12 513	10 092	208	.	689 106
.	41 894	.	.	45 442	18 973	14 958	11 176	335	.	738 140
.	43 606	.	.	50 725	20 796	17 086	12 467	376	.	805 082
.	45 576	.	.	54 632	21 957	18 699	13 521	455	.	856 484
.	51 389	.	.	58 466	23 089	19 932	14 971	474	.	915 812
.	55 941	.	.	63 925	24 341	21 265	17 765	554	.	978 346
.	59 155	.	.	67 328	25 592	22 537	18 614	585	.	1 032 779
.	65 960	.	.	69 368	26 288	22 612	19 777	691	.	1 073 321
.	72 571	.	.	72 241	27 202	23 170	21 067	802	.	1 112 213
.	81 570	.	.	78 005	28 248	26 746	21 957	1 054	.	1 177 805
.	80 067	.	.	80 516	27 935	28 871	22 629	1 081	.	1 182 782
.	155 382	.	.	82 893	28 482	28 956	24 295	1 161	.	1 300 735
15 984	126 311	32 588	7 533	80 081	28 219	29 970	21 022	1 428	- 559	1 467 458
15 181	203 427	40 344	7 969	81 717	30 251	29 882	20 074	1 618	- 108	1 746 814
19 873	264 367	40 179	7 807	83 613	28 587	33 492	18 809	2 861	- 136	2 017 643
19 224	214 535	39 805	8 529	92 430	29 044	35 305	23 643	4 528	- 90	2 206 867
23 240	213 637	28 230	9 448	116 315	30 241	49 373	30 308	6 520	- 128	2 087 613
20 760	217 853	23 118	9 710	119 852	30 372	47 479	35 667	6 567	- 231	2 193 032
17 709	310 096	23 536	10 418	118 010	27 879	47 749	38 158	5 989	- 1 765	2 219 217
17 286	190 982	20 717	11 243	118 831	27 538	43 315	39 594	8 587	- 203	2 203 602
17 847	239 418	19 552	12 605	121 579	27 629	42 353	40 990	10 811	- 203	2 459 036
23 980	239 805	19 482	14 135	133 832	24 498	52 127	45 483	11 984	- 259	2 811 821
31 280	234 965	17 259	15 610	138 205	23 044	49 547	48 933	16 778	- 97	3 151 979
34 860	245 724	19 058	16 939	136 985	22 738	51 134	43 861	19 357	- 104	3 393 940
20 567	303 558	17 656	17 258	137 713	23 945	70 697	23 474	19 896	- 300	3 015 219
21 061	119 187	17 805	18 233	134 180	24 053	72 103	24 162	14 332	- 470	2 605 121
19 657	131 828	16 097	18 667	141 121	23 985	78 769	27 212	11 802	- 647	2 643 824

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

⁵ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken. From 1997 to 2006, including fluctuation reserve for credit risks.

19 Passiven gemessen an der Bilanzsumme Share of balance sheet total for each category of liability

Anteil in Prozent / Percentage share of total

Jahres- ende End of year	Bilanz- summe Balance sheet total	Verpflich- tungen aus Geld- markt- papieren Money market instru- ments issued	Verpflich- tungen gegen- über Banken Liabilities towards banks	Verpflichtungen gegenüber Kunden Liabilities towards customers						Übrige Positionen ¹ Sundry items ¹	Eigene Mittel Equity
				Total	davon / of which						
					in Spar- und Anla- geform In the form of savings and deposits	Übrige Verpflich- tungen auf Sicht Other sight liabilities	Übrige Verpflich- tungen auf Zeit Other time liabilities	Kassen- obliga- tionen Medium- term bank- issued notes	Anleihen und Pfand- brief- darlehen Bonds and loans by central mortgage bond institutions		
	1	2	3	4	5	6	7	8	9	10	11

1.00–8.00 Alle Banken / All banks

Bilanz / Balance sheet, as a whole

1998	100.0	2.2	25.3	51.9	15.2	7.0	21.5	2.3	5.9	16.5	4.1
1999	100.0	3.2	27.8	51.9	13.9	7.4	22.7	1.6	6.2	12.9	4.2
2000	100.0	2.5	28.4	50.3	13.6	7.5	20.5	1.8	6.9	13.2	5.5
2001	100.0	3.4	27.0	51.9	13.3	7.8	21.0	1.8	8.0	12.3	5.4
2002	100.0	2.1	25.1	51.3	14.4	8.3	18.6	1.7	8.2	16.2	5.3
2003	100.0	2.5	29.1	52.2	15.9	11.5	16.1	1.4	7.2	10.9	5.4
2004	100.0	3.6	29.3	50.4	14.5	10.1	17.2	1.2	7.3	11.8	4.9
2005	100.0	4.2	28.6	51.9	13.1	10.1	19.3	1.0	8.3	10.6	4.7
2006	100.0	4.2	29.0	52.9	11.2	9.5	22.3	1.1	8.8	9.5	4.4
2007	100.0	5.1	26.7	54.8	9.7	9.6	24.5	1.2	9.7	9.3	4.0
2008	100.0	3.0	23.6	56.9	11.6	12.4	21.3	1.6	9.9	12.0	4.6
2009	100.0	2.4	18.9	66.8	16.0	20.8	15.6	1.7	12.6	6.8	5.1
2010	100.0	3.4	18.5	65.8	16.8	21.0	13.3	1.3	13.3	7.1	5.3

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

1998	100.0	0.1	11.0	66.5	32.9	9.1	9.8	4.9	9.8	13.5	8.9
1999	100.0	0.1	12.9	64.9	32.3	9.5	9.0	3.8	10.4	12.5	9.6
2000	100.0	0.0	13.2	63.6	29.2	8.8	10.9	3.8	10.9	11.4	11.8
2001	100.0	0.0	12.8	65.5	29.5	9.3	11.9	3.9	10.9	9.7	12.0
2002	100.0	0.1	12.4	64.7	31.1	10.2	9.3	3.8	10.3	11.4	11.4
2003	100.0	0.4	11.5	67.4	34.1	14.3	6.2	3.1	9.8	9.2	11.5
2004	100.0	0.3	11.2	68.1	34.1	12.7	8.5	2.8	9.9	8.9	11.5
2005	100.0	0.5	10.9	67.6	33.3	12.7	9.5	2.7	9.5	8.9	12.0
2006	100.0	0.9	10.9	67.0	30.8	10.9	12.9	3.0	9.3	9.3	11.9
2007	100.0	1.0	12.7	65.4	27.3	9.9	15.7	3.4	9.0	9.5	11.4
2008	100.0	0.4	10.5	66.3	29.0	13.1	11.1	4.2	9.0	11.3	11.4
2009	100.0	0.3	8.6	71.3	34.4	17.7	5.5	3.7	9.9	8.1	11.7
2010	100.0	0.4	8.4	71.4	35.2	18.7	4.4	2.9	10.3	8.2	11.6

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 Loans by central mortgage bond institutions

Gruppe Category	Jahresende End of year									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	1	2	3	4	5	6	7	8	9	10

Anzahl Banken / Number of institutions

1.00–8.00 Alle Banken	116	110	105	105	105	104	103	101	98	97
1.00 Kantonalbanken	24	24	23	23	24	24	24	24	24	24
2.00 Grossbanken	2	2	2	2	2	2	2	2	2	2
3.00 Regionalbanken und Sparkassen	84	78	74	74	72	71	70	68	65	64
4.00 Raiffeisenbanken	1	1	1	1	1	1	1	1	1	1
5.00 Übrige Banken	5	5	5	5	6	6	6	6	6	6
5.11 Handelsbanken	3	2	2	2	2	2	2	.	.	.
5.12 Börsenbanken	—	1	1	1	2	2	1	1	1	1
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	1	1	1	1	1	1	1	3	3	3
5.20 Ausländisch beherrschte Banken	1	1	1	1	1	1	2	2	2	2
7.00 Filialen ausländischer Banken	—	—	—	—	—	—	—	—	—	—
8.00 Privatbankiers	—	—	—	—	—	—	—	—	—	—
1.00–5.00 Total	116	110	105	105	105	104	103	101	98	97

In Millionen Franken / In CHF millions

1.00–8.00 All banks	46 564	47 363	46 488	43 966	44 922	46 996	47 954	53 624	64 364	69 466
1.00 Cantonal banks	26 454	27 086	25 793	23 415	23 293	23 974	23 472	24 207	22 734	23 632
2.00 Big banks	1 324	945	640	419	367	345	555	4 033	15 187	16 526
3.00 Regional banks and savings banks	10 101	10 335	11 137	11 473	11 721	12 151	12 123	12 945	14 015	14 801
4.00 Raiffeisen banks	5 053	4 789	4 401	3 922	4 304	4 946	5 468	5 852	5 619	7 022
5.00 Other banks	3 632	4 206	4 516	4 738	5 237	5 581	6 335	6 588	6 808	7 485
5.11 Commercial banks	3 362	3 771	4 085	4 289	4 736	5 070	5 190	.	.	.
5.12 Stock exchange banks	—	75	71	69	121	126	70	70	70	70
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	225	300	300	320	320	340	408	5 747	5 847	6 482
5.20 Foreign-controlled banks	45	60	60	60	60	45	668	771	891	933
7.00 Branches of foreign banks	—	—	—	—	—	—	—	—	—	—
8.00 Private bankers	—	—	—	—	—	—	—	—	—	—
Total for 1.00–5.00	46 564	47 363	46 488	43 966	44 922	46 996	47 954	53 624	64 364	69 466

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	16	2	6 365	29 122	97 599	46 514	15 583
Gemeindeinstitute Municipal institutions	3	—	0	1	653	157	8
Aktiengesellschaften Joint-stock companies	230	91 379	102 885	328 125	258 586	482 214	337 343
Genossenschaften Cooperatives	25	—	512	8 372	95 966	12 250	6 636
Übrige Institute Other institutions	46	5	12 825	12 742	3 890	30 062	1 814
Total	320	91 386	122 587	378 361	456 694	571 197	361 385

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

Staatsinstitute Cantonal institutions	16	2	6 365	29 122	97 599	46 514	15 583
Gemeindeinstitute Municipal institutions	3	—	0	1	653	157	8
Aktiengesellschaften Joint-stock companies	230	91 379	102 885	328 125	258 586	482 214	337 343
Genossenschaften Cooperatives	25	—	512	8 372	95 966	12 250	6 636
Übrige Institute Other institutions	1	—	—	—	60	3	2
Total	275	91 381	109 763	365 620	452 864	541 137	359 572

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

1.00–8.00 Alle Banken / All banks

6 675	17 719	—	11 525	1 280	17 935	2 869	12 256
221	—	—	100	5	6	16	37
14 075	270 047	38 955	48 567	17 765	112 121	11 525	5 973
15 146	2 756	—	9 286	606	1 766	1 687	398
1	—	—	—	860	4 137	833	588
36 118	290 522	38 955	69 477	20 517	135 966	16 930	19 253

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

6 675	17 719	—	11 525	1 280	17 935	2 869	12 256
221	—	—	100	5	6	16	37
14 075	270 047	38 955	48 567	17 765	112 121	11 525	5 973
15 146	2 756	—	9 286	606	1 766	1 687	398
—	—	—	—	0	0	0	3
36 117	290 522	38 955	69 477	19 657	131 828	16 097	18 667

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

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

In Millionen Franken / In CHF millions

Gruppe Category	Eigene Mittel Equity						Bilanzsumme Balance sheet total
	Total eigene Mittel	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag	
	Total equity	Capital	General statutory reserve	Other reserves	Retained earnings	Accumulated losses brought forward	
	16	17	18	19	20	21	22

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	9 770	3 844	5 562	381	18	– 35	275 216
Gemeindeinstitute Municipal institutions	77	11	31	34	1	—	1 280
Aktiengesellschaften Joint-stock companies	120 915	19 490	72 217	18 038	11 782	– 612	2 201 521
Genossenschaften Cooperatives	10 354	641	953	8 759	1	—	165 734
Übrige Institute Other institutions	3 027	2 462	11	86	515	– 46	70 785
Total	144 143	26 447	78 774	27 298	12 317	– 693	2 714 535

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

Staatsinstitute Cantonal institutions	9 770	3 844	5 562	381	18	– 35	275 216
Gemeindeinstitute Municipal institutions	77	11	31	34	1	—	1 280
Aktiengesellschaften Joint-stock companies	120 915	19 490	72 217	18 038	11 782	– 612	2 201 521
Genossenschaften Cooperatives	10 354	641	953	8 759	1	—	165 734
Übrige Institute Other institutions	5	—	5	—	—	—	73
Total	141 121	23 985	78 769	27 212	11 802	– 647	2 643 824

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	46 301	1 533	.	47 833	0	58 304	.	58 304	106 137
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	37 992	.	.	37 992	.	.	.	.	37 992
Forderungen aus Geldmarktpapieren Money market instruments held	49 303	1 147	.	50 450	1 412	91 390	.	92 802	143 252
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	2 126	—	.	2 126	—	49 856	.	49 856	51 982
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	8 184	13 785	9 912	31 882	7 680	59 813	5 037	72 530	104 412
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	37 501	12 313	2 362	52 176	32 511	411 031	1 709	445 251	497 426
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	75 839	19 328	492	95 659	4 911	145 746	167	150 824	246 482
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	46 250	20 450	180	66 880	15 373	188 512	59	203 944	270 824
davon hypothekarisch gedeckt of which, secured by mortgages	13 640	254	3	13 896	1 752	4 172	—	5 923	19 820
Hypothekarforderungen Mortgage claims	757 771	385	.	758 156	3 725	5 207	.	8 932	767 088
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	27 352	1 870	25 012	54 233	7 599	140 895	4 262	152 756	206 989
Finanzanlagen Financial investments	37 874	193	2 122	40 189	23 271	82 900	—	106 170	146 359
Beteiligungen Participating interests	3 654	2	.	3 656	45 630	11 790	.	57 420	61 076
Sachanlagen Tangible assets	22 357	- 1	.	22 356	48	916	.	964	23 319
davon Liegenschaften of which, real estate	15 507	0	.	15 507	4	429	.	433	15 940
Rechnungsabgrenzungen Accrued income and prepaid expenses	3 867	745	.	4 612	274	3 886	.	4 160	8 772
Sonstige Aktiven Other assets	28 584	5 339	603	34 526	26 268	71 365	141	97 773	132 299
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	1 144 936	77 088	40 682	1 262 706	168 701	1 271 754	11 374	1 451 830	2 714 535

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	654	1 555	.	2 209	4 327	84 850	.	89 177	91 386
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	12 976	7 702	10 673	31 351	19 680	61 329	10 228	91 237	122 587
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	39 048	19 860	1 811	60 718	33 043	282 862	1 738	317 643	378 361
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	419 149	6 771	.	425 919	21 954	8 821	.	30 774	456 694
davon Freizügigkeitskonten (2. Säule) ² of which, vested benefit accounts (pillar 2) ²	26 362	2	.	26 364	386	—	.	386	26 751
davon gebundene Vorsorgegelder (Säule 3a) ² of which, tied pension provision (pillar 3a) ²	38 515	.	.	38 516	188	.	.	188	38 704
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	208 253	65 056	3 873	277 182	26 134	252 619	15 262	294 015	571 197
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	50 920	56 657	1 152	108 729	4 110	248 013	533	252 655	361 385
Kassenobligationen Medium-term bank-issued notes	36 118	.	.	36 118	.	.	.	.	36 118
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	110 163	1 287	.	111 449	18 857	229 693	.	248 550	360 000
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	40 685	1 287	.	41 972	18 857	229 693	.	248 550	290 522
davon nachrangig of which, subordinated	6 348	—	.	6 348	3 689	28 918	.	32 607	38 955
Rechnungsabgrenzungen Accrued expenses and deferred income	10 319	823	.	11 142	1 631	7 745	.	9 376	20 517
Sonstige Passiven Other liabilities	34 288	9 800	514	44 602	22 732	68 515	117	91 364	135 966
Wertberichtigungen und Rückstellungen ³ Value adjustments and provisions ³	14 856	299	.	15 155	418	1 356	.	1 774	16 930
Reserven für allgemeine Bankrisiken Reserves for general banking risks	18 891	—	.	18 891	89	273	.	362	19 253
Gesellschaftskapital Capital	26 447	.	.	26 447	.	.	.	.	26 447
Allgemeine gesetzliche Reserven General statutory reserve	78 774	.	.	78 774	.	.	.	.	78 774
Reserve für eigene Beteiligungstitel Reserve for treasury shares	1 150	.	.	1 150	.	.	.	.	1 150
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	26 148	.	.	26 148	.	.	.	.	26 148
Gewinnvortrag Retained earnings	13 485	5	.	13 490	3	- 1 177	.	- 1 173	12 317
Verlustvortrag Accumulated losses brought forward	- 678	—	.	- 678	- 15	—	.	- 15	- 693
Bilanzsumme Balance sheet total	1 100 960	169 813	18 023	1 288 797	152 962	1 244 898	27 878	1 425 738	2 714 535

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	5 129	247	.	5 377	—	170	.	170	5 547
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	3 295	.	.	3 295	.	.	.	.	3 295
Forderungen aus Geldmarktpapieren Money market instruments held	6 253	7	.	6 259	23	15	.	38	6 297
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	450	—	.	450	—	13	.	13	463
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	1 075	3 202	1 625	5 903	197	1 740	763	2 700	8 603
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	4 141	2 036	409	6 587	4 527	12 363	1 086	17 976	24 563
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	28 661	2 386	113	31 160	255	2 435	—	2 690	33 850
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	11 670	413	9	12 092	613	490	—	1 104	13 196
davon hypothekarisch gedeckt of which, secured by mortgages	5 130	26	—	5 156	45	59	—	105	5 261
Hypothekarforderungen Mortgage claims	260 097	22	.	260 119	311	47	.	359	260 478
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	6 495	137	1 302	7 934	2 497	4 409	—	6 906	14 840
Finanzanlagen Financial investments	19 467	20	202	19 689	8 546	2 879	—	11 424	31 113
Beteiligungen Participating interests	1 474	—	.	1 474	32	77	.	109	1 583
Sachanlagen Tangible assets	3 244	0	.	3 244	—	—	.	—	3 244
davon Liegenschaften of which, real estate	2 803	—	.	2 803	—	—	.	—	2 803
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 154	106	.	1 261	42	16	.	58	1 319
Sonstige Aktiven Other assets	6 793	1 643	137	8 573	5 418	2 898	24	8 340	16 913
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	355 655	10 220	3 797	369 673	22 461	27 540	1 874	51 875	421 548

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	4	0	.	4	—	—	.	—	4
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	3 415	2 859	2 150	8 425	367	774	4	1 145	9 570
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	6 609	4 654	504	11 768	8 818	12 596	—	21 414	33 182
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	148 343	1 307	.	149 650	7 238	1 479	.	8 717	158 368
davon Freizügigkeitskonten (2. Säule) ⁵ of which, vested benefit accounts (pillar 2) ⁵	9 188	—	.	9 188	215	—	.	215	9 404
davon gebundene Vorsorgegelder (Säule 3a) ⁵ of which, tied pension provision (pillar 3a) ⁵	12 388	.	.	12 388	34	.	.	34	12 422
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	59 547	8 732	871	69 149	1 924	4 722	464	7 110	76 259
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	19 080	2 580	24	21 684	254	2 079	—	2 333	24 017
Kassenobligationen Medium-term bank-issued notes	9 136	.	.	9 136	.	.	.	.	9 136
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	49 077	—	.	49 077	263	147	.	410	49 487
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	25 445	—	.	25 445	263	147	.	410	25 855
davon nachrangig of which, subordinated	337	—	.	337	—	—	.	—	337
Rechnungsabgrenzungen Accrued expenses and deferred income	1 942	36	.	1 978	38	0	.	38	2 016
Sonstige Passiven Other liabilities	9 580	2 664	42	12 286	5 707	3 442	80	9 229	21 515
Wertberichtigungen und Rückstellungen ⁶ Value adjustments and provisions ⁶	4 568	3	.	4 571	74	1	.	75	4 646
Reserven für allgemeine Bankrisiken Reserves for general banking risks	14 990	—	.	14 990	—	—	.	—	14 990
Gesellschaftskapital Capital	5 466	.	.	5 466	.	.	.	.	5 466
Allgemeine gesetzliche Reserven General statutory reserve	8 771	.	.	8 771	.	.	.	.	8 771
Reserve für eigene Beteiligungstitel Reserve for treasury shares	33	.	.	33	.	.	.	.	33
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	4 099	.	.	4 099	.	.	.	.	4 099
Gewinnvortrag Retained earnings	24	—	.	24	—	—	.	—	24
Verlustvortrag Accumulated losses brought forward	– 35	—	.	– 35	—	—	.	—	– 35
Bilanzsumme Balance sheet total	344 649	22 836	3 591	371 076	24 685	25 240	547	50 472	421 548

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

⁵ In Sparform.
In the form of savings.

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

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

2.00 Grossbanken / Big banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁷ Precious metals ⁷	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁷ Precious metals ⁷	Total	
	1	2	3	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	14 238	380	.	14 618	0	56 628	.	56 628	71 246
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	11 323	.	.	11 323	.	.	.	.	11 323
Forderungen aus Geldmarktpapieren Money market instruments held	15 774	221	.	15 994	758	60 507	.	61 265	77 260
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	200	—	.	200	—	46 734	.	46 734	46 934
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	280	530	849	1 660	733	37 527	540	38 799	40 459
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	18 566	1 788	5	20 358	12 498	333 946	85	346 529	366 887
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	25 639	11 918	279	37 836	3 933	131 339	96	135 368	173 205
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	16 413	7 680	17	24 110	5 202	113 857	3	119 062	143 172
davon hypothekarisch gedeckt of which, secured by mortgages	2 219	45	3	2 266	36	2 109	—	2 145	4 412
Hypothekarforderungen Mortgage claims	233 801	223	.	234 024	939	1 307	.	2 246	236 270
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	9 590	1 008	21 498	32 095	3 417	129 314	4 262	136 992	169 087
Finanzanlagen Financial investments	1 381	—	—	1 381	6	39 454	—	39 460	40 841
Beteiligungen Participating interests	340	—	.	340	43 979	10 917	.	54 897	55 237
Sachanlagen Tangible assets	7 999	0	.	7 999	—	879	.	879	8 877
davon Liegenschaften of which, real estate	6 556	—	.	6 556	—	407	.	407	6 963
Rechnungsabgrenzungen Accrued income and prepaid expenses	701	258	.	959	36	3 175	.	3 211	4 170
Sonstige Aktiven Other assets	13 799	2 270	453	16 522	15 321	63 592	0	78 914	95 435
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	358 521	26 275	23 100	407 895	86 823	982 442	4 986	1 074 251	1 482 146

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	403	1 306	.	1 709	2 172	81 730	.	83 902	85 611
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	2 591	2 100	7 264	11 955	13 043	44 531	8 925	66 499	78 453
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	11 569	7 310	212	19 091	8 525	208 636	1 103	218 264	237 355
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	105 163	3 545	.	108 708	9 897	5 139	.	15 037	123 745
davon Freizügigkeitskonten (2. Säule) ⁸ of which, vested benefit accounts (pillar 2) ⁸	7 102	—	.	7 102	—	—	.	—	7 102
davon gebundene Vorsorgegelder (Säule 3a) ⁸ of which, tied pension provision (pillar 3a) ⁸	9 478	.	.	9 478	104	.	.	104	9 582
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	85 929	33 303	1 211	120 443	10 235	108 976	5 681	124 892	245 335
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	13 241	45 504	108	58 853	2 176	201 534	253	203 963	262 815
Kassenobligationen Medium-term bank-issued notes	4 712	.	.	4 712	.	.	.	.	4 712
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	25 258	1 285	.	26 543	17 902	228 793	.	246 694	273 238
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	8 732	1 285	.	10 017	17 902	228 793	.	246 694	256 712
davon nachrangig of which, subordinated	5 871	—	.	5 871	3 689	28 918	.	32 607	38 478
Rechnungsabgrenzungen Accrued expenses and deferred income	3 686	332	.	4 018	1 417	7 284	.	8 701	12 719
Sonstige Passiven Other liabilities	13 445	3 673	440	17 558	10 794	59 798	0	70 592	88 150
Wertberichtigungen und Rückstellungen ⁹ Value adjustments and provisions ⁹	1 068	101	.	1 169	292	1 174	.	1 466	2 634
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Capital	4 783	.	.	4 783	.	.	.	.	4 783
Allgemeine gesetzliche Reserven General statutory reserve	55 834	.	.	55 834	.	.	.	.	55 834
Reserve für eigene Beteiligungstitel Reserve for treasury shares	432	.	.	432	.	.	.	.	432
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	2 610	.	.	2 610	.	.	.	.	2 610
Gewinnvortrag Retained earnings	4 895	0	.	4 895	0	- 1 174	.	- 1 174	3 721
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	335 618	98 459	9 235	443 312	76 452	946 419	15 963	1 038 834	1 482 146

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

⁸ In Sparform.
In the form of savings.

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

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

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	
Aktiven / Assets									
Flüssige Mittel Liquid assets	1 796	42	.	1 838	—	86	.	86	1 924
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	538	.	.	538	.	.	.	.	538
Forderungen aus Geldmarktpapieren Money market instruments held	27	0	.	27	—	—	.	—	27
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	256	493	123	872	1	85	—	86	958
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	1 853	499	26	2 378	5	225	4	234	2 612
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	3 265	45	0	3 310	20	5	—	25	3 336
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	2 849	41	—	2 890	68	32	—	100	2 990
davon hypothekarisch gedeckt of which, secured by mortgages	1 445	19	—	1 463	0	2	—	3	1 466
Hypothekarforderungen Mortgage claims	77 486	2	.	77 488	187	—	.	187	77 674
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	47	0	1	48	16	3	—	19	67
Finanzanlagen Financial investments	3 478	1	1	3 480	1 223	113	—	1 336	4 817
Beteiligungen Participating interests	168	—	.	168	—	0	.	0	168
Sachanlagen Tangible assets	1 080	—	.	1 080	—	—	.	—	1 080
davon Liegenschaften of which, real estate	947	—	.	947	—	—	.	—	947
Rechnungsabgrenzungen Accrued income and prepaid expenses	156	0	.	156	1	1	.	2	158
Sonstige Aktiven Other assets	233	7	—	239	20	1	—	20	260
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	92 693	1 130	152	93 975	1 541	550	4	2 096	96 070

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	0	—	.	0	—	—	.	—	0
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	367	28	12	407	2	1	—	3	411
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	3 172	290	—	3 462	100	—	—	100	3 562
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	43 461	153	.	43 613	1 117	152	.	1 270	44 883
davon Freizügigkeitskonten (2. Säule) ¹¹ of which, vested benefit accounts (pillar 2) ¹¹	3 293	—	.	3 293	12	—	.	12	3 305
davon gebundene Vorsorgegelder (Säule 3a) ¹¹ of which, tied pension provision (pillar 3a) ¹¹	4 145	.	.	4 145	4	.	.	4	4 149
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	10 601	1 062	74	11 737	186	367	37	591	12 328
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	2 977	117	—	3 094	14	12	—	25	3 119
Kassenobligationen Medium-term bank-issued notes	6 102	.	.	6 102	.	.	.	.	6 102
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	16 496	—	.	16 496	—	—	.	—	16 496
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	1 695	—	.	1 695	—	—	.	—	1 695
davon nachrangig of which, subordinated	100	—	.	100	—	—	.	—	100
Rechnungsabgrenzungen Accrued expenses and deferred income	329	0	.	330	0	0	.	0	330
Sonstige Passiven Other liabilities	694	8	—	702	19	0	—	20	721
Wertberichtigungen und Rückstellungen ¹² Value adjustments and provisions ¹²	1 600	—	.	1 600	—	—	.	—	1 600
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1 189	—	.	1 189	—	—	.	—	1 189
Gesellschaftskapital Capital	637	.	.	637	.	.	.	.	637
Allgemeine gesetzliche Reserven General statutory reserve	2 458	.	.	2 458	.	.	.	.	2 458
Reserve für eigene Beteiligungstitel Reserve for treasury shares	- 113	.	.	- 113	.	.	.	.	- 113
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	2 332	.	.	2 332	.	.	.	.	2 332
Gewinnvortrag Retained earnings	15	—	.	15	—	—	.	—	15
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	92 317	1 659	86	94 061	1 439	533	37	2 009	96 070

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

¹¹ In Sparform.
In the form of savings.

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

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

4.00 Raiffeisenbanken / Raiffeisen banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹³ Precious metals ¹³	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹³ Precious metals ¹³	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	1 203	256	.	1 459	—	4	.	4	1 463
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	71	.	.	71	.	.	.	.	71
Forderungen aus Geldmarktpapieren Money market instruments held	101	0	.	101	—	—	.	—	101
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	1 132	54	86	1 272	236	361	17	614	1 886
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	518	125	—	643	3 593	497	—	4 090	4 733
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	4 089	32	—	4 121	2	0	—	2	4 123
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	3 504	5	—	3 509	33	2	—	35	3 543
davon hypothekarisch gedeckt of which, secured by mortgages	2 513	1	—	2 514	12	1	—	13	2 526
Hypothekarforderungen Mortgage claims	119 595	—	.	119 595	—	—	.	—	119 595
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	324	—	845	1 168	116	15	—	131	1 299
Finanzanlagen Financial investments	4 864	1	—	4 865	238	600	—	838	5 703
Beteiligungen Participating interests	553	—	.	553	—	4	.	4	557
Sachanlagen Tangible assets	2 219	—	.	2 219	—	—	.	—	2 219
davon Liegenschaften of which, real estate	1 819	—	.	1 819	—	—	.	—	1 819
Rechnungsabgrenzungen Accrued income and prepaid expenses	215	0	.	215	5	12	.	17	232
Sonstige Aktiven Other assets	1 364	0	—	1 364	419	—	—	419	1 783
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	139 683	473	931	141 086	4 642	1 494	17	6 153	147 239

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	—	—	.	—	—	—	.	—	—
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	91	44	156	291	68	64	—	132	423
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	4 442	1 616	—	6 058	1 027	1 073	—	2 100	8 158
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	83 909	658	.	84 567	1 718	306	.	2 024	86 591
davon Freizügigkeitskonten (2. Säule) ¹⁴ of which, vested benefit accounts (pillar 2) ¹⁴	3 964	—	.	3 964	115	—	.	115	4 079
davon gebundene Vorsorgegelder (Säule 3a) ¹⁴ of which, tied pension provision (pillar 3a) ¹⁴	8 242	.	.	8 242	17	.	.	17	8 259
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	9 376	709	158	10 242	84	214	43	340	10 583
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	5 485	56	—	5 541	38	23	—	60	5 601
Kassenobligationen Medium-term bank-issued notes	13 668	.	.	13 668	.	.	.	.	13 668
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	9 747	—	.	9 747	—	—	.	—	9 747
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	2 726	—	.	2 726	—	—	.	—	2 726
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	539	2	.	541	2	7	.	9	550
Sonstige Passiven Other liabilities	786	—	—	786	903	—	—	903	1 690
Wertberichtigungen und Rückstellungen ¹⁵ Value adjustments and provisions ¹⁵	975	—	.	975	1	—	.	1	976
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Capital	570	.	.	570	.	.	.	.	570
Allgemeine gesetzliche Reserven General statutory reserve	—	.	.	—	.	.	.	.	—
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	8 681	.	.	8 681	.	.	.	.	8 681
Gewinnvortrag Retained earnings	—	—	.	—	—	—	.	—	—
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	138 270	3 085	313	141 668	3 842	1 686	43	5 571	147 239

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

¹⁴ In Sparform.
In the form of savings.

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

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

5.00 Übrige Banken / Other banks (5.11–5.20)

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁶ Precious metals ¹⁶	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁶ Precious metals ¹⁶	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	17 980	562	.	18 543	0	1 405	.	1 405	19 948
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	16 961	.	.	16 961	.	.	.	.	16 961
Forderungen aus Geldmarktpapieren Money market instruments held	16 683	919	.	17 602	630	29 201	.	29 832	47 433
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	232	—	.	232	—	3 109	.	3 109	3 341
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	4 966	7 495	6 350	18 811	4 883	14 292	3 431	22 607	41 418
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	9 738	5 294	1 922	16 954	10 039	58 903	534	69 476	86 430
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	12 663	3 700	100	16 463	643	10 686	70	11 399	27 862
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	10 410	8 933	154	19 497	8 997	69 377	57	78 431	97 928
davon hypothekarisch gedeckt of which, secured by mortgages	2 294	164	—	2 457	1 658	1 996	—	3 654	6 111
Hypothekarforderungen Mortgage claims	65 602	137	.	65 739	2 271	3 785	.	6 055	71 794
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	9 096	724	1 322	11 142	940	6 433	0	7 374	18 516
Finanzanlagen Financial investments	6 107	165	1 406	7 678	11 927	38 654	—	50 581	58 259
Beteiligungen Participating interests	995	2	.	996	1 552	787	.	2 340	3 336
Sachanlagen Tangible assets	7 136	-1	.	7 135	48	37	.	85	7 219
davon Liegenschaften of which, real estate	2 843	0	.	2 843	4	22	.	26	2 869
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 406	350	.	1 756	177	670	.	847	2 604
Sonstige Aktiven Other assets	4 975	1 113	13	6 100	3 957	3 800	117	7 874	13 974
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	167 857	29 392	11 266	208 516	46 065	238 031	4 209	288 305	496 821

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	244	247	.	491	2 155	3 120	.	5 275	5 766
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	4 295	1 966	1 088	7 349	981	11 501	1 075	13 557	20 906
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	13 159	5 517	1 095	19 771	9 695	53 261	636	63 591	83 362
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	36 036	765	.	36 801	1 623	854	.	2 477	39 278
davon Freizügigkeitskonten (2. Säule) ¹⁷ of which, vested benefit accounts (pillar 2) ¹⁷	2 790	1	.	2 792	44	—	.	44	2 835
davon gebundene Vorsorgegelder (Säule 3a) ¹⁷ of which, tied pension provision (pillar 3a) ¹⁷	4 193	.	.	4 193	28	.	.	28	4 222
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	32 003	16 506	1 416	49 925	10 725	127 829	8 153	146 707	196 632
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	9 550	8 142	950	18 642	1 489	43 880	9	45 378	64 020
Kassenobligationen Medium-term bank-issued notes	2 499	.	.	2 499	.	.	.	.	2 499
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	9 584	1	.	9 586	692	754	.	1 446	11 032
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	2 088	1	.	2 089	692	754	.	1 446	3 535
davon nachrangig of which, subordinated	40	—	.	40	—	—	.	—	40
Rechnungsabgrenzungen Accrued expenses and deferred income	3 006	421	.	3 428	167	447	.	614	4 042
Sonstige Passiven Other liabilities	8 253	3 093	31	11 377	4 196	4 143	37	8 376	19 753
Wertberichtigungen und Rückstellungen ¹⁸ Value adjustments and provisions ¹⁸	5 825	184	.	6 009	50	182	.	232	6 240
Reserven für allgemeine Bankrisiken Reserves for general banking risks	2 126	—	.	2 126	89	273	.	362	2 488
Gesellschaftskapital Capital	12 529	.	.	12 529	.	.	.	.	12 529
Allgemeine gesetzliche Reserven General statutory reserve	11 706	.	.	11 706	.	.	.	.	11 706
Reserve für eigene Beteiligungstitel Reserve for treasury shares	798	.	.	798	.	.	.	.	798
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	8 339	.	.	8 339	.	.	.	.	8 339
Gewinnvortrag Retained earnings	8 042	—	.	8 042	3	-2	.	1	8 042
Verlustvortrag Accumulated losses brought forward	- 612	—	.	- 612	—	—	.	—	- 612
Bilanzsumme Balance sheet total	167 383	36 842	4 580	208 805	31 865	246 242	9 909	288 016	496 821

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

¹⁷ In Sparform.
In the form of savings.

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

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

5.11 Handelsbanken / Commercial banks

In Millionen Franken / In CHF millions

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

Aktiven / Assets

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

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

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	.	.	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	.	.	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	.	.	.	.	.	.	.	.	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	.	.	.	.	.	.	.	.	.
davon Freizügigkeitskonten (2. Säule) ²⁰ of which, vested benefit accounts (pillar 2) ²⁰	.	.	.	.	.	.	.	.	.
davon gebundene Vorsorgegelder (Säule 3a) ²⁰ of which, tied pension provision (pillar 3) ²⁰	.	.	.	.	.	.	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	.	.	.	.	.	.	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	.	.	.	.	.	.	.	.	.
Kassenobligationen Medium-term bank-issued notes	.	.	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	.	.	.	.	.	.	.	.	.
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	.	.	.	.	.	.	.	.	.
davon nachrangig of which, subordinated	.	.	.	.	.	.	.	.	.
Rechnungsabgrenzungen Accrued expenses and deferred income	.	.	.	.	.	.	.	.	.
Sonstige Passiven Other liabilities	.	.	.	.	.	.	.	.	.
Wertberichtigungen und Rückstellungen ²¹ Value adjustments and provisions ²¹	.	.	.	.	.	.	.	.	.
Reserven für allgemeine Bankrisiken Reserves for general banking risks	.	.	.	.	.	.	.	.	.
Gesellschaftskapital Capital	.	.	.	.	.	.	.	.	.
Allgemeine gesetzliche Reserven General statutory reserve	.	.	.	.	.	.	.	.	.
Reserve für eigene Beteiligungstitel Reserve for treasury shares	.	.	.	.	.	.	.	.	.
Aufwertungsreserve Revaluation reserve	.	.	.	.	.	.	.	.	.
Andere Reserven Other reserves	.	.	.	.	.	.	.	.	.
Gewinnvortrag Retained earnings	.	.	.	.	.	.	.	.	.
Verlustvortrag Accumulated losses brought forward	.	.	.	.	.	.	.	.	.
Bilanzsumme Balance sheet total	.	.	.	.	.	.	.	.	.

¹⁹ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

²⁰ In Sparform.
In the form of savings.

²¹ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

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

5.12 Börsenbanken / Stock exchange banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen 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	7 601	189	.	7 791	0	216	.	216	8 007
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	7 448	.	.	7 448	.	.	.	.	7 448
Forderungen aus Geldmarktpapieren Money market instruments held	6 652	75	.	6 728	413	6 282	.	6 695	13 422
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	232	—	.	232	—	1 778	.	1 778	2 010
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	1 639	2 814	2 382	6 835	884	3 677	2 023	6 584	13 420
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	3 471	1 852	1 914	7 237	3 104	12 779	188	16 071	23 308
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	1 036	153	1	1 190	269	693	—	961	2 151
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	3 766	1 228	3	4 998	1 773	13 146	1	14 921	19 919
davon hypothekarisch gedeckt of which, secured by mortgages	87	38	—	125	19	92	—	111	236
Hypothekarforderungen Mortgage claims	6 785	18	.	6 804	39	229	.	268	7 071
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	3 777	675	1 098	5 551	446	4 250	0	4 696	10 247
Finanzanlagen Financial investments	2 033	9	849	2 892	2 337	10 015	—	12 352	15 244
Beteiligungen Participating interests	272	2	.	273	245	96	.	341	614
Sachanlagen Tangible assets	2 987	2	.	2 989	13	6	.	19	3 008
davon Liegenschaften of which, real estate	820	—	.	820	1	1	.	2	822
Rechnungsabgrenzungen Accrued income and prepaid expenses	320	79	.	399	66	188	.	254	652
Sonstige Aktiven Other assets	2 286	731	8	3 024	1 074	1 717	89	2 880	5 904
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	42 626	7 829	6 255	56 710	10 662	53 294	2 301	66 258	122 968

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	236	234	.	470	2 155	3 070	.	5 225	5 695
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	2 649	398	496	3 542	564	3 330	540	4 435	7 977
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	846	1 792	—	2 638	158	3 954	—	4 112	6 750
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	1 739	82	.	1 820	125	99	.	224	2 045
davon Freizügigkeitskonten (2. Säule) ²³ of which, vested benefit accounts (pillar 2) ²³	—	—	.	—	—	—	.	—	—
davon gebundene Vorsorgegelder (Säule 3a) ²³ of which, tied pension provision (pillar 3a) ²³	—	.	.	—	—	.	.	—	—
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	13 386	5 705	651	19 741	5 667	30 729	3 586	39 981	59 723
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	1 274	5 822	—	7 096	387	10 256	0	10 643	17 739
Kassenobligationen Medium-term bank-issued notes	11	.	.	11	.	.	.	.	11
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	86	1	.	88	692	754	.	1 446	1 534
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	5	1	.	6	692	754	.	1 446	1 452
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	857	77	.	934	97	72	.	169	1 104
Sonstige Passiven Other liabilities	3 417	2 057	0	5 474	1 262	2 183	6	3 451	8 925
Wertberichtigungen und Rückstellungen ²⁴ Value adjustments and provisions ²⁴	1 149	20	.	1 168	14	46	.	60	1 228
Reserven für allgemeine Bankrisiken Reserves for general banking risks	548	—	.	548	—	—	.	—	548
Gesellschaftskapital Capital	1 872	.	.	1 872	.	.	.	.	1 872
Allgemeine gesetzliche Reserven General statutory reserve	4 758	.	.	4 758	.	.	.	.	4 758
Reserve für eigene Beteiligungstitel Reserve for treasury shares	92	.	.	92	.	.	.	.	92
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	1 913	.	.	1 913	.	.	.	.	1 913
Gewinnvortrag Retained earnings	1 147	—	.	1 147	—	-2	.	-2	1 144
Verlustvortrag Accumulated losses brought forward	-90	—	.	-90	—	—	.	—	-90
Bilanzsumme Balance sheet total	35 889	16 188	1 147	53 223	11 122	54 491	4 132	69 745	122 968

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	Edel- metalle ²⁵	Total	CHF	Fremd- wäh- rungen	Edel- metalle ²⁵	Total	
	1	Foreign curren- cies	Precious metals ²⁵	4	5	6	Precious metals ²⁵	8		9
Aktiven / Assets									
Flüssige Mittel Liquid assets	2 475	99	.	2 574	—	57	.	57	2 632
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	2 083	.	.	2 083	.	.	.	.	2 083
Forderungen aus Geldmarktpapieren Money market instruments held	—	0	.	0	—	15	.	15	15
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	15	.	15	15
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	519	479	177	1 174	23	155	—	178	1 352
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	508	291	—	799	129	604	—	733	1 532
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	5 906	98	—	6 005	64	264	—	328	6 333
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	2 396	33	21	2 449	34	105	—	139	2 589
davon hypothekarisch gedeckt of which, secured by mortgages	1 357	1	—	1 357	3	—	—	3	1 360
Hypothekarforderungen Mortgage claims	41 534	—	.	41 534	132	0	.	132	41 666
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	196	1	1	198	4	175	—	179	378
Finanzanlagen Financial investments	1 531	15	2	1 548	1 686	297	—	1 983	3 531
Beteiligungen Participating interests	68	—	.	68	32	3	.	36	104
Sachanlagen Tangible assets	528	—	.	528	—	—	.	—	528
davon Liegenschaften of which, real estate	319	—	.	319	—	—	.	—	319
Rechnungsabgrenzungen Accrued income and prepaid expenses	200	0	.	200	5	—	.	5	205
Sonstige Aktiven Other assets	245	21	0	266	2	5	0	7	273
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	56 106	1 037	200	57 343	2 112	1 682	0	3 794	61 137

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	1	0	.	1	—	—	.	—	1
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	151	143	54	348	12	101	10	124	472
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	3382	27	—	3409	147	148	—	295	3705
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	29530	578	.	30108	1163	223	.	1386	31494
davon Freizügigkeitskonten (2. Säule) ²⁶ of which, vested benefit accounts (pillar 2) ²⁶	2346	1	.	2347	41	—	.	41	2388
davon gebundene Vorsorgegelder (Säule 3a) ²⁶ of which, tied pension provision (pillar 3a) ²⁶	3631	.	.	3631	28	.	.	28	3659
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	5066	795	67	5928	127	1233	66	1426	7354
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	1914	28	—	1942	2	1	—	3	1944
Kassenobligationen Medium-term bank-issued notes	1750	.	.	1750	.	.	.	.	1750
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	7922	—	.	7922	—	—	.	—	7922
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	1440	—	.	1440	—	—	.	—	1440
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	281	0	.	281	—	—	.	—	281
Sonstige Passiven Other liabilities	640	23	1	664	16	11	0	28	692
Wertberichtigungen und Rückstellungen ²⁷ Value adjustments and provisions ²⁷	1980	—	.	1980	—	—	.	—	1980
Reserven für allgemeine Bankrisiken Reserves for general banking risks	379	—	.	379	—	—	.	—	379
Gesellschaftskapital Capital	1211	.	.	1211	.	.	.	.	1211
Allgemeine gesetzliche Reserven General statutory reserve	1031	.	.	1031	.	.	.	.	1031
Reserve für eigene Beteiligungstitel Reserve for treasury shares	2	.	.	2	.	.	.	.	2
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	875	.	.	875	.	.	.	.	875
Gewinnvortrag Retained earnings	49	—	.	49	—	—	.	—	49
Verlustvortrag Accumulated losses brought forward	-6	—	.	-6	—	—	.	—	-6
Bilanzsumme Balance sheet total	56161	1593	122	57876	1467	1718	76	3261	61137

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

²⁶ In Sparform.
In the form of savings.

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

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

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²⁸ Precious metals ²⁸	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²⁸ Precious metals ²⁸	Total	
	1	2	3	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	7 904	274	.	8 177	0	1 132	.	1 132	9 309
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	7 431	.	.	7 431	.	.	.	.	7 431
Forderungen aus Geldmarktpapieren Money market instruments held	10 031	843	.	10 874	218	22 904	.	23 122	33 996
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	1 317	.	1 317	1 317
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	2 808	4 202	3 791	10 801	3 976	10 460	1 408	15 845	26 646
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	5 760	3 150	8	8 918	6 806	45 520	346	52 672	61 590
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	5 721	3 448	99	9 269	310	9 728	70	10 109	19 378
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	4 248	7 672	130	12 050	7 190	56 125	56	63 371	75 420
davon hypothekarisch gedeckt of which, secured by mortgages	850	125	—	975	1 635	1 904	—	3 539	4 515
Hypothekarforderungen Mortgage claims	17 282	119	.	17 401	2 100	3 556	.	5 655	23 056
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	5 122	48	223	5 393	490	2 008	0	2 498	7 891
Finanzanlagen Financial investments	2 543	141	555	3 239	7 904	28 341	—	36 245	39 484
Beteiligungen Participating interests	655	0	.	655	1 275	688	.	1 963	2 618
Sachanlagen Tangible assets	3 620	-3	.	3 617	35	31	.	66	3 684
davon Liegenschaften of which, real estate	1 704	0	.	1 704	3	21	.	24	1 728
Rechnungsabgrenzungen Accrued income and prepaid expenses	886	271	.	1 158	106	483	.	588	1 746
Sonstige Aktiven Other assets	2 444	361	5	2 810	2 882	2 078	27	4 987	7 798
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	69 125	20 526	4 811	94 463	33 291	183 054	1 908	218 253	312 716

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	8	12	.	20	0	50	.	50	70
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	1 495	1 425	539	3 459	404	8 070	524	8 998	12 457
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	8 931	3 698	1 095	13 724	9 390	49 158	636	59 184	72 907
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	4 767	105	.	4 872	334	533	.	867	5 739
davon Freizügigkeitskonten (2. Säule) ²⁹ of which, vested benefit accounts (pillar 2) ²⁹	445	—	.	445	3	—	.	3	447
davon gebundene Vorsorgegelder (Säule 3a) ²⁹ of which, tied pension provision (pillar 3a) ²⁹	562	.	.	562	0	.	.	0	562
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	13 552	10 006	698	24 256	4 931	95 868	4 502	105 300	129 556
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	6 363	2 292	950	9 605	1 100	33 623	9	34 732	44 337
Kassenobligationen Medium-term bank-issued notes	738	.	.	738	.	.	.	.	738
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	1 576	—	.	1 576	—	—	.	—	1 576
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	643	—	.	643	—	—	.	—	643
davon nachrangig of which, subordinated	40	—	.	40	—	—	.	—	40
Rechnungsabgrenzungen Accrued expenses and deferred income	1 868	344	.	2 212	70	374	.	445	2 657
Sonstige Passiven Other liabilities	4 196	1 013	30	5 239	2 917	1 948	31	4 897	10 136
Wertberichtigungen und Rückstellungen ³⁰ Value adjustments and provisions ³⁰	2 696	164	.	2 860	36	135	.	172	3 032
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1 199	—	.	1 199	89	273	.	362	1 561
Gesellschaftskapital Capital	9 447	.	.	9 447	.	.	.	.	9 447
Allgemeine gesetzliche Reserven General statutory reserve	5 916	.	.	5 916	.	.	.	.	5 916
Reserve für eigene Beteiligungstitel Reserve for treasury shares	703	.	.	703	.	.	.	.	703
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	5 551	.	.	5 551	.	.	.	.	5 551
Gewinnvortrag Retained earnings	6 846	—	.	6 846	3	—	.	3	6 849
Verlustvortrag Accumulated losses brought forward	— 516	—	.	— 516	—	—	.	—	— 516
Bilanzsumme Balance sheet total	75 333	19 061	3 311	97 706	19 276	190 033	5 701	215 010	312 716

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

²⁹ In Sparform.
In the form of savings.

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

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³¹ Precious metals ³¹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³¹ Precious metals ³¹	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	3 546	2	.	3 548	—	1	.	1	3 549
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	3 493	.	.	3 493	.	.	.	.	3 493
Forderungen aus Geldmarktpapieren Money market instruments held	1 000	—	.	1 000	—	106	.	106	1 106
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	279	542	101	921	1 176	2 307	—	3 484	4 405
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	53	47	—	100	766	3 256	—	4 022	4 123
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	1 365	1 223	—	2 588	28	1 159	—	1 187	3 776
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	174	1 656	—	1 830	148	2 248	—	2 395	4 226
davon hypothekarisch gedeckt of which, secured by mortgages	30	—	—	30	—	0	—	0	30
Hypothekarforderungen Mortgage claims	855	0	.	855	16	68	.	84	940
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	977	—	—	977	437	356	—	794	1 771
Finanzanlagen Financial investments	66	—	—	66	111	365	—	476	542
Beteiligungen Participating interests	0	—	.	0	—	—	.	—	0
Sachanlagen Tangible assets	61	0	.	61	—	—	.	—	61
davon Liegenschaften of which, real estate	16	—	.	16	—	—	.	—	16
Rechnungsabgrenzungen Accrued income and prepaid expenses	77	26	.	103	5	7	.	12	115
Sonstige Aktiven Other assets	165	35	0	200	51	48	—	100	300
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	8 619	3 532	101	12 252	2 740	9 922	—	12 661	24 913

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³¹ Precious metals ³¹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³¹ Precious metals ³¹	Total	
	1	2	3	4	5	6	7	8	9

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	—	—	.	—	—	—	.	—	—
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	245	150	—	395	3310	703	12	4 024	4 419
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	53	350	—	403	4 600	7 085	—	11 686	12 089
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	487	12	.	499	9	41	.	50	549
davon Freizügigkeitskonten (2. Säule) ³² of which, vested benefit accounts (pillar 2) ³²	1	—	.	1	—	—	.	—	1
davon gebundene Vorsorgegelder (Säule 3a) ³² of which, tied pension provision (pillar 3a) ³²	35	.	.	35	—	.	.	—	35
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	855	2 241	10	3 106	277	2 319	78	2 674	5 780
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	125	161	—	286	10	265	—	275	561
Kassenobligationen Medium-term bank-issued notes	1	.	.	1	.	.	.	.	1
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	—	—	.	—	—	—	.	—	—
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	—	—	.	—	—	—	.	—	—
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	246	30	.	277	7	7	.	14	290
Sonstige Passiven Other liabilities	82	41	1	124	59	54	—	113	237
Wertberichtigungen und Rückstellungen ³³ Value adjustments and provisions ³³	205	9	.	214	0	—	.	0	214
Reserven für allgemeine Bankrisiken Reserves for general banking risks	252	—	.	252	—	—	.	—	252
Gesellschaftskapital Capital	177	.	.	177	.	.	.	.	177
Allgemeine gesetzliche Reserven General statutory reserve	—	.	.	—	.	.	.	.	—
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	—	.	.	—	.	.	.	.	—
Gewinnvortrag Retained earnings	385	5	.	389	—	0	.	0	389
Verlustvortrag Accumulated losses brought forward	– 31	—	.	– 31	– 15	—	.	– 15	– 46
Bilanzsumme Balance sheet total	3 081	3 000	11	6 091	8 257	10 475	90	18 822	24 913

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

³² In Sparform.
In the form of savings.

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

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

8.00 Privatbankiers / Private bankers

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁴ Precious metals ³⁴	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁴ Precious metals ³⁴	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	2 408	42	.	2 450	—	9	.	9	2 459
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	2 311	.	.	2 311	.	.	.	.	2 311
Forderungen aus Geldmarktpapieren Money market instruments held	9 466	0	.	9 466	—	1 561	.	1 561	11 028
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	1 244	—	.	1 244	—	—	.	—	1 244
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	196	1 470	778	2 444	454	3 501	285	4 240	6 684
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	2 630	2 524	—	5 155	1 082	1 841	—	2 923	8 078
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	156	23	—	179	30	123	—	152	331
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	1 230	1 723	—	2 952	311	2 506	0	2 817	5 770
davon hypothekarisch gedeckt of which, secured by mortgages	9	—	—	9	—	4	—	4	14
Hypothekarforderungen Mortgage claims	336	—	.	336	1	—	.	1	338
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	823	1	43	868	176	365	—	540	1 408
Finanzanlagen Financial investments	2 511	5	513	3 029	1 220	834	—	2 054	5 083
Beteiligungen Participating interests	124	—	.	124	66	4	.	71	194
Sachanlagen Tangible assets	618	—	.	618	—	—	.	—	618
davon Liegenschaften of which, real estate	523	—	.	523	—	—	.	—	523
Rechnungsabgrenzungen Accrued income and prepaid expenses	157	4	.	162	9	4	.	13	174
Sonstige Aktiven Other assets	1 255	272	0	1 527	1 081	1 025	—	2 106	3 633
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	21 909	6 065	1 335	29 309	4 429	11 775	285	16 489	45 798

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	3	2	.	5	—	0	.	0	5
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	1 972	554	3	2 529	1 909	3 756	212	5 876	8 405
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	43	122	—	165	277	210	—	487	652
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	1 750	330	.	2 080	351	849	.	1 200	3 280
davon Freizügigkeitskonten (2. Säule) ³⁵ of which, vested benefit accounts (pillar 2) ³⁵	24	1	.	25	—	—	.	—	25
davon gebundene Vorsorgegelder (Säule 3a) ³⁵ of which, tied pension provision (pillar 3a) ³⁵	35	.	.	35	—	.	.	—	35
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	9 942	2 503	134	12 579	2 703	8 191	805	11 700	24 279
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	463	98	70	631	129	220	271	620	1 251
Kassenobligationen Medium-term bank-issued notes	—	.	.	—	.	.	.	.	—
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	—	—	.	—	—	—	.	—	—
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	—	—	.	—	—	—	.	—	—
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	569	1	.	570	0	0	.	0	570
Sonstige Passiven Other liabilities	1 448	321	0	1 769	1 054	1 078	—	2 132	3 901
Wertberichtigungen und Rückstellungen ³⁶ Value adjustments and provisions ³⁶	616	3	.	618	—	—	.	—	618
Reserven für allgemeine Bankrisiken Reserves for general banking risks	334	—	.	334	—	—	.	—	334
Gesellschaftskapital Capital	2 285	.	.	2 285	.	.	.	.	2 285
Allgemeine gesetzliche Reserven General statutory reserve	6	.	.	6	.	.	.	.	6
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	86	.	.	86	.	.	.	.	86
Gewinnvortrag Retained earnings	125	—	.	125	—	—	.	—	125
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	19 643	3 933	207	23 784	6 423	14 304	1 289	22 015	45 798

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

³⁵ In Sparform.
In the form of savings.

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

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

1.00–5.00 Total Bankgruppen / Total for categories 1.00–5.00

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁷ Precious metals ³⁷	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁷ Precious metals ³⁷	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	40 346	1 488	.	41 835	0	58 293	.	58 294	100 128
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	32 188	.	.	32 188	.	.	.	.	32 188
Forderungen aus Geldmarktpapieren Money market instruments held	38 837	1 146	.	39 984	1 412	89 723	.	91 135	131 119
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	881	—	.	881	—	49 856	.	49 856	50 738
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	7 710	11 774	9 034	28 517	6 050	54 005	4 752	64 807	93 324
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	34 817	9 742	2 362	46 920	30 662	405 934	1 709	438 305	485 225
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	74 318	18 081	492	92 891	4 854	144 464	167	149 484	242 376
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	44 847	17 071	180	62 097	14 914	183 758	59	198 732	260 828
davon hypothekarisch gedeckt of which, secured by mortgages	13 601	254	3	13 857	1 752	4 168	—	5 919	19 776
Hypothekarforderungen Mortgage claims	756 580	385	.	756 965	3 707	5 139	.	8 846	765 811
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	25 552	1 868	24 968	52 388	6 986	140 174	4 262	151 422	203 811
Finanzanlagen Financial investments	35 298	187	1 609	37 094	21 940	81 700	—	103 640	140 733
Beteiligungen Participating interests	3 530	2	.	3 532	45 564	11 786	.	57 349	60 881
Sachanlagen Tangible assets	21 677	– 1	.	21 676	48	916	.	964	22 640
davon Liegenschaften of which, real estate	14 968	0	.	14 968	4	429	.	433	15 401
Rechnungsabgrenzungen Accrued income and prepaid expenses	3 632	714	.	4 347	260	3 875	.	4 135	8 482
Sonstige Aktiven Other assets	27 164	5 032	603	32 799	25 135	70 291	141	95 567	128 366
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	1 114 408	67 490	39 246	1 221 145	161 532	1 250 058	11 089	1 422 679	2 643 824

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	651	1 553	.	2 204	4 327	84 850	.	89 177	91 381
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	10 759	6 998	10 671	28 427	14 462	56 871	10 003	81 336	109 763
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	38 951	19 388	1 811	60 150	28 165	275 566	1 738	305 470	365 620
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	416 911	6 428	.	423 340	21 593	7 931	.	29 525	452 864
davon Freizügigkeitskonten (2. Säule) ³⁸ of which, vested benefit accounts (pillar 2) ³⁸	26 337	1	.	26 338	386	—	.	386	26 725
davon gebundene Vorsorgegelder (Säule 3a) ³⁸ of which, tied pension provision (pillar 3a) ³⁸	38 445	.	.	38 445	188	.	.	188	38 633
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	197 456	60 311	3 729	261 497	23 154	242 109	14 378	279 641	541 137
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	50 333	56 398	1 082	107 812	3 971	247 527	262	251 760	359 572
Kassenobligationen Medium-term bank-issued notes	36 117	.	.	36 117	.	.	.	.	36 117
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	110 163	1 287	.	111 449	18 857	229 693	.	248 550	360 000
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	40 685	1 287	.	41 972	18 857	229 693	.	248 550	290 522
davon nachrangig of which, subordinated	6 348	—	.	6 348	3 689	28 918	.	32 607	38 955
Rechnungsabgrenzungen Accrued expenses and deferred income	9 504	791	.	10 295	1 624	7 738	.	9 362	19 657
Sonstige Passiven Other liabilities	32 758	9 438	513	42 709	21 619	67 383	117	89 119	131 828
Wertberichtigungen und Rückstellungen ³⁹ Value adjustments and provisions ³⁹	14 036	287	.	14 323	418	1 356	.	1 774	16 097
Reserven für allgemeine Bankrisiken Reserves for general banking risks	18 305	—	.	18 305	89	273	.	362	18 667
Gesellschaftskapital Capital	23 985	.	.	23 985	.	.	.	.	23 985
Allgemeine gesetzliche Reserven General statutory reserve	78 769	.	.	78 769	.	.	.	.	78 769
Reserve für eigene Beteiligungstitel Reserve for treasury shares	1 150	.	.	1 150	.	.	.	.	1 150
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	26 062	.	.	26 062	.	.	.	.	26 062
Gewinnvortrag Retained earnings	12 976	0	.	12 976	3	- 1 177	.	- 1 174	11 802
Verlustvortrag Accumulated losses brought forward	- 647	—	.	- 647	—	—	.	—	- 647
Bilanzsumme Balance sheet total	1 078 237	162 880	17 806	1 258 922	138 283	1 220 120	26 499	1 384 901	2 643 824

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	2008	48 053	36 723	33 414	9 856	.	.	128 047
Liquid assets	2009	53 503	28 438	3 081	8 180	.	.	93 202
	2010	46 301	41 657	3 484	14 695	.	.	106 137
Forderungen aus Geldmarktpapieren	2008	24 806	22 963	39 692	52 501	.	.	139 962
Money market instruments held	2009	11 151	63 848	40 341	41 817	.	.	157 157
	2010	50 715	28 779	25 429	38 330	.	.	143 252
Forderungen gegenüber Banken, auf Sicht	2008	18 866	62 049	38 854	17 484	—	7 969	145 222
Claims against banks, sight	2009	17 092	28 355	31 973	19 278	—	10 291	106 990
	2010	15 865	30 288	24 472	18 838	—	14 949	104 412
Forderungen gegenüber Banken, auf Zeit	2008	80 291	315 299	170 421	106 776	3 923	23	676 733
Claims against banks, time	2009	62 686	232 608	119 261	70 343	3 179	96	488 173
	2010	70 011	230 925	106 584	85 835	3 977	94	497 426
Forderungen gegenüber Kunden	2008	168 287	291 105	64 555	58 052	924	713	583 635
Claims against customers	2009	159 574	278 450	51 385	56 939	930	967	548 246
	2010	142 373	263 952	49 025	61 059	50	847	517 306
Hypothekarforderungen	2008	691 974	2 565	2 803	4 542	.	.	701 884
Mortgage claims	2009	727 705	743	1 411	3 949	.	.	733 808
	2010	761 496	452	1 202	3 937	.	.	767 088
Wertschriften ² und Edelmetalle	2008	70 675	85 430	78 556	64 691	.	14 795	314 147
Securities ² and precious metals	2009	88 414	84 279	81 723	56 014	.	26 181	336 611
	2010	96 095	100 703	61 896	63 258	.	31 396	353 348
Beteiligungen	2008	33 659	10 923	851	2 654	.	.	48 087
Participating interests	2009	35 347	5 163	961	2 240	.	.	43 710
	2010	49 284	6 363	735	4 694	.	.	61 076
Sachanlagen	2008	20 669	693	43	362	.	.	21 767
Tangible assets	2009	22 176	649	9	522	.	.	23 357
	2010	22 405	503	5	407	.	.	23 319
Übrige Positionen ³	2008	73 343	57 810	17 919	159 037	8 799	3 220	320 128
Sundry items ³	2009	47 315	28 700	19 702	40 535	—	716	136 968
	2010	59 092	- 6 036	11 120	76 251	—	743	141 170
Bilanzsumme	2008	1 230 623	885 561	447 108	475 955	13 646	26 720	3 079 613
Balance sheet total	2009	1 224 964	751 233	349 847	299 818	4 109	38 252	2 668 223
	2010	1 313 637	697 585	283 953	367 305	4 027	48 029	2 714 535

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market instruments issued	2008	4 613	59 816	11 940	17 101	.	.	93 471
	2009	3 382	44 712	7 162	7 525	.	.	62 780
	2010	4 981	70 957	7 900	7 547	.	.	91 386
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	2008	25 370	44 725	49 488	12 458	—	10 558	142 600
	2009	22 610	33 614	30 070	14 160	—	15 488	115 941
	2010	32 656	26 222	28 087	14 723	—	20 901	122 587
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	2008	101 682	237 291	161 976	78 396	2 902	1 491	583 738
	2009	80 206	129 611	107 470	66 482	3 570	2 319	389 656
	2010	72 090	139 875	86 817	76 029	2 230	1 319	378 361
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	2008	350 211	727	7 001	233	.	.	358 173
	2009	409 215	1 072	14 912	845	.	.	426 043
	2010	441 103	1 027	14 262	302	.	.	456 694
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	2008	158 025	117 652	64 394	28 750	—	12 690	381 512
	2009	210 758	154 615	124 684	51 017	—	15 100	556 173
	2010	234 387	164 780	101 477	51 418	—	19 135	571 197
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	2008	133 831	325 850	118 028	77 121	—	1 151	655 981
	2009	65 542	215 199	69 703	66 059	—	801	417 304
	2010	55 030	192 770	53 407	58 493	974	711	361 385
Kassenobligationen Medium-term bank-issued notes	2008	50 275	.	—	.	.	.	50 275
	2009	44 451	.	—	.	.	.	44 451
	2010	36 118	.	—	.	.	.	36 118
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	2008	108 689	70 362	82 841	43 226	.	.	305 118
	2009	117 639	87 785	109 921	22 167	.	.	337 511
	2010	129 020	101 749	101 647	27 584	.	.	360 000
Übrige Positionen ⁴ Sundry items ⁴	2008	136 948	62 156	3 003	154 522	8 799	2 773	368 201
	2009	96 251	57 210	– 5 906	32 957	—	625	181 138
	2010	103 223	28 636	– 9 534	69 709	—	631	192 665
Eigene Mittel Equity	2008	137 840	2 426	176	103	.	.	140 545
	2009	139 155	– 1 393	182	– 718	.	.	137 226
	2010	145 315	– 356	210	– 1 026	.	.	144 143
Bilanzsumme Balance sheet total	2008	1 207 483	921 006	498 848	411 911	11 701	28 664	3 079 613
	2009	1 189 209	722 423	458 196	260 492	3 570	34 333	2 668 223
	2010	1 253 922	725 661	384 272	304 779	3 204	42 697	2 714 535

¹ Bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus dem Leih- und Repogeschäft.
Non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

² Handelsbestände und Finanzanlagen.
Trading portfolios and financial investments.

³ Rechnungsabgrenzungen, sonstige Aktiven, nicht einbezahltes Gesellschaftskapital.
Accrued income and prepaid expenses, other assets, non-paid-up capital.

⁴ Rechnungsabgrenzungen, sonstige Passiven, Wertberichtigungen und Rückstellungen, Schwankungsreserve für Kreditrisiken (1997–2006), Reserven für allgemeine Bankrisiken.
Accrued expenses and deferred income, other liabilities, value adjustments and provisions, fluctuation reserve for credit risks (1997–2006), reserves for general banking risks.

26 Aktiven und Passiven – Inland und Ausland Assets and liabilities, domestic and foreign

1.00–8.00 Alle Banken / All banks

In Millionen Franken und Prozent der Bilanzsumme / In CHF millions and as a percentage of the balance sheet total

Jahres- ende End of year	Aktiven Assets		Passiven Liabilities		Bilanz- summe Balance sheet total	Aktiven Assets		Passiven Liabilities	
	Inland Domestic	Ausland Foreign	Inland Domestic	Ausland Foreign		Inland Domestic	Ausland Foreign	Inland Domestic	Ausland Foreign
	1	2	3	4	5	6	7	8	9
1981	356017	203866	387179	172704	559883	63.6	36.4	69.2	30.8
1982	382059	229437	416190	195306	611496	62.5	37.5	68.1	31.9
1983	406174	250454	445758	210870	656628	61.9	38.1	67.9	32.1
1984	433839	289005	492505	230339	722844	60.0	40.0	68.1	31.9
1985	469060	308687	539130	238617	777747	60.3	39.7	69.3	30.7
1986	510472	337299	588089	259682	847771	60.2	39.8	69.4	30.6
1987	552548	349700	641831	260418	902248	61.2	38.8	71.1	28.9
1988	591700	375880	678470	289110	967580	61.2	38.8	70.1	29.9
1989	654306	382177	727396	309087	1036483	63.1	36.9	70.2	29.8
1990	692518	389130	759267	322382	1081649	64.0	36.0	70.2	29.8
1991	712825	401960	775653	339132	1114785	63.9	36.1	69.6	30.4
1992	730793	418082	801401	347474	1148875	63.6	36.4	69.8	30.2
1993	760541	458794	840039	379296	1219335	62.4	37.6	68.9	31.1
1994	778319	446783	846224	378877	1225101	63.5	36.5	69.1	30.9
1995	809693	513740	880442	442985	1323427	61.2	38.8	66.5	33.5
1996	830961	664371	920975	574358	1495332	55.6	44.4	61.6	38.4
1997	880470	901743	980300	801914	1782213	49.4	50.6	55.0	45.0
1998	903874	1154050	1019024	1038900	2057924	43.9	56.1	49.5	50.5
1999	962404	1281445	1087490	1156359	2243849	42.9	57.1	48.5	51.5
2000	928691	1196189	1013500	1111380	2124880	43.7	56.3	47.7	52.3
2001	922407	1305009	1009123	1218293	2227416	41.4	58.6	45.3	54.7
2002	903501	1348373	1024296	1227579	2251874	40.1	59.9	45.5	54.5
2003	921319	1315724	1061327	1175716	2237043	41.2	58.8	47.4	52.6
2004	961647	1529122	1101707	1389061	2490768	38.6	61.4	44.2	55.8
2005	997008	1849447	1176674	1669781	2846455	35.0	65.0	41.3	58.7
2006	1035730	2158467	1229433	1964764	3194197	32.4	67.6	38.5	61.5
2007	1137497	2320400	1311951	2145946	3457897	32.9	67.1	37.9	62.1
2008	1168252	1911361	1272387	1807226	3079613	37.9	62.1	41.3	58.7
2009	1199834	1468389	1250971	1417252	2668223	45.0	55.0	46.9	53.1
2010	1262706	1451830	1288797	1425738	2714535	46.5	53.5	47.5	52.5

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	2006	933 193	29 401	18 180	8 469	46 488	1 035 730
Domestic	2007	991 652	55 595	22 616	10 378	57 255	1 137 497
	2008	1 057 067	41 719	24 421	12 261	32 785	1 168 252
	2009	1 078 120	56 916	24 563	8 695	31 540	1 199 834
	2010	1 144 936	46 029	21 195	9 864	40 682	1 262 706
Ausland	2006	170 916	1 074 297	412 716	488 320	12 219	2 158 467
Foreign	2007	188 381	1 129 214	488 789	498 450	15 567	2 320 400
	2008	173 557	843 842	422 687	463 694	7 581	1 911 361
	2009	146 843	694 317	325 284	291 123	10 822	1 468 389
	2010	168 701	651 556	262 757	357 441	11 374	1 451 830
Total	2006	1 104 108	1 103 698	430 896	496 788	58 706	3 194 197
	2007	1 180 033	1 184 808	511 406	508 828	72 822	3 457 897
	2008	1 230 623	885 561	447 108	475 955	40 366	3 079 613
	2009	1 224 964	751 233	349 847	299 818	42 362	2 668 223
	2010	1 313 637	697 585	283 953	367 305	52 056	2 714 535

Passiven / Liabilities

Inland	2006	1 001 556	105 512	67 596	23 807	30 962	1 229 433
Domestic	2007	1 039 455	109 003	96 494	30 383	36 616	1 311 951
	2008	1 029 713	94 843	99 500	24 302	24 029	1 272 387
	2009	1 044 048	80 164	88 631	23 222	14 905	1 250 971
	2010	1 100 960	76 514	72 642	20 657	18 023	1 288 797
Ausland	2006	139 284	833 869	473 563	496 966	21 081	1 964 764
Foreign	2007	162 121	1 059 351	462 031	435 993	26 450	2 145 946
	2008	177 770	826 163	399 348	387 610	16 336	1 807 226
	2009	145 160	642 259	369 565	237 270	22 997	1 417 252
	2010	152 962	649 146	311 630	284 122	27 878	1 425 738
Total	2006	1 140 841	939 382	541 159	520 772	52 044	3 194 197
	2007	1 201 576	1 168 354	558 524	466 376	63 066	3 457 897
	2008	1 207 483	921 006	498 848	411 911	40 365	3 079 613
	2009	1 189 209	722 423	458 196	260 492	37 902	2 668 223
	2010	1 253 922	725 661	384 272	304 779	45 901	2 714 535

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

2006	23 348	11 674	35 022	9 969	21 081	31 050
2007	32 945	14 586	47 531	12 633	25 261	37 894
2008	21 511	5 209	26 720	12 328	16 336	28 664
2009	30 034	8 218	38 252	11 572	22 760	34 333
2010	38 279	9 750	48 029	15 455	27 242	42 697

1.00 Kantonalbanken / Cantonal banks

2006	874	316	1 190	976	165	1 140
2007	1 216	182	1 398	1 216	237	1 453
2008	1 824	305	2 128	1 711	278	1 989
2009	2 705	242	2 947	2 275	357	2 632
2010	3 338	787	4 126	3 067	547	3 615

2.00 Grossbanken / Big banks

2006	17 314	9 531	26 845	7 352	15 116	22 468
2007	25 747	11 701	37 447	9 485	18 340	27 826
2008	14 492	2 625	17 116	8 623	10 079	18 702
2009	18 404	5 057	23 461	7 125	13 752	20 877
2010	23 100	4 986	28 085	9 235	15 963	25 198

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	153	0	153	134	17	151
2007	149	—	149	128	18	146
2008	123	—	123	105	17	121
2009	133	—	133	101	29	130
2010	126	—	126	86	37	123

4.00 Raiffeisenbanken / Raiffeisen banks

2006	84	—	84	61	12	73
2007	132	—	132	64	14	79
2008	159	—	159	97	15	112
2009	317	—	317	141	30	171
2010	931	17	948	313	43	356

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)

2006	3 650	1 820	5 469	1 185	4 753	5 938
2007	4 254	2 517	6 771	1 405	5 360	6 765
2008	4 192	2 228	6 420	1 386	5 325	6 711
2009	7 289	2 900	10 188	1 737	7 576	9 313
2010	9 349	3 675	13 024	2 535	9 274	11 809

5.11 Handelsbanken / Commercial banks

2006	106	—	106	63	42	105
2007	99	—	99	59	39	98
2008	.	.	.	.	.	.
2009	.	.	.	.	.	.
2010	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	1 736	864	2 600	676	1 616	2 291
2007	1 772	1 264	3 036	799	2 086	2 885
2008	1 517	1 197	2 714	623	2 194	2 818
2009	3 237	1 844	5 081	957	3 590	4 547
2010	4 341	2 113	6 454	1 147	4 132	5 278

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	1 808	956	2 764	446	3 096	3 542
2007	2 338	1 253	3 591	501	3 235	3 736
2008	2 546	1 031	3 577	671	3 095	3 765
2009	3 897	1 056	4 952	681	3 932	4 613
2010	4 808	1 562	6 370	1 266	5 066	6 332

7.00 Filialen ausländischer Banken / Branches of foreign banks

2006	42	—	42	5	38	43
2007	59	—	59	4	55	59
2008	55	—	55	3	50	53
2009	68	3	72	4	67	70
2010	101	—	101	11	90	101

8.00 Privatbankiers / Private bankers

2006	1 232	7	1 239	257	980	1 238
2007	1 388	186	1 573	330	1 236	1 566
2008	666	51	717	404	572	976
2009	1 118	17	1 135	189	951	1 140
2010	1 335	285	1 620	207	1 289	1 496

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

2006	23 140	545	23 685	20 993	0	20 993
2007	24 310	981	25 291	23 983	1 189	25 172
2008	11 274	2 372	13 646	11 701	—	11 701
2009	1 505	2 604	4 109	3 333	237	3 570
2010	2 403	1 624	4 027	2 569	636	3 204

2.00 Grossbanken / Big banks

2006	20 405	—	20 405	20 405	—	20 405
2007	21 900	1	21 901	21 900	1	21 901
2008	8 799	—	8 799	8 799	—	8 799
2009	—	—	—	—	—	—
2010	—	—	—	—	—	—

29 Interbankenbeziehungen Interbank claims and liabilities

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

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

Forderungen / Claims

Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	2006	4 912	8 413	13 325	7 349	54 778	62 127	75 453
	2007	9 593	8 718	18 310	7 527	109 139	116 666	134 976
	2008	9 587	11 381	20 969	9 279	107 005	116 284	137 253
	2009	9 167	14 573	23 741	7 925	65 033	72 958	96 699
	2010	8 184	13 785	21 969	7 680	59 813	67 494	89 463
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	2006	30 057	11 947	42 004	47 149	704 334	751 483	793 487
	2007	38 627	13 906	52 533	58 891	754 035	812 926	865 459
	2008	33 528	13 555	47 083	46 764	578 941	625 705	672 788
	2009	27 110	12 655	39 766	35 576	409 556	445 132	484 898
	2010	37 501	12 313	49 814	32 511	411 031	443 542	493 356
Forderungen gegenüber Banken, Total Claims against banks, total	2006	34 969	20 360	55 329	54 498	759 112	813 610	868 940
	2007	48 220	22 623	70 843	66 418	863 174	929 592	1 000 435
	2008	43 115	24 936	68 051	56 043	685 947	741 989	810 041
	2009	36 278	27 229	63 507	43 500	474 589	518 090	581 597
	2010	45 685	26 098	71 783	40 191	470 845	511 036	582 819

Verpflichtungen / Liabilities

Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	2006	7 326	7 029	14 354	9 233	54 004	63 238	77 592
	2007	7 924	8 491	16 415	11 787	79 357	91 144	107 559
	2008	12 095	11 964	24 058	13 276	94 708	107 984	132 042
	2009	7 452	10 062	17 514	15 158	67 782	82 940	100 454
	2010	12 976	7 702	20 677	19 680	61 329	81 009	101 687
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	2006	64 209	46 017	110 226	43 055	680 691	723 746	833 972
	2007	82 475	35 748	118 222	49 996	626 107	676 103	794 326
	2008	57 778	28 703	86 481	43 904	448 960	492 864	579 345
	2009	47 636	23 587	71 223	32 570	279 976	312 545	383 768
	2010	39 048	19 860	58 907	33 043	282 862	315 904	374 811
Verpflichtungen gegenüber Banken, Total Liabilities towards banks, total	2006	71 534	53 046	124 580	52 288	734 696	786 984	911 564
	2007	90 398	44 239	134 637	61 784	705 464	767 248	901 884
	2008	69 873	40 667	110 540	57 179	543 669	600 848	711 387
	2009	55 088	33 648	88 737	47 728	347 757	395 485	484 221
	2010	52 024	27 561	79 585	52 722	344 191	396 913	476 498

Überschuss Aktiven bzw. Passiven / Net position

Überschuss Aktiven (+) bzw. Passiven (-)	2006	-36 565	-32 686	-69 251	2 210	24 417	26 626	-42 624
Total Bankengelder	2007	-42 179	-21 615	-63 794	4 634	157 710	162 345	98 551
Net position (surplus claims (+), surplus liabilities (-))	2008	-26 758	-15 731	-42 488	-1 137	142 278	141 142	98 653
	2009	-18 810	-6 419	-25 230	-4 227	126 832	122 605	97 375
	2010	-6 338	-1 463	-7 801	-12 531	126 654	114 122	106 321

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
2006	1 997 922	1 030 767	50 453	967 155	770 656	1 128 858	102 373	869 064	698 583
2007	2 345 236	1 110 180	75 515	1 235 056	1 013 574	1 194 416	129 514	1 150 821	964 130
2008	2 011 323	1 151 971	64 933	859 352	629 930	1 168 346	119 787	842 978	615 893
2009	1 931 169	1 195 505	85 115	735 664	555 490	1 170 983	122 472	760 186	583 542
2010	1 943 019	1 251 181	69 906	691 838	484 266	1 230 084	116 451	712 935	501 159

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

83 Banken / 83 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben ² / Assets ²				
		davon / of which				
		Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ³	Wertschriften ⁴	
		Claims against banks	Money market instruments	Loans ³	Securities ⁴	
		1	2	3	4	5
Alle Länder	All countries	1 393 423	490 212	91 921	349 146	302 293
Fortgeschrittene Volkswirtschaften	Developed countries	1 110 727	438 985	78 925	215 483	240 835
Europa	Europe	612 152	299 593	39 593	85 521	128 201
Andorra	Andorra	59	.	—	54	—
Belgien	Belgium	6 098	2 998	488	622	1 731
Dänemark	Denmark	6 756	4 733	.	306	1 175
Deutschland	Germany	60 361	18 139	6 864	8 840	21 389
Färöer	Faeroe Islands	1	—	—	0	.
Finnland	Finland	5 105	2 971	.	80	1 144
Frankreich	France	61 293	20 205	15 014	6 652	17 555
Griechenland	Greece	2 371	125	.	.	.
Grönland	Greenland	.	—	—	.	—
Irland	Ireland	6 784	311	234	.	4 351
Island	Iceland	511	200	.	2	.
Italien	Italy	7 777	2 272	.	1 940	2 473
Luxemburg	Luxembourg	30 981	10 156	506	8 409	8 595
Malta	Malta	698	265	—	.	.
Niederlande	Netherlands	39 354	3 189	5 478	16 869	.
Norwegen	Norway	2 486	518	.	.	1 661
Österreich	Austria	10 286	5 354	.	628	3 426
Portugal	Portugal	1 421	154	—	.	.
San Marino	San Marino	2	0	—	2	—
Schweden	Sweden	7 218	716	2 421	.	.
Slowakei	Slovakia	39	.	—	28	10
Slowenien	Slovenia	161	31	.	21	53
Spanien	Spain	6 685	1 253	87	.	.
Vatikanstadt	Vatican	1 792	.	—	0	—
Vereinigtes Königreich	United Kingdom	351 216	224 847	6 689	32 908	44 093
Zypern	Cyprus	2 697	27	—	.	.
Übrige	Other	498 575	139 392	39 332	129 962	112 634
Australien	Australia	33 067	8 999	1 098	6 398	.
Japan	Japan	71 643	14 885	23 658	2 337	.
Kanada	Canada	11 889	912	.	.	4 500
Neuseeland	New Zealand	910	107	.	460	.
Vereinigte Staaten	United States	381 066	114 489	13 035	117 406	77 323
Offshore-Finanzzentren	Offshore centres	180 791	37 537	10 874	83 799	31 453
Aruba	Aruba	96	—	—	96	.
Bahamas	Bahamas	11 680	1 551	—	.	2 270
Bahrain	Bahrain	1 465	768	.	.	.
Barbados	Barbados	284	.	—	100	.
Bermuda	Bermuda	3 893	33	—	.	564

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					
		Verpflichtungen ⁵	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben	Verpflichtungen
		Liabilities ⁵	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Assets	Liabilities
1	2	3	4	5	6		
Alle Länder	All countries	1 349 237	376 468	23 871	511 006	1 069 265	1 022 872
Fortgeschrittene Volkswirtschaften	Developed countries	837 134	297 525	20 027	219 593	884 298	700 233
Europa	Europe	529 976	226 592	18 729	117 323	418 088	407 025
Andorra	Andorra	301	20	8	268	20	224
Belgien	Belgium	4 954	2 284	298	2 100	2 299	2 141
Dänemark	Denmark	964	388	65	270	2 546	542
Deutschland	Germany	52 775	28 170	7 693	10 805	33 224	34 140
Färöer	Faeroe Islands	1	.	.	0	.	1
Finnland	Finland	1 245	955	49	126	3 498	933
Frankreich	France	37 547	21 944	4 459	8 779	16 527	14 763
Griechenland	Greece	2 819	128	370	2 314	986	1 523
Grönland	Greenland	0	.	.	.	—	0
Irland	Ireland	8 432	2 742	80	3 918	5 586	6 122
Island	Iceland	108	.	6	24	361	69
Italien	Italy	15 115	4 498	2 309	7 753	5 239	9 615
Luxemburg	Luxembourg	37 471	25 038	74	7 332	15 040	22 989
Malta	Malta	946	26	35	879	305	456
Niederlande	Netherlands	19 258	6 069	343	9 857	27 248	13 805
Norwegen	Norway	1 373	508	42	765	842	1 114
Österreich	Austria	3 938	1 545	694	1 551	6 115	2 440
Portugal	Portugal	1 365	480	158	711	642	753
San Marino	San Marino	94	45	3	46	0	69
Schweden	Sweden	3 738	1 347	254	1 996	3 019	3 145
Slowakei	Slovakia	134	.	19	97	15	57
Slowenien	Slovenia	148	28	40	79	26	84
Spanien	Spain	7 284	2 280	667	3 912	4 134	4 350
Vatikanstadt	Vatican	38	.	0	25	.	5
Vereinigtes Königreich	United Kingdom	324 089	127 728	1 030	48 209	289 181	284 960
Zypern	Cyprus	5 842	296	34	5 506	1 235	2 728
Übrige	Other	307 158	70 933	1 299	102 270	466 210	293 208
Australien	Australia	24 547	9 691	174	3 880	30 342	23 795
Japan	Japan	33 320	22 417	139	6 831	68 384	31 326
Kanada	Canada	6 930	1 577	356	3 588	9 549	5 045
Neuseeland	New Zealand	1 738	284	56	1 347	634	793
Vereinigte Staaten	United States	240 623	36 964	574	86 624	357 302	232 248
Offshore-Finanzzentren	Offshore centres	377 506	49 581	1 015	195 927	119 525	256 694
Aruba	Aruba	36	.	2	33	95	11
Bahamas	Bahamas	50 519	13 643	89	16 185	9 060	38 997
Bahrain	Bahrain	793	289	6	446	327	299
Barbados	Barbados	211	30	5	152	68	91
Bermuda	Bermuda	5 829	539	67	5 092	2 835	4 482

³ Forderungen gegenüber Kunden und Hypothekarforderungen.
Claims against customers and mortgage claims.

⁴ Handelsbestände, Finanzanlagen und Beteiligungen.
Trading portfolios, financial investments and participating interests.

⁵ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen⁶ Geographical breakdown of assets and liabilities shown in the balance sheet⁶

83 Banken / 83 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	Claims against banks	Money market instruments	Loans ⁸	Securities ⁹
		1	2	3	4	5
Offshore-Finanzzentren (Fortsetzung)	Offshore centres (continued)					
Gibraltar	Gibraltar	1 505	870	—	.	.
Guernsey	Guernsey	8 853	318	.	2 413	4 487
Hongkong	Hong Kong SAR	41 374	20 927	4 792	7 550	3 867
Insel Man	Isle of Man	781	.	—	.	.
Jersey	Jersey	12 806	837	.	.	5 564
Kaimaninseln	Cayman Islands	30 695	1 673	.	.	11 265
Libanon	Lebanon	1 853	144	—	.	.
Macau	Macau SAR	138	—	—	101	.
Mauritius	Mauritius	805	6	—	.	.
Niederländische Antillen	Netherlands Antilles	800	.	—	.	.
Panama	Panama	8 427	.	—	8 027	47
Samoa	Samoa	464	—	—	.	—
Singapur	Singapore	23 165	9 938	3 417	5 999	1 652
Vanuatu	Vanuatu	2	—	—	2	—
Westindien (GB)	West Indies UK	31 704	6	.	29 660	1 210
Aufstrebende Volkswirtschaften	Developing countries	101 905	13 690	2 122	49 864	30 004
Europa	Europe	11 232	2 769	341	6 383	.
Albanien	Albania	7	.	—	7	.
Belarus	Belarus	152	142	—	8	.
Bosnien und Herzegowina	Bosnia and Herzegovina	5	.	—	0	.
Bulgarien	Bulgaria	267	11	—	.	.
Estland	Estonia	66	1	—	.	—
Kroatien	Croatia	412	.	—	392	14
Lettland	Lithuania	16	11	—	3	.
Litauen	Latvia	30	1	—	.	.
Mazedonien	Macedonia	11	6	—	3	.
Moldova	Moldova	0	—	—	0	—
Montenegro	Montenegro	29	.	—	29	—
Polen	Poland	838	259	.	267	.
Rumänien	Romania	140	2	—	.	.
Russische Föderation	Russia	4 518	967	—	2 573	.
Serbien	Serbia	109	.	—	92	.
Tschechische Republik	Czech Republic	318	84	—	.	.
Türkei	Turkey	3 735	1 123	250	.	.
Ukraine	Ukraine	287	101	—	.	.
Ungarn	Hungary	294	52	—	.	83
Residual Europa	Residual Europe	—	—	—	—	—

⁶ Ländergliederung gemäss der Bank für Internationalen Zahlungsausgleich (BIZ).
Country breakdowns as per the Bank for International Settlements (BIS).

⁷ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding *precious metals*.

Länder Countries	Banken Banks	davon / of which				davon / of which	
		Verpflichtungen ¹⁰	gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Verpflichtungen gegenüber Kunden	Grossbanken Big banks	
	Liabilities ¹⁰	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Guthaben Assets	Verpflichtungen Liabilities	
	1	2	3	4	5	6	
Offshore-Finanzzentren (Fortsetzung)	Offshore centres (continued)						
Gibraltar	Gibraltar	3 932	2 515	10	1 213	1 101	2 642
Guernsey	Guernsey	46 616	13 164	31	7 319	6 023	27 610
Hongkong	Hong Kong SAR	30 753	4 035	74	22 269	29 827	19 458
Insel Man	Isle of Man	1 337	148	3	1 174	143	613
Jersey	Jersey	81 455	2 041	64	8 355	10 483	77 772
Kaimaninseln	Cayman Islands	32 496	5 166	4	23 011	25 978	26 459
Libanon	Lebanon	4 236	1 838	12	2 354	336	1 426
Macau	Macau SAR	682	.	0	152	124	603
Mauritius	Mauritius	886	53	28	798	527	446
Niederländische Antillen	Netherlands Antilles	1 438	78	27	1 185	480	855
Panama	Panama	22 785	62	233	22 253	3 142	7 033
Samoa	Samoa	1 485	—	8	1 473	430	1 098
Singapur	Singapore	21 720	5 286	202	13 201	14 855	13 720
Vanuatu	Vanuatu	56	.	.	53	.	43
Westindien (GB)	West Indies UK	70 242	176	151	69 209	13 690	33 036
Aufstrebende Volkswirtschaften	Developing countries	134 597	29 361	2 829	95 486	65 442	65 945
Europa	Europe	20 819	4 862	869	14 889	5 361	9 439
Albanien	Albania	14	5	4	5	7	11
Belarus	Belarus	122	49	2	71	110	97
Bosnien und Herzegowina	Bosnia and Herzegovina	76	44	17	14	5	37
Bulgarien	Bulgaria	236	43	33	156	130	82
Estland	Estonia	68	6	4	58	13	28
Kroatien	Croatia	665	366	73	225	35	322
Lettland	Lithuania	358	231	8	114	4	278
Litauen	Latvia	101	21	4	67	8	45
Mazedonien	Macedonia	92	50	13	29	7	72
Moldova	Moldova	38	.	2	36	0	5
Montenegro	Montenegro	35	2	3	30	3	7
Polen	Poland	650	323	62	244	352	496
Rumänien	Romania	256	10	29	216	63	118
Russische Föderation	Russia	10 510	1 350	210	8 844	2 708	4 638
Serbien	Serbia	470	167	89	207	66	274
Tschechische Republik	Czech Republic	767	49	131	578	181	532
Türkei	Turkey	3 637	489	79	3 048	1 469	1 322
Ukraine	Ukraine	2 328	1 598	16	709	116	880
Ungarn	Hungary	396	58	89	238	83	194
Residual Europa	Residual Europe	—	—	—	—	—	—

⁸ Forderungen gegenüber Kunden und Hypothekarforderungen.
Claims against customers and mortgage claims.

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

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

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

83 Banken / 83 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben¹²	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ¹³	Wertschriften ¹⁴
		Assets¹²	Claims against banks	Money market instruments	Loans ¹³	Securities ¹⁴
		1	2	3	4	5
Lateinamerika und Karibik	Latin America and Caribbean	14 499	1 077	.	.	3 130
Argentinien	Argentina	830	5	—	726	38
Belize	Belize	1 027	—	—	1 015	—
Bolivien	Bolivia	72	—	—	72	—
Brasilien	Brazil	5 116	745	.	.	2 063
Chile	Chile	409	107	—	212	.
Costa Rica	Costa Rica	140	.	—	.	—
Dominica	Dominica	27	—	—	27	—
Dominikanische Republik	Dominican Republic	96	.	—	88	—
Ecuador	Ecuador	235	.	—	231	.
El Salvador	El Salvador	68	.	—	34	.
Falklandinseln	Falkland Islands	.	—	—	.	—
Grenada	Grenada	2	—	—	2	—
Guatemala	Guatemala	55	.	—	48	—
Guyana	Guyana	.	—	—	.	—
Haiti	Haiti	1	.	—	0	—
Honduras	Honduras	55	—	—	25	29
Jamaika	Jamaica	25	—	—	16	.
Kolumbien	Colombia	254	.	—	193	32
Kuba	Cuba	1	—	—	1	—
Mexiko	Mexico	3 945	74	.	2 996	.
Nicaragua	Nicaragua	2	.	—	1	—
Paraguay	Paraguay	76	.	—	.	—
Peru	Peru	489	90	—	234	162
St. Lucia	St. Lucia	55	—	—	55	—
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	230	.	—	226	.
Suriname	Suriname	.	—	—	.	—
Trinidad und Tobago	Trinidad and Tobago	31	—	—	30	.
Turks- und Caicosinseln	Turks and Caicos	114	—	—	102	—
Uruguay	Uruguay	283	0	—	267	.
Venezuela	Venezuela	858	0	—	682	.
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—	—	—	—
Afrika und Mittlerer Osten	Africa and Middle East	33 610	3 091	277	19 247	9 139
Ägypten	Egypt	8 054	97	.	.	.
Algerien	Algeria	97	54	.	17	—
Angola	Angola	5	—	—	5	—
Äquatorialguinea	Equatorial Guinea	0	—	—	0	—
Äthiopien	Ethiopia	2	—	—	2	—

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

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

Länder Countries	Banken Banks	davon / of which				davon / of which	
		Verpflichtungen ¹⁵	gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Verpflichtungen gegenüber Kunden	Grossbanken Big banks	
		Liabilities ¹⁵	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Guthaben Assets	Verpflichtungen Liabilities
		1	2	3	4	5	6
Lateinamerika und Karibik	Latin America and Caribbean	26 899	4 207	536	20 646	8 425	11 263
Argentinien	Argentina	5 170	.	80	5 072	346	2 157
Belize	Belize	2 427	.	9	2 409	238	804
Bolivien	Bolivia	160	.	14	135	38	93
Brasilien	Brazil	4 999	720	136	3 265	4 102	2 598
Chile	Chile	704	241	26	397	149	292
Costa Rica	Costa Rica	355	.	20	269	51	126
Dominica	Dominica	58	—	0	58	1	24
Dominikanische Republik	Dominican Republic	177	.	22	100	48	112
Ecuador	Ecuador	171	11	12	147	50	54
El Salvador	El Salvador	45	.	2	34	5	21
Falklandinseln	Falkland Islands	—	—	—	—	.	—
Grenada	Grenada	45	—	0	45	0	1
Guatemala	Guatemala	75	.	12	62	35	30
Guyana	Guyana	1	—	.	1	.	0
Haiti	Haiti	13	.	0	7	1	8
Honduras	Honduras	297	.	1	20	7	11
Jamaika	Jamaica	25	.	1	16	9	12
Kolumbien	Colombia	501	22	26	441	128	246
Kuba	Cuba	296	.	1	7	.	2
Mexiko	Mexico	3 645	827	62	2 273	2 360	1 973
Nicaragua	Nicaragua	30	—	1	29	1	28
Paraguay	Paraguay	175	18	15	143	14	43
Peru	Peru	1 187	810	21	350	259	751
St. Lucia	St. Lucia	119	—	0	119	1	8
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	1 014	.	7	1 005	63	264
Suriname	Suriname	2	—	0	1	2	1
Trinidad und Tobago	Trinidad and Tobago	299	.	3	49	30	44
Turks- und Caicosinseln	Turks and Caicos	405	.	10	318	56	89
Uruguay	Uruguay	1 644	140	13	1 484	58	550
Venezuela	Venezuela	2 859	417	43	2 390	376	920
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—	—	—	—	—
Afrika und Mittlerer Osten	Africa and Middle East	43 455	11 460	948	29 512	18 135	17 814
Ägypten	Egypt	2 328	587	33	1 684	7 674	1 284
Algerien	Algeria	574	106	25	443	31	178
Angola	Angola	1 132	.	2	92	2	29
Äquatorialguinea	Equatorial Guinea	17	—	.	16	0	3
Äthiopien	Ethiopia	28	.	5	17	0	14

¹³ Forderungen gegenüber Kunden und Hypothekarforderungen.
Claims against customers and mortgage claims.

¹⁴ Handelsbestände, Finanzanlagen und Beteiligungen.
Trading portfolios, financial investments and participating interests.

¹⁵ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen¹⁶ Geographical breakdown of assets and liabilities shown in the balance sheet¹⁶

83 Banken / 83 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben ¹⁷	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ¹⁸	Wertschriften ¹⁹
		Assets ¹⁷	Claims against banks	Money market instruments	Loans ¹⁸	Securities ¹⁹
		1	2	3	4	5
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)					
Benin	Benin	3	—	—	3	—
Botsuana	Botswana	1	.	—	1	—
Burkina Faso	Burkina Faso	4	—	—	4	—
Burundi	Burundi	3	—	—	3	—
Côte d'Ivoire	Côte d'Ivoire	92	.	—	35	42
Dschibuti	Djibouti	4	—	—	4	—
Eritrea	Eritrea	1	—	—	1	—
Gabun	Gabon	44	—	—	41	.
Gambia	Gambia	3	—	—	3	—
Ghana	Ghana	54	9	—	30	.
Guinea	Guinea	7	—	—	7	—
Guinea-Bissau	Guinea-Bissau	.	—	—	.	—
Irak	Iraq	13	.	—	11	.
Iran	Iran	315	231	—	83	—
Israel	Israel	2 132	181	.	1 531	.
Jemen	Yemen	48	.	—	45	—
Jordanien	Jordan	466	243	—	.	.
Kamerun	Cameroon	7	.	.	4	—
Kap Verde	Cape Verde	6	—	—	6	—
Katar	Qatar	1 906	195	—	1 572	.
Kenia	Kenya	258	.	.	186	.
Komoren	Comoros Islands	.	—	—	.	—
Kongo (Brazzaville)	Congo (Brazzaville)	13	—	—	13	—
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	134	.	—	.	—
Kuwait	Kuwait	1 486	99	—	.	.
Lesotho	Lesotho	.	—	—	.	—
Liberia	Liberia	3 499	—	—	3 430	—
Libyen	Libya	45	—	—	45	—
Madagaskar	Madagascar	4	.	—	.	—
Malawi	Malawi	1	—	—	1	—
Mali	Mali	3	—	—	3	—
Marokko	Morocco	374	76	.	.	.
Mauretanien	Mauritania	346	.	—	0	.
Mosambik	Mozambique	4	.	—	3	—
Namibia	Namibia	4	—	—	4	—
Niger	Niger	2	—	—	2	—
Nigeria	Nigeria	225	93	—	107	.
Oman	Oman	396	26	—	367	.

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

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

Länder Countries	Banken Banks	davon / of which					
		Verpflichtungen ²⁰	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben Assets	Verpflich- tungen Liabilities
		Liabilities ²⁰	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers		
1	2	3	4	5	6		
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)						
Benin	Benin	32	.	1	30	0	4
Botsuana	Botswana	22	.	3	16	0	13
Burkina Faso	Burkina Faso	23	0	2	20	3	8
Burundi	Burundi	17	—	.	16	1	1
Côte d'Ivoire	Côte d'Ivoire	973	648	5	146	52	271
Dschibuti	Djibouti	48	—	.	48	0	13
Eritrea	Eritrea	9	.	1	4	1	8
Gabun	Gabon	30	.	1	29	39	8
Gambia	Gambia	24	.	0	17	2	19
Ghana	Ghana	91	26	5	60	21	50
Guinea	Guinea	98	.	1	27	1	93
Guinea-Bissau	Guinea-Bissau	5	—	.	5	.	.
Irak	Iraq	49	.	1	48	10	11
Iran	Iran	571	.	5	320	233	7
Israel	Israel	5 054	302	231	4 455	683	2 127
Jemen	Yemen	242	56	1	186	4	94
Jordanien	Jordan	1 878	1 240	6	630	65	377
Kamerun	Cameroon	57	.	4	53	2	10
Kap Verde	Cape Verde	17	.	1	16	0	16
Katar	Qatar	1 123	865	2	249	736	576
Kenia	Kenya	893	6	31	846	31	241
Komoren	Comoros Islands	9	—	.	9	.	.
Kongo (Brazzaville)	Congo (Brazzaville)	66	.	2	64	2	14
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	411	.	2	262	112	267
Kuwait	Kuwait	1 467	210	11	1 237	420	767
Lesotho	Lesotho	2	.	.	2	.	2
Liberia	Liberia	3 179	.	41	3 070	2 548	1 776
Libyen	Libya	560	.	11	476	27	303
Madagaskar	Madagascar	218	123	4	91	0	28
Malawi	Malawi	20	.	1	19	0	10
Mali	Mali	17	.	0	15	.	5
Marokko	Morocco	1 164	243	34	883	33	562
Mauretanien	Mauritania	20	.	0	16	341	17
Mosambik	Mozambique	33	.	1	24	1	18
Namibia	Namibia	35	.	6	29	1	10
Niger	Niger	12	.	1	11	2	7
Nigeria	Nigeria	721	.	7	578	150	226
Oman	Oman	864	.	4	854	49	88

¹⁸ Forderungen gegenüber Kunden und Hypothekarforderungen.
Claims against customers and mortgage claims.

¹⁹ Handelsbestände, Finanzanlagen und Beteiligungen.
Trading portfolios, financial investments and participating interests.

²⁰ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen²¹ Geographical breakdown of assets and liabilities shown in the balance sheet²¹

83 Banken / 83 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben ²² / Assets ²²				
		davon / of which				
		Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ²³	Wertschriften ²⁴	
		Claims against banks	Money market instruments	Loans ²³	Securities ²⁴	
		1	2	3	4	5
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)					
Palästina	Palestinian Territory	4	.	—	.	—
Ruanda	Rwanda	1	—	—	1	—
Sambia	Zambia	14	.	—	13	.
São Tomé und Príncipe	Sao Tome and Principe	.	—	—	.	—
Saudi-Arabien	Saudi Arabia	3 448	800	.	2 318	.
Senegal	Senegal	21	—	.	19	.
Seychellen	Seychelles	566	.	.	554	.
Sierra Leone	Sierra Leone	.	—	—	.	—
Simbabwe	Zimbabwe	13	.	—	12	—
Somalia	Somalia	.	—	—	.	—
St. Helena	St. Helena	.	—	—	—	—
Südafrika	South Africa	764	139	—	.	.
Sudan	Sudan	50	.	—	25	—
Swasiland	Swaziland	1	—	—	1	—
Syrien	Syria	127	.	—	.	—
Tansania	Tanzania	24	—	—	17	—
Togo	Togo	9	.	—	.	—
Tschad	Chad	.	—	—	.	—
Tunesien	Tunisia	89	42	—	44	.
Uganda	Uganda	5	—	—	5	—
Vereinigte Arabische Emirate	United Arab Emirates	8 411	655	.	5 831	.
Zentralafrikanische Republik	Central African Republic	.	—	—	.	—
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	—	—	—	—	—
Asien und Pazifik	Asia and Pacific	42 564	6 752	1 496	15 109	16 275
Afghanistan	Afghanistan	0	—	—	0	—
Armenien	Armenia	13	.	—	10	—
Aserbaidschan	Azerbaijan	550	.	—	501	—
Bangladesch	Bangladesh	48	41	—	6	—
Bhutan	Bhutan	.	—	—	.	—
Britisches Übersee- Territorium	British Overseas Territories	.	—	—	.	—
Brunei Darussalam	Brunei	47	—	—	.	—
China	China	9 926	2 554	—	.	—
Chinesisches Taipei	Chinese Taipei	5 604	1 124	.	.	.
Fidschi	Fiji	.	.	—	.	.
Französisch-Polynesien	French Polynesia	50	—	—	.	—
Georgien	Georgia	56	.	—	54	.
Indien	India	4 331	1 047	629	.	.

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 ²³	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden		
		Liabilities ²⁵	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Guthaben Assets	Verpflich- tungen Liabilities
1	2	3	4	5	6		
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)						
Palästina	Palestinian Territory	222	.	.	26	—	—
Ruanda	Rwanda	8	—	1	7	1	1
Sambia	Zambia	39	.	1	38	6	21
São Tomé und Príncipe	Sao Tome and Principe	.	—	—	.	0	.
Saudi-Arabien	Saudi Arabia	3 823	787	24	2 932	1 927	2 090
Senegal	Senegal	174	5	5	163	10	33
Seychellen	Seychelles	1 786	.	5	1 770	266	1 010
Sierra Leone	Sierra Leone	9	—	0	9	0	4
Simbabwe	Zimbabwe	91	.	5	84	3	32
Somalia	Somalia	1	.	.	.	.	1
St. Helena	St. Helena	—	—	—	—	—	—
Südafrika	South Africa	2 639	1 292	191	1 087	583	1 241
Sudan	Sudan	65	29	1	36	0	3
Swasiland	Swaziland	66	.	1	10	0	62
Syrien	Syria	1 218	918	3	296	21	67
Tansania	Tanzania	185	.	10	169	9	95
Togo	Togo	70	.	3	66	5	9
Tschad	Chad	9	.	1	8	0	2
Tunesien	Tunisia	335	21	23	290	30	201
Uganda	Uganda	149	.	1	23	4	134
Vereinigte Arabische Emirate	United Arab Emirates	8 424	1 864	181	5 374	1 994	3 247
Zentralafrikanische Republik	Central African Republic	4	—	1	3	0	1
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	.	—	.	.	—	—
Asien und Pazifik	Asia and Pacific	43 425	8 832	476	30 440	33 521	27 428
Afghanistan	Afghanistan	23	.	.	8	0	17
Armenien	Armenia	69	3	1	66	4	26
Aserbaidzhan	Azerbaijan	352	195	8	147	210	78
Bangladesch	Bangladesh	236	178	2	55	25	15
Bhutan	Bhutan	3	.	0	0	0	3
Britisches Übersee- Territorium	British Overseas Territories	160	—	.	156	.	—
Brunei Darussalam	Brunei	176	.	0	175	26	81
China	China	4 282	900	74	2 748	8 808	3 027
Chinesisches Taipei	Chinese Taipei	9 770	354	19	8 717	4 207	6 736
Fidschi	Fiji	12	.	0	12	2	2
Französisch-Polynesien	French Polynesia	30	.	2	27	0	11
Georgien	Georgia	101	55	2	44	41	19
Indien	India	1 658	79	54	1 286	3 461	1 022

²³ Forderungen gegenüber Kunden und Hypothekarforderungen.
Claims against customers and mortgage claims.

²⁴ Handelsbestände, Finanzanlagen und Beteiligungen.
Trading portfolios, financial investments and participating interests.

²⁵ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen²⁶ Geographical breakdown of assets and liabilities shown in the balance sheet²⁶

83 Banken / 83 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	davon / of which			
		Guthaben ²⁷	Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ²⁸	Wertschriften^{29}
	Assets ²⁷	Claims against banks	Money market instruments	Loans ²⁸	Securities ²⁹
	1	2	3	4	5
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)				
Indonesien	Indonesia	4 983	408	.	.
Kambodscha	Cambodia	0	—	—	0
Kasachstan	Kazakhstan	448	60	—	313
Kirgisien	Kyrgyz Republic	4	—	—	4
Kiribati	Kiribati	—	—	—	—
Laos	Laos	0	—	—	0
Malaysia	Malaysia	1 838	495	—	.
Malediven	Maldives	18	—	—	18
Marshallinseln	Marshall Islands	2 588	—	—	2 579
Mongolei	Mongolia	19	.	—	13
Myanmar	Myanmar	0	—	—	0
Nauru	Nauru	.	—	—	—
Nepal	Nepal	5	—	—	5
Neukaledonien	New Caledonia	14	—	—	14
Nordkorea	North Korea	.	—	—	.
Pakistan	Pakistan	323	3	—	.
Palau	Palau	.	—	—	.
Papua-Neuginea	Papua New Guinea	0	—	—	.
Philippinen	Philippines	1 298	62	.	.
Salomonen	Solomon Islands	0	.	—	.
Sri Lanka	Sri Lanka	111	21	—	88
Südkorea	South Korea	8 536	683	.	189
Tadschikistan	Tajikistan	0	—	—	0
Thailand	Thailand	1 279	148	.	812
Timor-Leste	Timor Leste	.	—	—	.
Tonga	Tonga	.	—	—	.
Turkmenistan	Turkmenistan	.	.	—	.
Tuvalu	Tuvalu	—	—	—	—
US Pazifische Inseln	US Pacific Islands	—	—	—	—
Usbekistan	Uzbekistan	183	.	—	1
Vietnam	Vietnam	246	.	—	118
Wallis und Futuna	Wallis and Futuna	.	—	—	.
Residual Asien und Pazifik	Residual Asia and Pacific	—	—	—	—
Nicht aufgliederbar	Unallocated	.	.	.	.

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

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

Länder Countries	Banken Banks	davon / of which					davon / of which	
		Verpflichtungen ³⁰	davon / of which			Grossbanken Big banks		
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden			
		Liabilities ³⁰	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Guthaben Assets	Verpflichtungen Liabilities	
1	2	3	4	5	6			
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)							
Indonesien	Indonesia	6 129	183	23	5 899	3 303	3 781	
Kambodscha	Cambodia	56	.	2	10	0	49	
Kasachstan	Kazakhstan	867	159	7	700	137	304	
Kirgisien	Kyrgyz Republic	14	.	1	13	0	4	
Kiribati	Kiribati	.	—	.	.	—	.	
Laos	Laos	7	.	3	2	0	7	
Malaysia	Malaysia	3 407	332	34	2 947	1 296	1 766	
Malediven	Maldives	20	—	0	19	7	3	
Marshallinseln	Marshall Islands	2 126	—	11	2 112	2 263	1 125	
Mongolei	Mongolia	57	.	0	35	18	52	
Myanmar	Myanmar	12	.	.	11	.	7	
Nauru	Nauru	1	—	—	1	.	1	
Nepal	Nepal	97	.	4	16	2	86	
Neukaledonien	New Caledonia	10	.	1	9	0	4	
Nordkorea	North Korea	.	—	.	.	.	.
Pakistan	Pakistan	1 641	517	8	1 115	36	446	
Palau	Palau	.	—	—	.	.	.	
Papua-Neuginea	Papua New Guinea	13	.	0	2	0	5	
Philippinen	Philippines	2 797	967	32	1 143	892	1 673	
Salomonen	Solomon Islands	1	—	.	.	.	.
Sri Lanka	Sri Lanka	92	6	8	79	86	52	
Südkorea	South Korea	2 431	547	15	488	7 408	2 239	
Tadschikistan	Tajikistan	54	.	.	4	0	51	
Thailand	Thailand	3 210	780	152	2 249	878	1 491	
Timor-Leste	Timor Leste	0	—	.	.	.	.
Tonga	Tonga	0	.	.	.	.	0
Turkmenistan	Turkmenistan	151	.	.	9	.	148	
Tuvalu	Tuvalu	—	—	—	—	—	—	
US Pazifische Inseln	US Pacific Islands	.	—	—	.	—	—	
Usbekistan	Uzbekistan	2 960	2 875	0	83	179	2 928	
Vietnam	Vietnam	391	339	8	42	233	169	
Wallis und Futuna	Wallis and Futuna	0	—	.	.	—	—	
Residual Asien und Pazifik	Residual Asia and Pacific	—	—	—	—	—	—	
Nicht aufgliederbar	Unallocated	.	.	—	.	.	.	

²⁸ Forderungen gegenüber Kunden und Hypothekarforderungen.
Claims against customers and mortgage claims.

²⁹ Handelsbestände, Finanzanlagen und Beteiligungen.
Trading portfolios, financial investments and participating interests.

³⁰ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

34 Offene derivative Finanzinstrumente Outstanding derivative financial instruments

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

	Alle Banken All banks		Kontrakt- volumen Contract volumes	davon / of which		
	Positiver Wiederbe- schaffungswert	Negativer Wiederbe- schaffungswert		Grossbanken Big banks		Kontrakt- volumen Contract volumes
	Positive replacement value	Negative replacement value		Positiver Wiederbe- schaffungswert	Negativer Wiederbe- schaffungswert	
	1	2	3	4	5	6
Zinsinstrumente						
Interest rate instruments	198 140	189 210	35 436 800	187 574	176 293	34 744 475
davon / of which						
Terminkontrakte inklusive FRAs						
Futures contracts including FRAs	1 257	1 524	2 699 393	1 246	1 502	2 676 627
Swaps	164 634	153 493	30 008 737	154 537	141 784	29 436 819
Optionen (OTC)						
Options (OTC)	32 190	34 128	1 716 078	31 738	32 948	1 653 314
Devisen						
Foreign exchange	184 880	198 448	10 397 877	168 027	179 787	9 507 016
davon / of which						
Terminkontrakte						
Futures contracts	63 577	66 605	3 743 907	54 323	56 185	3 221 010
Swaps	97 994	108 118	4 764 700	92 742	101 933	4 550 665
Optionen (OTC)						
Options (OTC)	23 287	23 701	1 876 521	20 959	21 665	1 722 970
Edelmetalle						
Precious metals	5 393	5 303	140 833	4 244	4 206	84 801
davon / of which						
Terminkontrakte						
Futures contracts	2 996	2 835	52 474	2 606	2 432	37 089
Optionen (OTC)						
Options (OTC)	2 235	2 304	78 182	1 582	1 694	41 996
Beteiligungstitel / Indizes						
Equity / index-related products	25 262	30 795	767 275	21 598	24 927	691 183
davon / of which						
Terminkontrakte						
Futures contracts	3 544	4 831	119 102	3 487	4 775	115 463
Optionen (OTC)						
Options (OTC)	15 073	18 437	360 566	12 195	13 827	311 362
Kreditderivate						
Credit derivatives	63 432	55 448	2 584 215	63 265	55 230	2 574 614
davon / of which						
Credit Default Swaps	59 141	53 584	2 527 441	59 018	53 438	2 520 776
Total Return Swaps	3 848	1 438	23 868	3 804	1 428	20 989
First to Default Swaps	413	340	7 373	413	340	7 373
Übrige						
Other	2 114	2 364	54 982	2 061	1 905	53 266
davon / of which						
Terminkontrakte						
Futures contracts	424	469	1 529	423	468	1 457
Optionen (OTC)						
Options (OTC)	393	769	3 859	366	356	3 179
Total	479 222	481 567	49 381 982	446 769	442 349	47 655 355

36 Treuhandgeschäfte – Inland und Ausland / Währungen Fiduciary business, domestic and foreign, by currency

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Guthaben bzw. Verpflichtungen Assets or liabilities	Jahres- ende End of year	CHF	USD	EUR	Übrige Fremd- währungen Other foreign currencies	Edelmetalle Precious metals	Total
		1	2	3	4	5	6

Treuhandguthaben / Fiduciary assets

Inland	2006	1 688	795	1 119	84	72	3 759
Domestic	2007	1 836	998	427	101	121	3 483
	2008	1 447	664	647	131	—	2 888
	2009	2 476	911	481	247	6	4 122
	2010	2 339	779	497	165	—	3 781
Ausland	2006	26 994	219 826	127 686	55 748	8	430 261
Foreign	2007	32 092	225 907	158 369	63 064	30	479 463
	2008	24 705	166 121	143 709	44 900	106	379 541
	2009	16 801	110 412	83 979	34 151	115	245 458
	2010	10 003	94 541	57 762	35 741	2	198 048
Total	2006	28 682	220 621	128 805	55 832	80	434 020
	2007	33 928	226 905	158 796	63 165	151	482 945
	2008	26 152	166 784	144 356	45 031	106	382 429
	2009	19 277	111 323	84 460	34 398	122	249 580
	2010	12 341	95 320	58 260	35 906	2	201 829

Treuhandverpflichtungen / Fiduciary liabilities

Inland	2006	18 719	19 934	26 837	8 060	6	73 556
Domestic	2007	21 208	21 528	29 768	8 919	6	81 428
	2008	17 470	15 930	27 587	6 263	9	67 259
	2009	14 328	11 095	16 588	4 840	4	46 855
	2010	8 428	9 180	11 103	7 184	0	35 896
Ausland	2006	9 962	200 687	101 969	47 772	75	360 465
Foreign	2007	12 720	205 378	129 027	54 246	145	401 517
	2008	8 682	150 855	116 769	38 767	97	315 170
	2009	4 949	100 228	67 872	29 558	118	202 725
	2010	3 913	86 139	47 156	28 722	2	165 932
Total	2006	28 682	220 621	128 805	55 832	80	434 020
	2007	33 928	226 905	158 796	63 165	151	482 945
	2008	26 152	166 784	144 356	45 031	106	382 429
	2009	19 277	111 323	84 460	34 398	122	249 580
	2010	12 341	95 320	58 260	35 906	2	201 829

37 Treuhandgeschäfte – Bankengruppen Fiduciary business, by bank category

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	1	2	3	4	5	6	7	8	9	10

1.00–8.00 Alle Banken / All banks

1.00–8.00 Alle Banken	407 162	339 377	309 989	314 604	376 478	434 020	482 945	382 429	249 580	201 829
1.00 Kantonalbanken	10 014	8 313	6 962	7 651	7 480	8 205	9 936	7 120	3 672	3 299
2.00 Grossbanken	62 891	52 220	50 237	50 442	58 679	76 309	81 070	57 533	27 849	21 019
3.00 Regionalbanken und Sparkassen	539	408	350	334	444	496	669	621	289	161
4.00 Raiffeisenbanken	230	170	153	147	163	230	337	220	27	14
5.00 Übrige Banken	280 350	239 314	216 754	217 450	265 508	294 087	336 983	274 103	175 049	142 897
5.11 Handelsbanken	16 031	6 366	5 700	4 537	3 045	3 205	3 595	.	.	.
5.12 Börsenbanken	50 147	55 401	48 474	50 343	61 113	75 852	75 055	61 020	40 869	33 905
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken ¹	51	46	44	44	53	55	60	1 626	2 042	1 785
5.20 Ausländisch beherrschte Banken	214 120	177 501	162 536	162 526	201 298	214 975	258 273	211 458	132 137	107 207
7.00 Filialen ausländischer Banken	9 730	8 139	9 200	11 068	7 165	8 911	7 789	8 054	8 468	6 179
8.00 Privatbankiers	43 409	30 814	26 333	27 512	37 038	45 782	46 162	34 777	34 226	28 259
1.00–5.00 Total	354 024	300 424	274 456	276 024	332 275	379 327	428 994	339 598	206 886	167 390

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	- 1.1	- 16.6	- 8.7	1.5	19.7	15.3	11.3	- 20.8	- 34.7	- 19.1
1.00 Cantonal banks	11.6	- 17.0	- 16.2	9.9	- 2.2	9.7	21.1	- 28.3	- 48.4	- 10.1
2.00 Big banks	- 15.8	- 17.0	- 3.8	0.4	16.3	30.0	6.2	- 29.0	- 51.6	- 24.5
3.00 Regional banks and savings banks	11.0	- 24.3	- 14.4	- 4.4	32.9	11.6	34.9	- 7.1	- 53.4	- 44.5
4.00 Raiffeisen banks	- 11.8	- 26.1	- 10.0	- 4.1	11.5	40.9	46.2	- 34.6	- 87.8	- 48.5
5.00 Other banks	2.3	- 14.6	- 9.4	0.3	22.1	10.8	14.6	- 18.7	- 36.1	- 18.4
5.11 Commercial banks	- 11.4	- 60.3	- 10.5	- 20.4	- 32.9	5.3	12.2	.	.	.
5.12 Stock exchange banks	3.3	10.5	- 12.5	3.9	21.4	24.1	- 1.1	- 18.7	- 33.0	- 17.0
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions ¹	- 8.8	- 11.0	- 3.8	- 0.7	22.0	4.0	7.8	2 624.0	25.7	- 12.6
5.20 Foreign-controlled banks	3.3	- 17.1	- 8.4	0.0	23.9	6.8	20.1	- 18.1	- 37.5	- 18.9
7.00 Branches of foreign banks	7.4	- 16.4	13.0	20.3	- 35.3	24.4	- 12.6	3.4	5.1	- 27.0
8.00 Private bankers	- 1.8	- 29.0	- 14.5	4.5	34.6	23.6	0.8	- 24.7	- 1.6	- 17.4
Total for 1.00–5.00	- 1.2	- 15.1	- 8.6	0.6	20.4	14.2	13.1	- 20.8	- 39.1	- 19.1

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

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

83 Banken / 83 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks	
		Guthaben Assets	Verpflichtungen Liabilities
		1	2
Alle Länder	All countries	175 415	145 181
Fortgeschrittene Volkswirtschaften	Developed countries	140 273	31 980
Europa	Europe	136 360	26 204
Andorra	Andorra	—	73
Belgien	Belgium	7 252	693
Dänemark	Denmark	677	25
Deutschland	Germany	7 430	2 624
Färöer	Faeroe Islands	—	—
Finnland	Finland	.	42
Frankreich	France	18 530	2 869
Griechenland	Greece	1 196	1 309
Grönland	Greenland	—	—
Irland	Ireland	4 134	1 058
Island	Iceland	.	5
Italien	Italy	.	1 276
Luxemburg	Luxembourg	38 928	2 465
Malta	Malta	3 567	169
Niederlande	Netherlands	33 206	1 614
Norwegen	Norway	584	94
Österreich	Austria	.	534
Portugal	Portugal	.	343
San Marino	San Marino	—	20
Schweden	Sweden	174	218
Slowakei	Slovakia	—	27
Slowenien	Slovenia	—	14
Spanien	Spain	97	1 202
Vatikanstadt	Vatican	—	.
Vereinigtes Königreich	United Kingdom	20 314	7 538
Zypern	Cyprus	226	1 986
Übrige	Other	3 913	5 776
Australien	Australia	.	365
Japan	Japan	.	434
Kanada	Canada	108	1 474
Neuseeland	New Zealand	—	511
Vereinigte Staaten	United States	822	2 991
Offshore-Finanzzentren	Offshore centres	31 491	68 222
Aruba	Aruba	—	45
Bahamas	Bahamas	.	7 360
Bahrain	Bahrain	274	353
Barbados	Barbados	.	47
Bermuda	Bermuda	—	2 015

Länder Countries	Banken Banks		
		Guthaben Assets	Verpflichtungen Liabilities
		1	2
Offshore-Finanzzentren (Fortsetzung)	Offshore centres (continued)		
Gibraltar	Gibraltar	—	1 345
Guernsey	Guernsey	9 024	2 505
Hongkong	Hong Kong SAR	176	1 547
Insel Man	Isle of Man	4 591	918
Jersey	Jersey	12 539	1 581
Kaimaninseln	Cayman Islands	248	4 899
Libanon	Lebanon	1 695	2 394
Macau	Macau SAR	—	11
Mauritius	Mauritius	—	216
Niederländische Antillen	Netherlands Antilles	192	602
Panama	Panama	20	15 958
Samoa	Samoa	—	190
Singapur	Singapore	1 047	1 856
Vanuatu	Vanuatu	—	26
Westindien (GB)	West Indies UK	270	24 352
Aufstrebende Volkswirtschaften	Developing countries	3 650	44 980
Europa	Europe	1 380	7 705
Albanien	Albania	—	.
Belarus	Belarus	—	12
Bosnien und Herzegowina	Bosnia and Herzegovina	—	9
Bulgarien	Bulgaria	.	220
Estland	Estonia	—	24
Kroatien	Croatia	—	120
Lettland	Lithuania	—	15
Litauen	Latvia	—	13
Mazedonien	Macedonia	—	19
Moldova	Moldova	.	3
Montenegro	Montenegro	—	7
Polen	Poland	.	195
Rumänien	Romania	.	66
Russische Föderation	Russia	1 114	2 844
Serbien	Serbia	—	58
Tschechische Republik	Czech Republic	.	283
Türkei	Turkey	110	3 613
Ukraine	Ukraine	.	107
Ungarn	Hungary	.	98
Residual Europa	Residual Europe	—	—

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

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

38 Treuhandgeschäfte – Länderweise Gliederung^{3, 4} Fiduciary business, by country^{3, 4}

83 Banken / 83 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	179		10 730	
Argentinien	Argentina	16		1 695	
Belize	Belize	.		1 791	
Bolivien	Bolivia	—		32	
Brasilien	Brazil	.		669	
Chile	Chile	.		196	
Costa Rica	Costa Rica	—		184	
Dominica	Dominica	—		35	
Dominikanische Republik	Dominican Republic	—		153	
Ecuador	Ecuador	—		103	
El Salvador	El Salvador	—		14	
Falklandinseln	Falkland Islands	—		—	
Grenada	Grenada	—		.	
Guatemala	Guatemala	—		26	
Guyana	Guyana	—		.	
Haiti	Haiti	—		.	
Honduras	Honduras	—		8	
Jamaika	Jamaica	.		.	
Kolumbien	Colombia	.		219	
Kuba	Cuba	—		9	
Mexiko	Mexico	.		1 417	
Nicaragua	Nicaragua	—		.	
Paraguay	Paraguay	—		59	
Peru	Peru	.		215	
St. Lucia	St. Lucia	—		71	
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	—		469	
Suriname	Suriname	—		.	
Trinidad und Tobago	Trinidad and Tobago	—		183	
Turks- und Caicosinseln	Turks and Caicos	—		522	
Uruguay	Uruguay	.		406	
Venezuela	Venezuela	.		2 218	
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—		—	
Afrika und Mittlerer Osten	Africa and Middle East	1 900		21 395	
Ägypten	Egypt	—		992	
Algerien	Algeria	—		154	
Angola	Angola	—		50	
Äquatorialguinea	Equatorial Guinea	—		—	
Äthiopien	Ethiopia	—		2	

Länder Countries	Banken Banks		
		Guthaben Assets	Verpflichtungen Liabilities
		1	2
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)		
Benin	Benin	—	7
Botsuana	Botswana	—	3
Burkina Faso	Burkina Faso	—	.
Burundi	Burundi	—	.
Côte d'Ivoire	Côte d'Ivoire	.	46
Dschibuti	Djibouti	.	.
Eritrea	Eritrea	—	.
Gabun	Gabon	—	15
Gambia	Gambia	—	.
Ghana	Ghana	—	2
Guinea	Guinea	—	.
Guinea-Bissau	Guinea-Bissau	—	19
Irak	Iraq	—	15
Iran	Iran	—	134
Israel	Israel	267	1 483
Jemen	Yemen	—	183
Jordanien	Jordan	.	674
Kamerun	Cameroon	—	21
Kap Verde	Cape Verde	—	.
Katar	Qatar	.	257
Kenia	Kenya	.	270
Komoren	Comoros Islands	—	.
Kongo (Brazzaville)	Congo (Brazzaville)	—	5
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	—	181
Kuwait	Kuwait	.	846
Lesotho	Lesotho	—	—
Liberia	Liberia	—	5 583
Libyen	Libya	—	87
Madagaskar	Madagascar	—	7
Malawi	Malawi	—	—
Mali	Mali	—	.
Marokko	Morocco	—	548
Mauretanien	Mauritania	—	.
Mosambik	Mozambique	—	.
Namibia	Namibia	—	6
Niger	Niger	—	—
Nigeria	Nigeria	—	305
Oman	Oman	—	122

³ Ländergliederung gemäss der Bank für Internationalen Zahlungsausgleich (BIZ).
Country breakdowns as per the Bank for International Settlements (BIS).

⁴ Länderpositionen ohne Edelmetalle.
Figures for individual countries excluding *precious metals*.

38 Treuhandgeschäfte – Länderweise Gliederung^{5, 6} Fiduciary business, by country^{5, 6}

83 Banken / 83 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Banken	
		Guthaben Assets	Verpflichtungen Liabilities
		1	2
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)		
Palästina	Palestinian Territory	—	109
Ruanda	Rwanda	—	.
Sambia	Zambia	—	26
São Tomé und Príncipe	Sao Tome and Principe	—	—
Saudi-Arabien	Saudi Arabia	.	4837
Senegal	Senegal	.	55
Seychellen	Seychelles	—	488
Sierra Leone	Sierra Leone	—	.
Simbabwe	Zimbabwe	—	7
Somalia	Somalia	—	—
St. Helena	St. Helena	—	—
Südafrika	South Africa	.	272
Sudan	Sudan	—	23
Swasiland	Swaziland	—	2
Syrien	Syria	—	276
Tansania	Tanzania	—	51
Togo	Togo	—	.
Tschad	Chad	—	.
Tunesien	Tunisia	—	197
Uganda	Uganda	—	7
Vereinigte Arabische Emirate	United Arab Emirates	1 522	2 985
Zentralafrikanische Republik	Central African Republic	—	.
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	—	.
Asien und Pazifik	Asia and Pacific	192	5 150
Afghanistan	Afghanistan	—	.
Armenien	Armenia	—	68
Aserbaidshan	Azerbaijan	79	91
Bangladesch	Bangladesh	—	8
Bhutan	Bhutan	—	.
Britisches Übersee-Territorium	British Overseas Territories	—	.
Brunei Darussalam	Brunei	—	17
China	China	—	183
Chinesisches Taipei	Chinese Taipei	—	512
Fidschi	Fiji	—	—
Französisch-Polynesien	French Polynesia	—	13
Georgien	Georgia	—	72
Indien	India	—	287

Länder Countries	Banken Banks		
		Guthaben Assets	Verpflichtungen Liabilities
		1	2
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)		
Indonesien	Indonesia	—	302
Kambodscha	Cambodia	—	.
Kasachstan	Kazakhstan	.	612
Kirgisien	Kyrgyz Republic	—	.
Kiribati	Kiribati	—	—
Laos	Laos	—	—
Malaysia	Malaysia	—	379
Malediven	Maldives	—	24
Marshallinseln	Marshall Islands	—	1 420
Mongolei	Mongolia	—	.
Myanmar	Myanmar	—	.
Nauru	Nauru	—	.
Nepal	Nepal	—	3
Neukaledonien	New Caledonia	—	5
Nordkorea	North Korea	—	—
Pakistan	Pakistan	—	306
Palau	Palau	—	—
Papua-Neuginea	Papua New Guinea	—	.
Philippinen	Philippines	—	90
Salomonen	Solomon Islands	—	.
Sri Lanka	Sri Lanka	—	6
Südkorea	South Korea	.	92
Tadschikistan	Tajikistan	—	.
Thailand	Thailand	—	265
Timor-Leste	Timor Leste	—	—
Tonga	Tonga	—	—
Turkmenistan	Turkmenistan	—	.
Tuvalu	Tuvalu	—	—
US Pazifische Inseln	US Pacific Islands	—	—
Usbekistan	Uzbekistan	—	131
Vietnam	Vietnam	—	16
Wallis und Futuna	Wallis and Futuna	—	—
Residual Asien und Pazifik	Residual Asia and Pacific	—	—
Nicht aufgliederbar	Unallocated	—	—

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

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

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

Erhebungsstufe: Bankstelle ³ / Reporting entity: bank office ³

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

In- und ausländische Emittenten / Domestic and foreign issuers

In Milliarden Franken / In CHF billions

Währungen Currencies	Jahres- ende End of year	In- und ausländische Depotinhaber Resident and non-resident custody account holders				Ausländische Depotinhaber Non-resident custody account holders			
		Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Com- mercial customers ⁵	Institu- tionelle Anleger ⁶ Institutional investors ⁶	Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Com- mercial customers ⁵	Institu- tionelle Anleger ⁶ Institutional investors ⁶
		1	2	3	4	5	6	7	8
Alle Währungen All currencies	2006	5 017	1 639	538	2 841	2 936	1 045	224	1 667
	2007	5 402	1 725	589	3 089	3 132	1 110	254	1 768
	2008	4 012	1 177	398	2 438	2 241	721	157	1 364
	2009	4 510	1 263	433	2 814	2 485	743	181	1 562
	2010	4 453	1 181	412	2 860	2 390	673	163	1 554
CHF	2006	2 359	516	264	1 579	1 032	140	27	866
	2007	2 423	528	273	1 621	989	138	23	828
	2008	1 889	398	200	1 291	712	88	17	607
	2009	2 108	432	205	1 472	787	86	18	684
	2010	2 169	425	206	1 537	782	83	16	683
EUR	2006	1 207	553	118	536	838	436	80	322
	2007	1 360	589	136	636	948	465	91	392
	2008	992	405	87	500	690	321	55	314
	2009	1 126	421	106	599	769	320	70	379
	2010	962	338	88	536	662	252	57	353
USD	2006	1 069	445	118	505	814	380	92	342
	2007	1 211	469	141	601	920	402	111	407
	2008	895	301	93	502	685	259	71	354
	2009	962	320	94	548	719	271	73	375
	2010	959	320	89	550	702	269	70	364
Übrige Währungen Other currencies	2006	383	124	38	220	252	90	26	137
	2007	408	139	38	231	275	105	29	141
	2008	237	73	19	145	155	53	13	89
	2009	315	91	27	196	211	66	20	125
	2010	362	98	28	237	243	70	20	153

¹ Ausführlichere Angaben zu Wertschriftenbeständen in Kundendepots der Banken sind in der SNB-Publikation *Statistisches Monatsheft* zu finden. More information on holdings of securities in bank custody accounts may be found in the *Monthly Statistical Bulletin* published by the SNB.

² Die Erhebung der Wertschriftenbestände wurde im Jahr 2005 angepasst. Dabei aktualisierten einige Bankeninstitute die Kategorisierung der Sektoren und der Wertschriften. Aus diesem Grund ist ein zeitlicher Vergleich der Daten zum Teil schwierig. Adjustments were made to the reporting of holdings of securities in 2005, when a number of banking institutions updated the breakdown of their sectoral and securities reporting. Consequently, time series comparisons for some of the data are difficult.

³ Ausführungen zur Erhebungsstufe und den auskunftspflichtigen Instituten sind in den Erläuterungen zur Bankenstatistik im Textteil zu finden. Further information on reporting entities and reporting institutions may be found in the section entitled *Explanatory notes on the banking statistics*.

⁴ Es gelten die folgenden Zuweisungen zu den Wirtschaftssektoren gemäss NOGA Codes vom Jahr 2008: Privatkunden (kein NOGA Code, 97–98), Kommerzielle Kunden (01–63, 68–842, 85–96, 99), Institutionelle Anleger (64–66, 843), Finanzierungs- und Vermögensverwaltungsinstitutionen (642–649, kein NOGA Code), Versicherungen und Pensionskassen (65), Pensionskassen (653). Allocation to the business sectors pursuant to the 2008 version of the Swiss business classification code, NOGA: private customers (no NOGA code, 97–98), commercial customers (01–63, 68–842, 85–96, 99), institutional investors (64–66, 843), financial and asset management institutions (642–649, no NOGA code), insurance companies and pension funds (65), pension funds (653).

Währungen Currencies	Jahres- ende End of year	Inländische Depotinhaber Resident custody account holders						
		Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Commercial customers ⁵	Institutionelle Anleger ⁶ Institutional investors ⁶			
					Total	davon / of which		
						Finanzie- rungs- und Vermögens- verwaltungs- institutionen ⁷ Financial and asset management institutions ⁷	Versicherungen und Pensionskassen Insurance companies and pension funds davon / of which Pensions- kassen Pension funds	
	9	10	11	12	13	14	15	
Alle Währungen	2006	2 081	594	314	1 174	491	631	429
All currencies	2007	2 271	615	334	1 321	567	685	436
	2008	1 771	456	241	1 074	458	568	360
	2009	2 025	521	252	1 252	545	657	421
	2010	2 063	508	248	1 307	573	692	438
CHF	2006	1 327	377	237	713	238	450	310
	2007	1 434	390	250	794	269	496	316
	2008	1 176	310	183	683	232	430	278
	2009	1 321	346	187	788	276	493	315
	2010	1 387	343	190	854	309	531	336
EUR	2006	369	117	38	214	115	89	50
	2007	413	124	45	244	132	98	52
	2008	302	84	31	187	104	73	36
	2009	357	101	36	220	127	81	46
	2010	300	86	31	183	103	70	35
USD	2006	255	65	27	163	86	66	49
	2007	291	68	30	194	107	66	49
	2008	211	41	21	148	86	49	33
	2009	243	49	21	173	96	63	44
	2010	257	51	20	186	104	68	50
Übrige Währungen	2006	130	34	13	83	53	25	21
Other currencies	2007	133	34	9	90	58	25	19
	2008	82	20	6	56	36	17	12
	2009	104	25	7	71	47	20	16
	2010	119	28	8	84	57	22	17

⁵ Bis zum Jahr 2004 wurden die Bestände der Privaten Organisationen ohne Erwerbzweck zusammen mit den Beständen der Privatkunden ausgewiesen, ab dem Jahr 2005 erscheinen sie unter den Kommerziellen Kunden.
Until 2004, holdings of non-profit institutions serving households were reported together with the holdings of private customers. As of 2005, they are reported under commercial customers.

⁶ Bei inländischen Depotinhabern ohne Banken; bei ausländischen Depotinhabern mit Banken.
Excluding banks for resident custody account holders, including banks for non-resident custody account holders.

⁷ Ab dem Jahr 2005 erfolgt die Zuteilung der treuhänderisch verwalteten Wertschriftenbestände zu den Depotinhaberkategorien gemäss dem Prinzip der wirtschaftlichen Berechtigung.
As of 2005, the principle of beneficial ownership is applied when allocating securities managed by fiduciary agents to individual custody account holder categories.

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

Erhebungsstufe: Bankstelle ³ / Reporting entity: bank office ³

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

In- und ausländische Emittenten / Domestic and foreign issuers

In Milliarden Franken / In CHF billions

Wertschriftenkategorien Category of securities	Jahres- ende End of year	Alle Währungen All currencies			CHF			EUR		
		In- und ausländische 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	2006	5 017	2 081	2 936	2 359	1 327	1 032	1 207	369	838
	2007	5 402	2 271	3 132	2 423	1 434	989	1 360	413	948
	2008	4 012	1 771	2 241	1 889	1 176	712	992	302	690
	2009	4 510	2 025	2 485	2 108	1 321	787	1 126	357	769
	2010	4 453	2 063	2 390	2 169	1 387	782	962	300	662
Obligationen ^{4,5}	2006	1 265	629	636	524	373	151	379	151	228
Bonds ^{4,5}	2007	1 289	672	616	540	407	133	383	156	227
	2008	1 201	653	548	526	419	107	372	142	230
	2009	1 334	696	639	546	429	117	430	161	269
	2010	1 254	679	575	525	426	100	354	137	217
Aktien ⁶	2006	1 965	755	1 210	1 283	519	764	265	91	173
Shares ⁶	2007	1 981	759	1 222	1 254	516	738	285	102	183
	2008	1 220	482	738	842	351	491	147	50	98
	2009	1 528	596	931	987	415	573	210	70	140
	2010	1 540	607	933	979	421	558	198	64	134
Anteile an Kollektivanlagen ^{5,7}	2006	1 402	592	810	444	376	68	438	101	337
Units in collective investment schemes ^{5,7}	2007	1 689	712	977	519	446	73	529	121	408
	2008	1 199	529	670	423	361	62	342	73	268
	2009	1 305	628	676	499	439	60	362	83	279
	2010	1 327	675	653	545	485	61	313	72	241
Übrige ^{5,8}	2006	385	105	280	108	58	49	126	26	100
Others ^{5,8}	2007	443	127	316	109	65	44	163	33	130
	2008	392	107	285	97	45	52	131	36	94
	2009	344	104	239	76	39	37	123	43	81
	2010	331	102	229	119	56	64	97	27	70

¹ Ausführlichere Angaben zu Wertschriftenbeständen in Kundendepots der Banken sind in der SNB-Publikation *Statistisches Monatsheft* zu finden. More information on holdings of securities in bank custody accounts may be found in the *Monthly Statistical Bulletin* published by the SNB.

² Die Erhebung der Wertschriftenbestände wurde im Jahr 2005 angepasst. Dabei aktualisierten einige Bankeninstitute die Kategorisierung der Sektoren und der Wertschriften. Aus diesem Grund ist ein zeitlicher Vergleich der Daten zum Teil schwierig. Adjustments were made to the reporting of holdings of securities in 2005, when a number of banking institutions updated the breakdown of their sectoral and securities reporting. Consequently, time series comparisons for some of the data are difficult.

³ Ausführungen zur Erhebungsstufe und den auskunftspflichtigen Instituten sind in den Erläuterungen zur Bankenstatistik im Textteil zu finden. Further information on reporting entities and reporting institutions may be found in the section entitled *Explanatory notes on the banking statistics*.

⁴ Inklusive Kassenobligationen, kündbare Obligationen, Notes, Wandel- und Optionsanleihen. Ab dem Jahr 2008 inklusive in Kontenform geführte Kassenobligationen.

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

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

Wertschriftenkategorien Category of securities	Jahres- ende End of year	USD			Übrige Other		
		In- und ausländische Depotinhaber	Inland	Ausland	In- und ausländische Depotinhaber	Inland	Ausland
		Resident and non-resident custody account holders	Resident	Non-resident	Resident and non-resident custody account holders	Resident	Non-resident
		10	11	12	13	14	15
Total	2006	1 069	255	814	383	130	252
	2007	1 211	291	920	408	133	275
	2008	895	211	685	237	82	155
	2009	962	243	719	315	104	211
	2010	959	257	702	362	119	243
Obligationen ^{4, 5} Bonds ^{4, 5}	2006	255	60	196	107	44	63
	2007	259	63	195	106	46	60
	2008	223	56	167	79	36	43
	2009	262	66	196	96	40	56
	2010	259	69	190	116	47	69
Aktien ⁶ Shares ⁶	2006	227	82	145	190	63	127
	2007	232	80	152	210	61	149
	2008	133	51	82	98	30	68
	2009	174	65	109	156	47	110
	2010	188	69	119	175	54	121
Anteile an Kollektivanlagen ^{5, 7} Units in collective investment schemes ^{5, 7}	2006	460	97	362	61	18	42
	2007	578	125	453	63	20	43
	2008	397	83	315	37	12	25
	2009	403	93	310	40	13	27
	2010	420	102	318	48	15	33
Übrige ^{5, 8} Others ^{5, 8}	2006	127	17	110	25	5	20
	2007	142	23	119	29	6	24
	2008	142	21	120	22	4	18
	2009	122	19	104	22	4	18
	2010	92	16	76	24	3	20

⁶ Inklusive Partizipations- und Genusscheine. Bis zum Jahr 2006 inklusive Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur. Ab dem Jahr 2007 werden die Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur unter den *Anteilen an Kollektivanlagen* ausgewiesen. Ab dem Jahr 2008 inklusive Bezugsrechte.

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

⁷ Bis zum Jahr 2004 nur *Anlagefondszertifikate*. In den Jahren 2005 und 2006 nur Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur. Anteile an Kollektivanlagen mit Closed-End-Struktur wurden unter den *Aktien* verbucht. Ab dem Jahr 2007 alle Anteile an Kollektivanlagen (sowohl mit Open-End als auch mit Closed-End-Struktur).

Until 2004, containing exclusively *investment fund certificates*. From 2005 to 2006, containing exclusively units in collective investment schemes with an open-end structure. Units in collective investment schemes with a closed-end structure are recorded under *shares*. As of 2007, including all units in collective investment schemes (both with an open-end and a closed-end structure).

⁸ Unter der Wertschriftenkategorie *Übrige* werden Geldmarktpapiere, Strukturierte Produkte sowie *Übrige* Wertschriften (ohne Derivate) ausgewiesen. Strukturierte Produkte werden ab dem Jahr 2005 als eigenständige Wertschriftenkategorie erfasst. Ab dem Jahr 2008 beinhalten die strukturierten Produkte auch Hebel-Produkte.

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

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

Erhebungsstufe: Bankstelle ³ / Reporting entity: bank office ³

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

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

In Milliarden Franken / In CHF billions

Wertschriftenkategorien Category of securities	Jahres- ende End of year	In- und ausländische Depotinhaber Resident and non-resident custody account holders				Ausländische Depotinhaber Non-resident custody account holders			
		Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Commercial customers ⁵	Institu- tionelle Anleger ⁶ Institutional investors ⁶	Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Commercial customers ⁵	Institu- tionelle Anleger ⁶ Institutional investors ⁶
		1	2	3	4	5	6	7	8
Total	2006	5 017	1 639	538	2 841	2 936	1 045	224	1 667
	2007	5 402	1 725	589	3 089	3 132	1 110	254	1 768
	2008	4 012	1 177	398	2 438	2 241	721	157	1 364
	2009	4 510	1 263	433	2 814	2 485	743	181	1 562
	2010	4 453	1 181	412	2 860	2 390	673	163	1 554
Obligationen ^{8,9} Bonds ^{8,9}	2006	1 265	319	115	831	636	219	51	367
	2007	1 289	326	121	842	616	219	55	343
	2008	1 201	307	119	775	548	193	49	306
	2009	1 334	334	127	873	639	209	61	369
	2010	1 254	285	112	858	575	178	52	346
Aktien ¹⁰ Shares ¹⁰	2006	1 965	485	264	1 216	1 210	237	75	898
	2007	1 981	492	285	1 205	1 222	253	81	888
	2008	1 220	274	167	779	738	117	41	581
	2009	1 528	344	191	992	931	147	55	729
	2010	1 540	353	181	1 006	933	153	50	730
Anteile an Kollektivanlagen ^{9,11} Units in collective investment schemes ^{9,11}	2006	1 402	679	119	604	810	481	74	255
	2007	1 689	735	138	816	977	521	89	368
	2008	1 199	482	85	632	670	330	50	290
	2009	1 305	485	87	733	676	315	49	312
	2010	1 327	457	80	791	653	285	45	322
Übrige ^{9,12} Other ^{9,12}	2006	385	155	40	190	280	109	25	146
	2007	443	172	45	226	316	117	30	169
	2008	392	114	27	251	285	81	18	187
	2009	344	101	27	215	239	71	16	153
	2010	331	86	40	205	229	57	17	155

¹ Ausführlichere Angaben zu Wertschriftenbeständen in Kundendepots der Banken sind in der SNB-Publikation *Statistisches Monatsheft* zu finden. More information on holdings of securities in bank custody accounts may be found in the *Monthly Statistical Bulletin* published by the SNB.

² Die Erhebung der Wertschriftenbestände wurde im Jahr 2005 angepasst. Dabei aktualisierten einige Bankeninstitute die Kategorisierung der Sektoren und der Wertschriften. Aus diesem Grund ist ein zeitlicher Vergleich der Daten zum Teil schwierig. Adjustments were made to the reporting of holdings of securities in 2005, when a number of banking institutions updated the breakdown of their sectoral and securities reporting. Consequently, time series comparisons for some of the data are difficult.

³ Ausführungen zur Erhebungsstufe und den auskunftspflichtigen Instituten sind in den Erläuterungen zur Bankenstatistik im Textteil zu finden. Further information on reporting entities and reporting institutions may be found in the section entitled *Explanatory notes on the banking statistics*.

⁴ Es gelten die folgenden Zuweisungen zu den Wirtschaftssektoren gemäss NOGA Codes vom Jahr 2008: Privatkunden (kein NOGA Code, 97–98), Kommerzielle Kunden (01–63, 68–842, 85–96, 99), Institutionelle Anleger (64–66, 843), Finanzierungs- und Vermögensverwaltungsinstitutionen (642–649, kein NOGA Code), Versicherungen und Pensionskassen (65), Pensionskassen (653). Allocation to the business sectors pursuant to the 2008 version of the Swiss business classification code, NOGA: private customers (no NOGA code, 97–98), commercial customers (01–63, 68–842, 85–96, 99), institutional investors (64–66, 843), financial and asset management institutions (642–649, no NOGA code), insurance companies and pension funds (65), pension funds (653).

⁵ Bis zum Jahr 2004 wurden die Bestände der Privaten Organisationen ohne Erwerbszweck zusammen mit den Beständen der Privatkunden ausgewiesen, ab dem Jahr 2005 erscheinen sie unter den Kommerziellen Kunden. Until 2004, holdings of non-profit institutions serving households were reported together with the holdings of private customers. As of 2005, they are reported under commercial customers.

⁶ Bei inländischen Depotinhabern ohne Banken; bei ausländischen Depotinhabern mit Banken. Excluding banks for resident custody account holders, including banks for non-resident custody account holders.

⁷ Ab dem Jahr 2005 erfolgt die Zuteilung der treuhänderisch verwalteten Wertschriftenbestände zu den Depotinhaberkategorien gemäss dem Prinzip der wirtschaftlichen Berechtigung. As of 2005, the principle of beneficial ownership is applied when allocating securities managed by fiduciary agents to individual custody account holder categories.

Wertschriftenkategorien Category of securities	Jahres- ende End of year	Inländische Depotinhaber Resident custody account holders							
		Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Commercial customers ⁵	Institutionelle Anleger ⁶ Institutional investors ⁶		davon / of which	Versicherungen und Pensionskassen Insurance companies and pension funds	davon / of which Pensions- kassen Pension funds
					Total	davon / of which			
9	10	11	12	13	14	15			
Total	2006	2 081	594	314	1 174	491	631	429	
	2007	2 271	615	334	1 321	567	685	436	
	2008	1 771	456	241	1 074	458	568	360	
	2009	2 025	521	252	1 252	545	657	421	
	2010	2 063	508	248	1 307	573	692	438	
Obligationen ^{8,9} Bonds ^{8,9}	2006	629	101	64	463	191	248	141	
	2007	672	107	66	499	209	267	137	
	2008	653	114	70	469	183	266	129	
	2009	696	125	67	505	214	273	137	
	2010	679	107	60	512	229	268	125	
Aktien ¹⁰ Shares ¹⁰	2006	755	248	189	318	193	107	90	
	2007	759	239	204	316	202	94	78	
	2008	482	157	126	199	124	63	53	
	2009	596	197	136	264	169	79	70	
	2010	607	200	131	276	188	77	64	
Anteile an Kollektivanlagen ^{9,11} Units in collective investment schemes ^{9,11}	2006	592	199	45	348	83	258	187	
	2007	712	214	49	449	122	306	206	
	2008	529	152	35	342	103	227	169	
	2009	628	169	38	421	115	292	208	
	2010	675	172	35	468	119	335	243	
Übrige ^{9,12} Other ^{9,12}	2006	105	46	15	44	25	17	11	
	2007	127	55	15	57	35	18	15	
	2008	107	33	10	64	48	12	8	
	2009	104	30	12	63	47	13	7	
	2010	102	29	23	50	37	12	6	

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

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

⁹ Die Klärung von Abgrenzungsfragen führte zwischen 2008 und 2009 zu Verschiebungen zwischen den Obligationen resp. den Anteilen an Kollektivanlagen und der Wertschriftenkategorie Übrige.

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

¹⁰ Inklusive Partizipations- und Genusscheine. Bis zum Jahr 2006 inklusive Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur. Ab dem Jahr 2007 werden die Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur unter den Anteilen an Kollektivanlagen ausgewiesen. Ab dem Jahr 2008 inklusive Bezugsrechte.

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

¹¹ Bis zum Jahr 2004 nur Anlagendzertifikate. In den Jahren 2005 und 2006 nur Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur. Anteile an Kollektivanlagen mit Closed-End-Struktur wurden unter den Aktien verbucht. Ab dem Jahr 2007 alle Anteile an Kollektivanlagen (sowohl mit Open-End als auch mit Closed-End-Struktur).

Until 2004, containing exclusively investment fund certificates. From 2005 to 2006, containing exclusively units in collective investment schemes with an open-end structure. Units in collective investment schemes with a closed-end structure are recorded under shares. As of 2007, including all units in collective investment schemes (both with an open-end and a closed-end structure).

¹² Unter der Wertschriftenkategorie Übrige werden Geldmarktpapiere, Strukturierte Produkte sowie Übrige Wertschriften (ohne Derivate) ausgewiesen. Strukturierte Produkte werden ab dem Jahr 2005 als eigenständige Wertschriftenkategorie erfasst. Ab dem Jahr 2008 beinhaltet die strukturierten Produkte auch Hebel-Produkte.

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

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2006	.	.	.	.
2007	.	.	.	.
2008	.	.	.	.
2009	.	.	.	.
2010	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2006	.	.	.	.
2007	.	.	.	.
2008	7 894	8 904	699	85
2009	8 238	10 304	695	136
2010	9 121	17 068	691	35

2.00 Grossbanken / Big banks

2006	.	.	.	.
2007	.	.	.	.
2008	764 560	280 230	161	2 506
2009	356 944	133 566	177	2 084
2010	335 017	184 727	195	4 278

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	.	.	.	.
2007	.	.	.	.
2008	1 842	6 543	72	0
2009	1 613	6 476	119	0
2010	1 645	6 814	120	—

4.00 Raiffeisenbanken ¹ / Raiffeisen banks ¹

2006	.	.	.	.
2007	.	.	.	.
2008	333	3 857	38	—
2009	412	4 555	62	—
2010	422	5 272	60	—

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	-	-	-	-
2007	-	-	-	-
2008	40 899	17 278	148	592
2009	43 155	15 262	118	1 039
2010	43 879	16 152	154	1 159

5.11 Handelsbanken / Commercial banks

2006	-	-	-	-
2007	-	-	-	-
2008	-	-	-	-
2009	-	-	-	-
2010	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

2006	-	-	-	-
2007	-	-	-	-
2008	3 875	9 891	47	5
2009	3 739	8 234	20	10
2010	2 853	7 719	78	32

5.14 Andere Banken / Other banking institutions

2006	-	-	-	-
2007	-	-	-	-
2008	310	849	26	1
2009	300	761	45	—
2010	313	851	45	0

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	-	-	-	-
2007	-	-	-	-
2008	36 714	6 537	75	587
2009	39 117	6 267	52	1 029
2010	40 714	7 583	31	1 127

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

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

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2006	-	-	-	-
2007	-	-	-	-
2008	6 235	1 747	—	151
2009	9 542	2 244	—	240
2010	10 355	1 566	—	281

8.00 Privatbankiers / Private bankers

2006	-	-	-	-
2007	-	-	-	-
2008	-	-	-	-
2009	-	-	-	-
2010	-	-	-	-

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

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

2006	.	.	.	.
2007	.	.	.	.
2008	815 529	316 813	1 118	3 184
2009	410 362	170 163	1 171	3 259
2010	390 084	230 034	1 220	5 473

40 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

2006	91 538 542	20 698 862	90 092 794	22 144 611	36 114 928	31 662 832	1 538 910	2 913 186
2007	119 929 638	24 575 302	121 556 590	22 948 345	43 541 969	38 464 743	1 804 897	3 272 329
2008	94 205 458	17 182 924	89 986 168	21 402 213	36 279 392	31 313 055	1 617 682	3 348 655
2009	46 610 341	9 019 675	36 187 549	19 442 466	31 140 494	26 045 330	1 854 721	3 240 443
2010	38 771 489	8 573 813	27 567 980	19 777 323	30 210 317	25 153 308	1 895 327	3 161 682

1.00 Kantonalbanken / Cantonal banks

2006	8 996 975	344 497	4 505 882	4 835 590	2 116 482	1 658 013	130 576	327 893
2007	10 422 689	351 210	5 704 036	5 069 863	2 234 598	1 768 347	140 231	326 020
2008	10 983 601	398 153	6 075 103	5 306 651	2 016 445	1 514 980	162 380	339 085
2009	8 474 401	605 710	3 941 518	5 138 593	2 012 570	1 450 020	208 386	354 164
2010	7 831 019	649 900	3 404 884	5 076 035	2 120 137	1 551 782	208 307	360 048

2.00 Grossbanken / Big banks

2006	64 352 478	18 175 262	73 477 019	9 050 721	18 651 113	16 487 400	785 276	1 378 437
2007	85 940 812	21 375 933	98 976 233	8 340 512	22 781 023	20 234 159	1 004 060	1 542 804
2008	59 528 055	14 225 706	67 588 129	6 165 632	17 796 132	15 634 575	721 978	1 439 579
2009	23 897 439	6 404 924	25 264 276	5 038 087	15 026 217	12 640 596	970 961	1 414 660
2010	18 983 489	6 001 724	19 021 863	5 963 350	14 210 601	11 956 554	970 918	1 283 129

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	2 347 949	111 847	1 067 868	1 391 928	350 064	269 426	6 831	73 807
2007	2 490 254	109 001	1 222 969	1 376 286	366 323	284 837	6 977	74 509
2008	2 717 972	125 104	1 469 304	1 373 772	311 004	228 341	7 421	75 242
2009	2 285 742	122 104	1 096 325	1 311 521	240 913	157 389	8 258	75 266
2010	2 147 404	112 893	969 289	1 291 008	252 202	164 686	8 049	79 467

4.00 Raiffeisenbanken / Raiffeisen banks

2006	3 117 898	69 031	1 385 426	1 801 503	321 391	187 448	5 461	128 482
2007	3 611 314	60 083	1 790 014	1 881 383	351 195	214 614	4 985	131 596
2008	3 945 102	51 941	2 070 790	1 926 253	331 437	186 162	7 294	137 981
2009	3 456 988	97 688	1 604 186	1 950 490	333 080	182 552	7 339	143 189
2010	3 382 763	91 392	1 472 241	2 001 914	343 249	195 444	9 113	138 692

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

1.00–8.00 Alle Banken / All banks

4 463 003	31 651 925	13 839 414	5 404 976	3 735 856	29 842 334	13 286 535	43 128 869	29 912 054
6 780 449	36 761 521	5 625 173	5 412 642	4 345 505	32 270 190	14 258 690	46 528 880	24 218 800
6 302 743	29 976 649	- 8 131 178	5 707 269	5 090 136	25 414 336	14 928 511	40 342 847	8 612 107
5 343 816	25 796 678	3 471 969	5 542 555	2 356 152	28 304 023	13 244 445	41 548 468	12 705 200
5 310 599	24 899 722	11 808 244	4 999 288	3 011 617	29 213 694	13 333 865	42 547 559	18 937 014

1.00 Kantonalbanken / Cantonal banks

241 408	1 875 074	843 604	456 976	118 420	2 382 030	1 363 893	3 745 923	4 265 321
237 863	1 996 735	703 842	426 220	164 625	2 453 370	1 466 435	3 919 805	4 276 854
223 467	1 792 978	354 304	242 738	163 947	2 487 528	1 563 366	4 050 894	3 645 775
232 088	1 780 482	987 025	451 436	157 534	2 695 489	1 484 222	4 179 711	4 177 825
238 617	1 881 520	751 354	297 914	98 196	2 638 864	1 440 900	4 079 764	3 927 062

2.00 Grossbanken / Big banks

2 286 967	16 364 146	10 334 928	3 704 525	2 906 211	17 586 545	6 799 017	24 385 562	15 068 758
3 853 690	18 927 333	1 684 729	3 592 757	3 448 710	18 629 802	6 989 933	25 619 735	6 925 596
3 413 721	14 382 411	- 10 552 367	4 476 499	4 000 526	11 665 367	7 393 089	19 058 456	- 4 586 282
2 849 443	12 176 774	- 406 409	3 625 339	1 640 701	14 763 603	6 092 052	20 855 655	- 421 864
2 753 992	11 456 609	8 324 564	3 277 257	2 299 403	15 584 949	6 174 015	21 758 964	7 262 816

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

38 751	311 313	85 779	47 212	5 500	519 684	408 462	928 146	908 087
37 540	328 783	83 644	54 282	18 361	508 210	419 472	927 682	915 312
35 810	275 194	47 241	45 528	26 618	517 808	430 005	947 813	793 921
27 794	213 119	72 187	55 334	6 367	505 908	422 675	928 583	723 578
30 334	221 868	71 794	50 571	9 297	518 146	437 264	955 410	679 830

4.00 Raiffeisenbanken / Raiffeisen banks

71 333	250 058	84 264	47 467	23 905	796 029	406 096	1 202 125	981 167
107 805	243 390	111 807	60 450	34 400	880 246	452 280	1 332 526	964 504
101 717	229 720	108 311	62 416	35 660	962 434	480 819	1 443 253	883 447
105 800	227 280	116 210	55 872	29 589	1 016 427	446 436	1 462 863	886 989
101 683	241 566	116 070	58 256	32 427	1 031 407	433 879	1 465 286	952 520

¹ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

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

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

40 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

2006	3 374 442	1 618 742	24 918 870	2 586 233	2 356 057	5 057 064	20 139 430	47 448
2007	10 972 796	4 425 646	8 820 358	6 515 145	2 165 751	3 375 087	14 100 765	4 306 100
2008	33 580 660	6 278 211	- 31 246 764	2 997 749	1 672 213	592 984	8 412 039	38 926 250
2009	4 955 617	4 814 093	2 935 490	3 223 866	1 973 112	1 796 242	8 656 094	6 266 088
2010	9 411 141	1 748 283	7 777 590	6 155 885	2 034 763	1 251 721	13 778 594	3 131 601

1.00 Kantonalbanken / Cantonal banks

2006	518 318	188 468	3 558 533	440 157	1 423 962	158 554	2 416 175	—
2007	507 401	150 664	3 618 792	724 784	1 425 252	291 527	2 626 797	—
2008	487 415	501 571	2 656 789	431 182	736 544	250 859	2 157 354	56 786
2009	474 002	404 555	3 299 268	321 066	999 488	271 090	2 349 757	—
2010	453 916	223 633	3 249 511	692 190	1 074 582	261 486	2 605 633	—

2.00 Grossbanken / Big banks

2006	1 721 247	301 162	13 046 349	1 106 489	241 655	2 999 762	10 911 421	—
2007	9 293 455	2 933 652	- 5 301 511	4 681 431	3 774	779 946	2 847 494	4 251 294
2008	31 582 177	3 827 123	- 39 995 582	1 020 552	483 862	- 1 273 601	—	38 185 291
2009	3 066 030	2 293 185	- 5 781 079	1 305 940	48 889	139 783	377 504	5 041 315
2010	7 494 966	208 534	- 440 683	4 220 310	608 765	- 278 198	6 123 248	2 674 189

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	86 906	84 309	736 871	18 734	92 311	157 903	505 391	—
2007	87 082	89 863	738 366	26 890	99 279	159 727	506 251	—
2008	82 255	102 878	608 787	76 312	98 939	129 196	456 965	—
2009	110 224	95 356	517 997	50 317	61 366	104 939	402 009	—
2010	108 390	71 788	499 652	66 566	72 080	104 490	389 648	—

4.00 Raiffeisenbanken / Raiffeisen banks

2006	146 869	11 407	822 891	7 063	6 445	168 766	654 743	—
2007	139 539	3 337	821 628	22 079	4 365	138 014	701 328	—
2008	230 964	10 853	641 630	43 310	3 376	117 146	564 418	—
2009	178 634	8 259	700 096	95 976	4 940	145 720	645 412	—
2010	200 064	4 018	748 438	31 578	7 642	145 139	627 235	—

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

1.00–8.00 Alle Banken / All banks

9 290 636	5 170 198	- 80 664	4 621	2 460	43 757	- 5 794	17 054 419	- 131 710
8 079 646	3 130 907	- 4 385 428	22 130	4 130	143 010	- 16 514	19 913 923	- 115 978
5 037 535	2 515 720	- 36 505 911	21 861	1 489	24 317	- 83 865	20 399 163	- 394 542
7 421 793	2 808 016	- 5 076 047	3 382	30 124	78 531	- 679 750	14 879 098	- 492 248
4 318 922	8 733 575	- 34 413	3 644	1 414	51 630	- 29 770	12 316 615	- 693 333

1.00 Kantonalbanken / Cantonal banks

1 028 607	1 376 516	—	—	—	5 960	—	45 170	—
1 378 224	1 228 988	—	16 300	1 810	4 920	—	41 490	—
1 324 497	822 747	—	17 250	—	2 460	—	32 592	- 56 785
1 433 399	907 142	—	—	—	2 510	—	27 339	- 46 325
1 337 535	1 257 380	—	—	—	2 700	—	24 331	- 35 298

2.00 Grossbanken / Big banks

4 591 881	1 976 480	—	—	—	—	—	11 716 578	—
2 600 000	239 000	- 4 251 294	—	—	—	—	11 755 046	—
10 000	—	- 36 489 418	—	—	—	—	12 576 183	—
3 000 000	278 000	- 5 041 315	—	—	—	—	6 404 709	—
10 000	6 123 248	—	—	—	—	—	3 720 520	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

228 218	272 836	—	—	560	3 380	—	7 469	—
243 846	254 291	—	—	620	4 683	—	8 999	—
239 810	209 563	—	—	539	3 697	—	10 916	—
197 712	197 634	—	—	834	3 495	—	12 947	—
199 966	183 495	—	—	914	3 393	—	14 832	—

4.00 Raiffeisenbanken / Raiffeisen banks

23 501	631 242	—	—	—	—	—	—	—
25 568	675 760	—	—	—	—	—	—	—
27 288	537 130	—	—	—	—	—	—	—
28 557	616 855	—	—	—	—	—	—	—
29 945	597 290	—	—	—	—	—	—	—

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)

2006	11 845 969	1 740 066	8 900 900	4 685 135	11 936 260	10 641 725	529 629	764 906
2007	16 210 285	2 323 046	12 670 262	5 863 069	14 255 188	12 778 657	559 075	917 456
2008	15 680 100	1 960 996	11 511 224	6 129 872	12 495 579	10 915 949	609 888	969 742
2009	7 964 661	1 466 832	3 799 087	5 632 406	10 718 572	9 201 354	546 754	970 464
2010	6 035 558	1 581 510	2 492 738	5 124 330	10 402 805	8 874 400	557 313	971 092

5.11 Handelsbanken / Commercial banks

2006	1 247 606	88 944	608 037	728 513	340 522	196 276	8 195	136 051
2007	1 405 263	75 539	717 179	763 623	365 659	214 248	7 820	143 591
2008	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	2 660 161	420 264	1 822 646	1 257 779	4 649 547	4 451 767	25 653	172 127
2007	4 007 475	555 347	3 089 865	1 472 957	5 294 712	5 050 158	24 926	219 628
2008	3 459 262	630 256	2 622 117	1 467 401	4 463 202	4 191 385	26 300	245 517
2009	1 394 035	349 088	562 094	1 181 029	3 917 149	3 683 529	23 517	210 103
2010	840 411	433 576	221 177	1 052 810	3 795 275	3 576 044	15 075	204 156

5.14 Andere Banken / Other banking institutions

2006	98 657	16 269	41 337	73 589	28 807	290	3 245	25 272
2007	303 556	15 026	102 598	215 984	74 459	28 168	10 620	35 671
2008	1 765 759	80 953	906 450	940 262	399 470	204 393	21 370	173 707
2009	1 575 172	83 302	717 563	940 911	403 173	196 064	34 599	172 510
2010	1 537 313	85 314	627 741	994 886	420 439	202 624	39 846	177 969

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	7 839 545	1 214 589	6 428 880	2 625 254	6 917 385	5 993 393	492 536	431 456
2007	10 493 990	1 677 133	8 760 620	3 410 503	8 520 356	7 486 082	515 708	518 566
2008	10 455 078	1 249 787	7 982 657	3 722 208	7 632 905	6 520 171	562 217	550 517
2009	4 995 454	1 034 442	2 519 430	3 510 466	6 398 251	5 321 761	488 639	587 851
2010	3 657 833	1 062 620	1 643 820	3 076 633	6 187 092	5 095 733	502 392	588 967

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

5.00 Übrige Banken / Other banks (5.11-5.20)

1 504 361	10 431 899	2 118 890	1 082 257	659 395	6 986 565	3 640 404	10 626 969	7 691 214
2 024 545	12 230 643	2 437 462	1 213 590	651 969	7 973 579	4 170 097	12 143 676	9 601 084
1 896 562	10 599 017	1 623 209	805 535	807 871	8 037 531	4 227 156	12 264 687	6 892 947
1 685 203	9 033 369	2 213 954	1 232 889	458 936	7 692 914	4 023 189	11 716 103	6 396 515
1 712 127	8 690 678	2 116 073	1 212 030	525 236	7 729 158	4 044 011	11 773 169	5 369 945

5.11 Handelsbanken / Commercial banks

42 717	297 805	112 564	28 401	15 533	346 483	265 100	611 583	555 699
43 649	322 010	93 913	46 503	38 389	365 785	277 268	643 053	582 997
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5.12 Börsenbanken / Stock exchange banks

541 167	4 108 380	965 956	563 193	469 522	2 571 834	1 227 617	3 799 451	3 095 857
763 248	4 531 464	1 042 298	537 834	484 106	2 746 141	1 386 833	4 132 974	3 451 579
712 508	3 750 694	666 859	307 842	568 165	2 595 993	1 297 042	3 893 035	2 299 762
683 593	3 233 556	982 680	439 424	209 265	2 467 731	1 238 504	3 706 235	2 130 453
686 610	3 108 665	956 447	469 376	209 905	2 460 742	1 237 604	3 698 346	1 888 953

5.14 Andere Banken / Other banking institutions

3 288	25 519	2 167	5 430	22	34 324	25 524	59 848	46 858
28 380	46 079	10 360	8 479	140	81 331	75 428	156 759	124 143
51 322	348 148	- 15 627	17 418	7 825	442 033	328 358	770 391	519 810
53 519	349 654	135 337	26 677	3 856	454 382	396 217	850 599	601 980
56 140	364 299	109 207	20 260	4 294	465 319	347 008	812 327	676 327

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

917 189	6 000 196	1 038 203	485 232	174 319	4 033 923	2 122 162	6 156 085	3 992 801
1 189 269	7 331 087	1 290 891	620 774	129 334	4 780 322	2 430 567	7 210 889	5 442 366
1 132 731	6 500 174	971 976	480 275	231 881	4 999 506	2 601 755	7 601 261	4 073 375
948 091	5 450 160	1 095 936	766 788	245 815	4 770 800	2 388 469	7 159 269	3 664 081
969 377	5 217 715	1 050 419	722 394	311 037	4 803 096	2 459 399	7 262 495	2 804 665

³ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

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

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

40 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	823 437	908 540	5 959 237	954 700	516 840	1 281 342	5 130 652	14 899
2007	850 847	1 096 960	7 653 276	993 576	564 124	1 616 662	6 497 695	31 630
2008	1 071 040	1 645 926	4 175 981	1 362 757	256 793	1 097 737	4 680 309	496 100
2009	999 202	1 611 279	3 786 033	1 327 394	805 828	901 700	4 313 303	907 404
2010	1 052 406	1 166 361	3 151 174	1 030 742	207 877	784 134	3 552 982	363 077

5.11 Handelsbanken / Commercial banks

2006	53 341	207 969	294 388	25 622	47 410	68 953	203 649	—
2007	40 122	187 788	355 086	6 579	67 689	74 091	219 883	—
2008	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	360 250	141 780	2 593 826	221 463	41 107	501 069	2 273 182	68
2007	407 933	137 817	2 905 830	113 965	37 398	556 420	2 429 296	3 319
2008	439 765	440 439	1 419 558	86 587	63 773	288 202	1 251 853	97 683
2009	460 573	371 186	1 298 694	391 788	48 164	268 967	1 477 434	104 082
2010	403 896	535 760	949 295	357 618	32 186	234 613	1 130 289	90 174

5.14 Andere Banken / Other banking institutions

2006	1 534	14 014	31 310	115	16 414	9 202	19 993	14 185
2007	2 940	34 308	86 895	1 441	16 295	22 400	65 303	15 662
2008	51 179	96 836	371 795	95 905	36 779	110 416	320 507	—
2009	57 447	127 138	417 395	74 160	69 126	99 247	323 183	—
2010	64 241	102 679	509 406	45 531	45 273	117 644	397 267	5 247

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	408 312	544 778	3 039 711	707 500	411 910	702 119	2 633 828	645
2007	399 851	737 047	4 305 466	871 591	442 742	963 751	3 783 213	12 649
2008	580 096	1 108 652	2 384 626	1 180 264	156 240	699 118	3 107 949	398 417
2009	481 183	1 112 955	2 069 943	861 446	688 538	533 487	2 512 686	803 322
2010	584 270	527 921	1 692 472	627 593	130 419	431 876	2 025 427	267 656

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

5.00 Übrige Banken / Other banks (5.11–5.20)

3 083 984	911 472	- 80 664	4 621	900	3 841	—	5 008 349	- 96 801
3 406 341	730 286	- 134 134	5 830	700	2 201	- 88	7 551 323	- 104 423
3 099 394	944 849	- 5 720	4 611	950	300	—	7 276 621	- 243 419
2 471 380	802 404	- 34 732	3 382	29 290	1 786	- 403 419	7 887 097	- 423 704
2 424 941	567 773	- 34 413	3 644	500	3 149	- 3 080	8 042 424	- 611 597

5.11 Handelsbanken / Commercial banks

91 198	114 150	—	—	—	100	—	11 834	—
162 016	57 163	—	—	—	100	- 88	14 726	—
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5.12 Börsenbanken / Stock exchange banks

1 760 855	336 535	- 29 875	4 621	—	80	—	445 824	- 1 451
1 568 025	157 951	- 53 879	5 830	—	—	—	1 330 506	- 3 644
923 584	357 865	- 5 720	4 611	—	—	—	1 298 551	- 65 241
1 170 236	224 355	- 31 500	3 382	—	1 586	- 43	1 309 120	- 69 170
869 166	242 187	- 33 413	3 644	—	1	—	1 144 279	- 89 787

5.14 Andere Banken / Other banking institutions

5 392	7 588	—	—	—	—	—	7 472	- 28 271
104 909	8 604	- 50 700	—	—	—	—	3 080	- 43 933
216 972	95 338	—	—	—	100	—	20 514	- 435
164 402	146 227	—	—	—	—	—	33 047	- 363
260 110	121 360	—	—	—	100	—	49 320	- 5 579

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

1 226 539	453 199	- 50 789	—	900	3 661	—	4 543 218	- 67 079
1 571 391	506 568	- 29 555	—	700	2 101	—	6 203 012	- 56 846
1 958 839	491 647	—	—	950	200	—	5 957 555	- 177 742
1 136 741	431 822	- 3 232	—	29 290	200	- 403 376	6 544 930	- 354 170
1 295 666	204 226	- 1 000	—	500	3 048	- 3 080	6 848 825	- 516 231

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

2006	587 323	223 077	614 983	195 417	525 185	328 939	75 860	120 386
2007	788 571	316 708	933 842	171 437	720 373	501 352	80 448	138 573
2008	820 878	365 431	973 512	212 797	604 827	373 796	102 632	128 399
2009	345 345	192 874	349 381	188 838	589 828	332 524	105 653	151 651
2010	250 216	15 029	103 230	162 015	592 909	287 665	133 493	171 751

8.00 Privatbankiers / Private bankers

2006	289 950	35 081	140 716	184 315	2 214 432	2 089 880	5 277	119 275
2007	465 713	39 321	259 235	245 799	2 833 270	2 682 778	9 121	141 371
2008	529 751	55 594	298 106	287 239	2 723 969	2 459 252	6 089	258 628
2009	185 764	129 542	132 776	182 530	2 219 316	2 080 896	7 370	131 050
2010	141 041	121 365	103 734	158 672	2 288 413	2 122 776	8 135	157 502

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

40 733	484 452	48 832	33 725	—	326 997	219 774	546 771	215 655
48 633	671 740	255 390	26 099	—	348 714	248 833	597 547	527 118
61 104	543 723	- 79 095	40 960	1 504	344 040	258 776	602 816	115 568
42 532	547 296	128 152	38 958	2 818	335 579	246 765	582 344	320 900
59 358	533 551	69 386	30 872	2 047	361 453	284 325	645 778	150 047

8.00 Privatbankiers / Private bankers

279 451	1 934 981	323 117	32 815	22 425	1 244 484	448 889	1 693 373	781 856
470 372	2 362 898	348 299	39 243	27 441	1 476 269	511 641	1 987 910	1 008 330
570 362	2 153 607	367 219	33 594	54 009	1 399 628	575 299	1 974 927	866 732
400 956	1 818 360	360 851	82 727	60 206	1 294 103	529 105	1 823 208	621 260
414 488	1 873 925	359 003	72 388	45 010	1 349 716	519 472	1 869 188	594 799

⁵ Aus Handelsbeständen und Finanzanlagen.
From *trading portfolios* and *financial investments*.

⁶ Enthält auch Zins- und Dividendenerträge, sofern diese mit dem Refinanzierungsaufwand verrechnet wurden.
Also including interest and dividend income, in cases where this is offset against the cost of refinancing transactions.

40 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2006	13 497	24 152	178 007	29 545	22 615	56 649	160 838	32 550
2007	9 592	19 483	498 043	37 065	8 033	93 022	457 230	23 176
2008	18 635	74 146	22 787	20 741	4 803	19 821	196 202	177 299
2009	13 421	368 811	- 61 332	80 000	16 459	55 709	252 811	306 310
2010	12 950	17 570	119 527	38 259	50 120	50 655	151 346	94 335

8.00 Privatbankiers / Private bankers

2006	64 167	100 705	616 983	29 545	52 229	234 088	360 211	—
2007	84 880	131 688	791 762	29 320	60 924	296 189	463 970	—
2008	108 175	115 715	642 843	42 895	87 896	251 826	356 790	10 773
2009	114 104	32 648	474 508	43 174	36 141	177 302	315 298	11 059
2010	88 448	56 379	449 972	76 241	13 696	184 015	328 502	—

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

—	—	—	—	—	—	29 922	- 5 794	216 151	- 34 910
—	—	—	—	—	—	130 617	- 16 426	453 966	- 11 555
—	—	—	—	—	—	17 547	- 83 865	385 896	- 94 339
—	—	—	—	—	—	69 312	- 276 331	427 589	- 22 219
—	—	—	—	—	—	40 827	- 26 691	389 074	- 46 439

8.00 Privatbankiers / Private bankers

334 444	1 652	—	—	1 000	654	—	60 701	—
425 667	2 582	—	—	1 000	589	—	103 099	—
336 546	1 430	- 10 773	—	—	314	—	116 955	—
290 746	5 981	—	—	—	1 428	—	119 417	—
316 535	4 389	—	—	—	1 561	—	125 433	—

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

1981	34 958 267	1 521 293	30 427 605	6 051 955	.	.	.	.
1982	36 677 007	2 070 281	31 269 853	7 477 435	.	.	.	.
1983	31 545 204	2 345 243	25 997 751	7 892 696	4 986 671	.	.	.
1984	36 849 388	2 693 996	30 800 173	8 743 211	5 700 528	.	.	.
1985	36 878 017	2 845 041	30 025 086	9 697 972	6 840 655	.	.	.
1986	35 761 574	3 263 899	28 705 751	10 319 722	7 932 812	.	.	.
1987	37 598 176	3 284 668	30 473 640	10 409 204	8 666 487	.	.	.
1988	41 603 862	3 785 448	33 562 783	11 826 527	8 102 949	.	.	.
1989	54 990 641	4 185 169	46 326 180	12 849 630	9 774 151	.	.	.
1990	67 051 819	2 974 250	57 256 585	12 769 484	9 198 474	.	.	.
1991	70 139 396	4 756 101	58 969 757	15 925 740	10 016 315	.	.	.
1992	67 300 523	5 542 790	56 246 248	16 597 065	10 850 962	.	.	.
1993	58 854 058	8 863 020	47 246 138	20 470 940	13 666 134	.	.	.
1994	53 612 006	4 341 412	42 638 072	15 315 346	13 540 890	.	.	.
1995	52 859 968	4 476 860	41 903 906	15 432 922	12 844 674	.	.	.
1996	52 610 552	3 349 766	39 990 076	15 970 241	15 406 649	12 627 557	1 395 064	1 384 028
1997	59 650 918	3 467 972	45 483 606	17 635 282	19 913 562	16 742 273	1 615 930	1 555 359
1998	62 736 275	2 414 147	46 788 734	18 361 689	21 836 930	18 780 630	1 412 226	1 644 074
1999	59 696 334	3 056 678	43 914 586	18 838 425	24 139 633	20 746 556	1 517 329	1 875 748
2000	87 934 114	3 320 565	68 013 582	23 241 098	29 717 707	26 089 401	1 722 928	1 905 378
2001	85 045 589	3 276 561	65 872 852	22 449 296	26 010 770	22 151 508	1 802 003	2 057 259
2002	54 024 866	10 008 011	41 945 674	22 087 206	24 056 642	20 177 760	1 917 825	1 961 057
2003	47 192 397	12 204 468	36 020 899	23 375 965	23 623 371	19 521 938	1 673 640	2 427 793
2004	46 791 783	13 802 542	38 242 254	22 352 071	25 901 918	21 642 171	1 756 806	2 502 941
2005	61 109 643	16 543 678	55 433 598	22 219 725	29 474 065	24 912 794	1 956 677	2 604 594
2006	90 661 269	20 440 703	89 337 095	21 764 879	33 375 310	29 244 012	1 457 773	2 673 525
2007	118 675 354	24 219 273	120 363 513	22 531 110	39 988 326	35 280 613	1 715 328	2 992 385
2008	92 854 829	16 761 899	88 714 550	20 902 178	32 950 596	28 480 007	1 508 960	2 961 629
2009	46 079 231	8 697 258	35 705 392	19 071 097	28 331 352	23 631 911	1 741 699	2 957 742
2010	38 380 232	8 437 419	27 361 015	19 456 636	27 328 994	22 742 867	1 753 699	2 832 428

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handels- geschäft ⁸ Net dealing income ⁸	Übriger ordentlicher Erfolg Other ordinary net income		Geschäftsaufwand Administrative expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungs- ertrag Income from participating interests	Personal- aufwand Staff expenses	Sachaufwand General overheads	Total	
9	10	11	12	13	14	15	16	17

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

.	3 425 597	1 582 082	878 992	193 700	4 775 253	2 162 400	6 937 653	5 000 973
.	3 919 991	1 583 447	765 230	191 130	5 317 439	2 469 866	7 787 305	5 958 798
195 263	4 791 408	1 501 918	912 803	186 849	5 670 985	2 649 598	8 320 583	6 778 242
255 232	5 445 296	1 471 314	884 285	255 493	6 110 771	2 956 333	9 067 104	7 477 002
322 843	6 517 812	1 752 500	1 012 018	297 719	6 738 452	3 344 887	10 083 339	8 896 963
410 329	7 522 483	1 974 765	1 077 589	267 851	7 481 020	3 821 048	11 302 068	9 592 491
474 464	8 192 023	2 145 622	1 423 382	349 846	8 188 878	4 181 500	12 370 378	9 799 853
472 594	7 630 355	2 254 828	1 461 972	446 746	8 867 792	4 517 796	13 385 588	9 788 094
657 683	9 116 468	2 564 968	2 454 760	418 415	9 827 527	5 106 180	14 933 707	12 052 119
631 148	8 567 326	2 607 504	2 792 260	918 110	10 450 749	5 488 573	15 939 322	10 797 252
607 328	9 408 987	3 382 542	4 456 488	546 492	11 419 092	5 930 256	17 349 348	15 824 409
631 615	10 219 347	3 992 226	4 501 041	1 411 265	11 947 122	6 461 289	18 408 411	16 901 268
760 485	12 905 649	4 661 871	3 456 653	781 840	13 184 434	6 998 597	20 183 031	21 312 082
756 000	12 784 890	3 169 485	4 904 867	1 331 031	12 861 299	7 262 988	20 124 287	16 050 301
891 307	11 953 367	5 574 595	5 153 945	1 071 344	13 401 156	8 111 229	21 512 385	16 602 446
1 262 614	14 144 029	6 832 261	3 026 583	1 363 600	14 653 289	8 695 679	23 348 968	16 624 153
1 734 312	18 179 250	7 679 162	3 485 699	2 050 156	16 269 035	10 190 270	26 459 305	20 520 096
1 904 246	19 932 686	4 434 494	5 798 923	3 343 350	15 432 080	10 924 925	26 357 005	22 170 793
2 362 015	21 777 618	10 258 671	5 980 137	3 880 575	19 806 453	11 711 397	31 517 850	25 337 002
3 313 104	26 404 606	11 945 514	3 596 393	2 022 649	22 680 100	12 823 331	35 503 431	29 684 177
3 018 926	22 991 840	8 477 620	4 315 678	2 629 193	22 139 306	12 953 256	35 092 562	23 141 874
2 926 064	21 130 577	7 152 580	6 617 713	4 629 002	21 339 026	11 789 833	33 128 859	23 859 212
2 795 432	20 827 943	3 752 041	4 677 411	2 833 380	21 058 167	10 789 542	31 847 709	20 785 651
2 996 519	22 905 400	6 589 156	4 182 783	1 631 950	22 349 672	11 214 145	33 563 817	22 465 598
3 500 209	25 973 854	10 797 602	6 829 819	5 733 496	24 776 859	12 158 506	36 935 365	28 885 641
4 142 820	29 232 491	13 467 465	5 338 437	3 713 431	28 270 853	12 617 872	40 888 725	28 914 543
6 261 444	33 726 882	5 021 484	5 347 299	4 318 064	30 445 207	13 498 216	43 943 423	22 683 351
5 671 277	27 279 319	- 8 419 302	5 632 715	5 034 623	23 670 668	14 094 436	37 765 104	7 629 807
4 900 328	23 431 023	2 982 966	5 420 870	2 293 128	26 674 340	12 468 575	39 142 915	11 763 041
4 836 752	22 492 246	11 379 855	4 896 028	2 964 560	27 502 524	12 530 069	40 032 593	18 192 168

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

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

40 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

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

1981	-	-	-	-	-	978 866	2 262 528	1 510
1982	-	-	-	-	-	1 041 936	2 477 935	922
1983	-	-	-	-	-	1 184 202	2 766 609	648
1984	-	-	-	-	-	1 250 955	3 143 291	17 807
1985	-	-	-	-	-	1 474 210	3 706 372	15 208
1986	-	-	-	-	-	1 527 634	4 103 904	11 173
1987	-	-	-	-	-	1 530 503	4 084 130	51 134
1988	-	-	-	-	-	1 475 508	4 206 629	28 395
1989	-	-	-	-	-	1 535 242	5 431 797	19 235
1990	-	-	-	-	-	1 312 700	4 047 661	124 593
1991	-	-	-	-	-	1 381 789	4 606 295	290 879
1992	-	-	-	-	-	1 402 940	4 772 203	659 889
1993	-	-	-	-	-	1 752 177	6 428 092	138 025
1994	-	-	-	-	-	1 260 485	5 298 655	554 822
1995	-	-	-	-	-	1 218 901	5 821 093	78 980
1996	3 355 210	9 734 480	3 534 463	2 979 158	5 058 516	1 185 297	3 072 841	2 803 035
1997	2 362 173	11 300 667	6 857 256	2 785 819	4 989 228	1 022 100	5 559 974	1 928 229
1998	2 444 946	8 262 618	11 463 229	5 218 955	1 842 591	1 139 976	13 817 149	117 537
1999	2 265 322	5 884 685	17 186 995	3 678 939	1 781 472	2 844 011	16 736 396	495 942
2000	3 727 432	4 514 046	21 442 699	2 561 170	2 394 548	3 288 800	18 602 326	281 807
2001	4 185 825	6 708 173	12 247 876	2 674 891	1 462 843	2 168 984	11 944 381	653 440
2002	6 151 632	7 120 308	10 587 272	1 682 184	1 434 546	1 845 404	11 587 297	2 597 792
2003	3 345 967	3 160 579	14 279 105	2 180 771	1 407 310	2 563 178	12 577 892	88 506
2004	3 012 597	1 587 076	17 865 925	2 132 362	1 617 377	3 195 164	15 281 747	96 003
2005	3 178 122	1 534 698	24 172 821	6 703 497	1 999 824	4 605 528	24 386 931	115 964
2006	3 296 778	1 493 886	24 123 879	2 527 143	2 281 213	4 766 327	19 618 381	14 899
2007	10 878 324	4 274 475	7 530 552	6 448 760	2 096 794	2 985 876	13 179 565	4 282 924
2008	33 453 851	6 088 351	- 31 912 395	2 934 113	1 579 514	321 337	7 859 046	38 738 178
2009	4 828 093	4 412 634	2 522 314	3 100 692	1 920 512	1 563 232	8 087 985	5 948 719
2010	9 309 743	1 674 334	7 208 091	6 041 386	1 970 946	1 017 051	13 298 746	3 037 266

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 (-)	Retained earnings (+)	Accumulated losses (-)
26	27	28	29	30	31	32	33	34

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

1 340 751	838 154	.	3 716	20 627	42 204	.	163 500	.
1 432 128	979 918	.	3 748	20 820	7 523	.	195 600	.
1 633 310	1 058 993	.	7 827	22 552	7 534	.	226 400	.
1 888 578	1 268 012	.	4 128	22 210	6 570	.	208 000	.
2 111 861	1 485 595	.	4 676	15 887	8 889	.	335 000	.
2 338 538	1 684 768	.	4 499	16 782	9 685	.	376 000	.
2 460 191	1 503 056	.	4 528	16 960	6 703	.	454 906	.
2 501 078	1 656 488	.	2 593	11 550	8 068	.	473 542	.
3 439 291	1 899 367	.	2 966	9 395	7 904	.	554 275	.
2 695 022	1 283 301	.	2 745	7 498	9 815	.	584 798	.
2 788 937	1 722 403	.	3 123	6 999	6 180	.	691 406	.
2 814 076	1 812 429	.	3 369	6 565	4 903	.	802 239	.
3 564 785	2 552 617	.	4 905	5 010	4 145	.	1 054 390	.
3 371 623	1 703 165	.	3 436	5 660	15 328	.	1 080 880	.
3 716 766	1 910 739	.	3 792	16 240	4 202	.	1 160 919	.
2 538 698	916 580	- 3 028 179	4 203	5 505	103 403	- 44 929	1 427 946	- 558 634
5 719 586	1 546 226	- 4 543 873	4 640	8 131	214 483	—	1 617 597	- 108 340
6 010 057	6 242 458	- 120 623	5 078	9 786	150 802	- 1 953	2 861 177	- 135 684
8 651 477	6 264 211	- 500 397	5 422	17 573	130 075	—	4 528 390	- 90 359
7 829 455	8 581 107	- 204 223	6 844	7 358	9 702	—	6 520 484	- 127 682
4 197 929	6 725 300	- 508 823	5 988	5 629	6 851	—	6 566 686	- 231 403
6 347 970	5 141 496	- 173 511	3 905	5 714	6 426	- 12 594	5 989 351	- 1 764 884
6 601 179	3 308 461	- 261 773	3 232	5 094	37 477	- 20 000	8 587 075	- 202 584
8 190 062	5 093 049	- 8 349	3 574	5 039	20 951	—	10 810 564	- 203 171
9 279 398	13 237 198	- 17 808	4 123	1 908	11 998	- 3 000	11 983 527	- 259 111
8 956 191	5 168 546	- 80 664	4 621	1 460	13 181	—	16 777 567	- 96 801
7 653 979	3 128 325	- 4 385 428	22 130	3 130	11 804	- 88	19 356 859	- 104 423
4 700 988	2 514 290	- 36 495 138	21 861	1 489	6 457	—	19 896 311	- 300 204
7 131 047	2 802 035	- 5 076 047	3 382	30 124	7 791	- 403 419	14 332 092	- 470 029
4 002 387	8 729 186	- 34 413	3 644	1 414	9 242	- 3 080	11 802 107	- 646 895

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	4 786 434	391 399	2 100 776	3 077 058	1 272 888	977 133	87 978	207 777
Gemeindeinstitute Municipal institutions	28 604	1 735	12 380	17 959	4 280	3 705	35	540
Aktiengesellschaften Joint-stock companies	29 764 201	7 923 095	23 586 741	14 100 554	25 655 730	21 551 982	1 654 908	2 448 840
Genossenschaften Cooperatives	3 799 678	121 097	1 660 644	2 260 130	396 092	210 048	10 779	175 265
Übrige Institute Other institutions	392 573	136 487	207 438	321 622	2 881 328	2 410 441	141 628	329 259
Total	38 771 489	8 573 813	27 567 980	19 777 323	30 210 317	25 153 308	1 895 327	3 161 682

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

Staatsinstitute Cantonal institutions	4 786 434	391 399	2 100 776	3 077 058	1 272 888	977 133	87 978	207 777
Gemeindeinstitute Municipal institutions	28 604	1 735	12 380	17 959	4 280	3 705	35	540
Aktiengesellschaften Joint-stock companies	29 764 201	7 923 095	23 586 741	14 100 554	25 655 730	21 551 982	1 654 908	2 448 840
Genossenschaften Cooperatives	3 799 678	121 097	1 660 644	2 260 130	396 092	210 048	10 779	175 265
Übrige Institute Other institutions	1 316	93	474	935	6	—	—	6
Total	38 380 232	8 437 419	27 361 015	19 456 636	27 328 994	22 742 867	1 753 699	2 832 428

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

1.00-8.00 Alle Banken / All banks

133 870	1 139 018	549 128	154 823	51 297	1 686 591	861 714	2 548 305	2 371 720
259	4 021	551	284	127	7 573	6 505	14 078	8 736
4 596 996	21 058 737	10 718 789	4 670 390	2 879 537	24 668 140	11 149 006	35 817 146	14 731 321
105 627	290 464	111 381	70 530	33 598	1 139 945	512 591	1 652 536	1 079 971
473 847	2 407 482	428 395	103 262	47 058	1 711 445	804 049	2 515 494	745 267
5 310 599	24 899 722	11 808 244	4 999 288	3 011 617	29 213 694	13 333 865	42 547 559	18 937 014

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

133 870	1 139 018	549 128	154 823	51 297	1 686 591	861 714	2 548 305	2 371 720
259	4 021	551	284	127	7 573	6 505	14 078	8 736
4 596 996	21 058 737	10 718 789	4 670 390	2 879 537	24 668 140	11 149 006	35 817 146	14 731 321
105 627	290 464	111 381	70 530	33 598	1 139 945	512 591	1 652 536	1 079 971
—	6	6	2	1	276	253	529	420
4 836 752	22 492 246	11 379 855	4 896 028	2 964 560	27 502 524	12 530 069	40 032 593	18 192 168

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

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

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

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	262 069	127 944	1 981 707	223 570	810 426	37 951	1 356 899	—
Gemeindeinstitute Municipal institutions	739	733	7 264	502	755	412	6 599	—
Aktiengesellschaften Joint-stock companies	8 825 088	1 511 038	4 395 195	5 772 208	1 129 785	814 821	11 260 065	3 037 266
Genossenschaften Cooperatives	221 848	34 619	823 504	45 106	29 830	163 838	674 941	—
Übrige Institute Other institutions	101 398	73 948	569 921	114 499	63 966	234 699	480 089	94 335
Total	9 411 141	1 748 283	7 777 590	6 155 885	2 034 763	1 251 721	13 778 594	3 131 601

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

Staatsinstitute Cantonal institutions	262 069	127 944	1 981 707	223 570	810 426	37 951	1 356 899	—
Gemeindeinstitute Municipal institutions	739	733	7 264	502	755	412	6 599	—
Aktiengesellschaften Joint-stock companies	8 825 088	1 511 038	4 395 195	5 772 208	1 129 785	814 821	11 260 065	3 037 266
Genossenschaften Cooperatives	221 848	34 619	823 504	45 106	29 830	163 838	674 941	—
Übrige Institute Other institutions	—	—	420	—	150	29	241	—
Total	9 309 743	1 674 334	7 208 091	6 041 386	1 970 946	1 017 051	13 298 746	3 037 266

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

1.00–8.00 Alle Banken / All banks

900 482	446 532	—	—	—	2 000	—	17 997	– 35 298
2 670	3 565	—	—	14	281	—	505	—
3 057 093	7 647 418	– 34 413	3 644	890	5 925	– 3 080	11 782 223	– 611 593
42 142	631 430	—	—	510	1 036	—	1 377	—
316 535	4 630	—	—	—	42 388	– 26 691	514 508	– 46 439
4 318 922	8 733 575	– 34 413	3 644	1 414	51 630	– 29 770	12 316 615	– 693 333

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

900 482	446 532	—	—	—	2 000	—	17 997	– 35 298
2 670	3 565	—	—	14	281	—	505	—
3 057 093	7 647 418	– 34 413	3 644	890	5 925	– 3 080	11 782 223	– 611 593
42 142	631 430	—	—	510	1 036	—	1 377	—
—	241	—	—	—	—	—	—	—
4 002 387	8 729 186	– 34 413	3 644	1 414	9 242	– 3 080	11 802 107	– 646 895

42 Gewinnausschüttung Distribution of profit

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

2006	116 387	640 892	757 279	8 165 236	33 676	334 444	9 290 636
2007	183 071	687 140	870 211	6 747 242	36 526	425 667	8 079 646
2008	185 128	603 274	788 402	3 881 984	40 602	326 546	5 037 535
2009	188 680	659 932	848 612	6 251 949	40 486	280 746	7 421 793
2010	180 959	657 591	838 550	3 131 695	42 142	306 535	4 318 922

1.00 Kantonalbanken / Cantonal banks

2006	109 832	609 889	719 721	308 886	—	.	1 028 607
2007	179 946	686 248	866 194	512 030	—	.	1 378 224
2008	182 087	601 814	783 901	540 596	—	.	1 324 497
2009	186 240	659 679	845 919	587 480	—	.	1 433 399
2010	178 419	657 461	835 880	501 655	—	.	1 337 535

2.00 Grossbanken / Big banks

2006	—	—	—	4 591 881	—	.	4 591 881
2007	—	—	—	2 600 000	—	.	2 600 000
2008	—	—	—	10 000	—	.	10 000
2009	—	—	—	3 000 000	—	.	3 000 000
2010	—	—	—	10 000	—	.	10 000

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	3 555	1 003	4 558	218 877	4 783	.	228 218
2007	3 125	892	4 017	234 880	4 949	.	243 846
2008	3 041	1 460	4 501	230 530	4 779	.	239 810
2009	2 440	253	2 693	190 567	4 452	.	197 712
2010	2 540	130	2 670	192 834	4 462	.	199 966

4.00 Raiffeisenbanken / Raiffeisen banks

2006	—	—	—	—	23 501	.	23 501
2007	—	—	—	—	25 568	.	25 568
2008	—	—	—	—	27 288	.	27 288
2009	—	—	—	—	28 557	.	28 557
2010	—	—	—	—	29 945	.	29 945

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)

2006	3 000	30 000	33 000	3 045 593	5 392	.	3 083 984
2007	—	—	—	3 400 332	6 009	.	3 406 341
2008	—	—	—	3 090 859	8 536	.	3 099 394
2009	—	—	—	2 463 902	7 477	.	2 471 380
2010	—	—	—	2 417 206	7 735	.	2 424 941

5.11 Handelsbanken / Commercial banks

2006	3 000	30 000	33 000	58 198	—	.	91 198
2007	—	—	—	162 016	—	.	162 016
2008	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	—	—	—	1 760 855	—	.	1 760 855
2007	—	—	—	1 568 025	—	.	1 568 025
2008	—	—	—	923 584	—	.	923 584
2009	—	—	—	1 170 236	—	.	1 170 236
2010	—	—	—	869 166	—	.	869 166

5.14 Andere Banken / Other banking institutions

2006	—	—	—	—	5 392	.	5 392
2007	—	—	—	98 900	6 009	.	104 909
2008	—	—	—	208 436	8 536	.	216 972
2009	—	—	—	156 925	7 477	.	164 402
2010	—	—	—	252 375	7 735	.	260 110

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	—	—	—	1 226 539	—	.	1 226 539
2007	—	—	—	1 571 391	—	.	1 571 391
2008	—	—	—	1 958 839	—	.	1 958 839
2009	—	—	—	1 136 741	—	.	1 136 741
2010	—	—	—	1 295 666	—	.	1 295 666

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

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

42 Gewinnausschüttung Distribution of profit

In tausend Franken / In CHF thousands

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

7.00 Filialen ausländischer Banken⁵ / Branches of foreign banks⁵

2006	—	—	—	—	—	—	—
2007	—	—	—	—	—	—	—
2008	—	—	—	—	—	—	—
2009	—	—	—	—	—	—	—
2010	—	—	—	—	—	—	—

8.00 Privatbankiers / Private bankers

2006	—	—	—	—	—	334 444	334 444
2007	—	—	—	—	—	425 667	425 667
2008	—	—	—	10 000	—	326 546	336 546
2009	—	—	—	10 000	—	280 746	290 746
2010	—	—	—	10 000	—	306 535	316 535

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

1981	145 167	65 772	210 939	1 082 330	47 482	.	1 340 751
1982	160 414	72 058	232 472	1 143 042	56 614	.	1 432 128
1983	167 597	74 108	241 705	1 327 502	64 103	.	1 633 310
1984	175 973	79 642	255 615	1 555 649	77 314	.	1 888 578
1985	184 612	88 787	273 399	1 744 847	93 615	.	2 111 861
1986	186 793	95 948	282 741	1 942 853	112 944	.	2 338 538
1987	195 775	100 752	296 527	2 050 577	113 087	.	2 460 191
1988	205 135	105 745	310 880	2 075 154	115 044	.	2 501 078
1989	210 827	115 926	326 753	2 988 941	123 597	.	3 439 291
1990	229 744	106 744	336 488	2 233 997	124 537	.	2 695 022
1991	211 803	112 864	324 667	2 387 312	76 958	.	2 788 937
1992	227 788	117 628	345 416	2 446 619	22 041	.	2 814 076
1993	244 421	129 498	373 919	3 176 339	14 527	.	3 564 785
1994	257 568	125 196	382 764	2 974 454	14 405	.	3 371 623
1995	262 454	132 158	394 612	3 306 986	15 168	.	3 716 766
1996	278 663	124 727	403 390	2 120 552	14 756	.	2 538 698
1997	279 756	156 350	436 106	5 267 640	15 840	.	5 719 586
1998	255 184	182 315	437 499	5 554 909	17 649	.	6 010 057
1999	244 198	224 836	469 034	8 163 313	19 131	.	8 651 477
2000	207 112	261 305	468 417	7 340 653	20 384	.	7 829 455
2001	171 179	231 558	402 737	3 772 705	22 488	.	4 197 929
2002	158 689	225 096	383 785	5 940 548	23 636	.	6 347 970
2003	148 325	323 950	472 275	6 103 061	25 843	.	6 601 179
2004	137 612	387 097	524 709	7 637 825	27 528	.	8 190 062
2005	123 491	497 026	620 517	8 627 981	30 899	.	9 279 398
2006	116 387	640 892	757 279	8 165 236	33 676	.	8 956 191
2007	183 071	687 140	870 211	6 747 242	36 526	.	7 653 979
2008	185 128	603 274	788 402	3 871 984	40 602	.	4 700 988
2009	188 680	659 932	848 612	6 241 949	40 486	.	7 131 047
2010	180 959	657 591	838 550	3 121 695	42 142	.	4 002 387

³ The term 'dotation' denotes a monetary allocation made by a public body to a subsidiary public organisation. Cantonal and municipal banks not incorporated as joint-stock corporations are provided with 'dotation capital' by the public authority with which they are associated. This dotation capital forms part of their equity capital.

⁴ Aktiendividende: Einschliesslich Dividende auf Kapital aus Partizipationsscheinen.
Share dividend including dividend paid on participation certificates.

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

43 Personalaufwand Staff expenses

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

2006	29 842 334	24 569 638	7 183 441	1 985 020	1 485 930	1 801 737
2007	32 270 190	26 441 980	7 966 464	1 952 787	1 902 701	1 972 716
2008	25 414 336	21 988 711	4 355 884	1 414 782	1 747 023	263 810
2009	28 304 023	22 907 810	5 340 171	1 782 660	1 439 072	2 174 472
2010	29 213 694	23 818 926	5 988 017	1 814 498	1 441 659	2 138 614

1.00 Kantonalbanken / Cantonal banks

2006	2 382 030	1 918 634	222	162 056	106 961	194 380
2007	2 453 370	1 984 712	221	164 839	104 822	198 996
2008	2 487 528	1 962 669	257	172 787	111 802	240 271
2009	2 695 489	2 114 141	240	185 490	106 110	289 748
2010	2 638 864	2 122 064	724	196 703	145 140	174 960

2.00 Grossbanken / Big banks

2006	17 586 545	14 567 067	6 763 272	1 174 158	945 180	900 139
2007	18 629 802	15 260 965	7 384 668	1 090 059	1 266 882	1 011 896
2008	11 665 367	10 979 698	3 762 274	523 609	1 042 034	- 879 975
2009	14 763 603	11 955 023	4 862 264	845 344	854 492	1 108 744
2010	15 584 949	12 843 597	5 425 547	886 202	732 272	1 122 879

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	519 684	424 408	—	34 902	23 381	36 993
2007	508 210	414 941	—	32 863	24 044	36 362
2008	517 808	416 085	—	32 403	25 513	43 808
2009	505 908	414 952	—	32 400	22 058	36 496
2010	518 146	426 177	—	32 426	30 672	28 870

4.00 Raiffeisenbanken / Raiffeisen banks

2006	796 029	662 585	—	59 769	21 920	51 755
2007	880 246	739 064	—	62 319	22 565	56 298
2008	962 434	801 042	—	70 858	27 446	63 088
2009	1 016 427	836 261	—	75 563	25 575	79 028
2010	1 031 407	849 105	—	72 524	23 715	86 063

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	6986 565	5 728 161	408 520	461 565	349 129	447 702
2007	7 973 579	6 550 547	567 111	501 781	438 615	482 631
2008	8 037 531	6 412 538	584 605	507 955	483 526	633 507
2009	7 692 914	6 227 372	473 810	534 346	385 600	545 594
2010	7 729 158	6 169 508	559 945	510 159	464 306	585 188

5.11 Handelsbanken / Commercial banks

2006	346 483	280 061	—	21 621	12 890	31 911
2007	365 785	295 028	—	22 653	14 989	33 113
2008	.	.	.	.	.	.
2009	.	.	.	.	.	.
2010	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	2 571 834	2 126 030	79 144	152 794	137 482	155 529
2007	2 746 141	2 285 864	130 366	152 288	172 467	135 523
2008	2 595 993	2 087 872	131 942	147 187	194 186	166 746
2009	2 467 731	2 019 669	147 313	152 869	130 417	164 775
2010	2 460 742	1 969 057	125 402	148 053	164 529	179 102

5.14 Andere Banken / Other banking institutions

2006	34 324	27 368	—	2 609	1 376	2 971
2007	81 331	66 351	—	5 599	2 189	7 190
2008	442 033	349 603	—	25 109	17 276	50 044
2009	454 382	363 452	—	28 848	17 750	44 332
2010	465 319	373 098	—	29 353	16 391	46 475

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	4 033 923	3 294 702	329 376	284 541	197 381	257 291
2007	4 780 322	3 903 303	436 745	321 242	248 970	306 805
2008	4 999 506	3 975 063	452 663	335 660	272 064	416 716
2009	4 770 800	3 844 251	326 497	352 629	237 433	336 487
2010	4 803 096	3 827 353	434 543	332 753	283 386	359 611

¹ Einschliesslich Sitzungsgelder und feste Entschädigungen für Bankorgane.

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

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

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

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

⁴ Dazu zählen Kantinenbeiträge, Personalrekrutierung, Personalausbildung usw.

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

43 Personalaufwand Staff expenses

In tausend Franken / In CHF thousands

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2006	326 997	280 662	106	22 354	8 369	15 613
2007	348 714	297 272	107	24 775	7 741	18 926
2008	344 040	283 134	112	22 910	12 662	25 331
2009	335 579	278 041	96	25 524	9 177	22 834
2010	361 453	303 107	101	26 495	12 005	19 846

8.00 Privatbankiers / Private bankers

2006	1 244 484	988 122	11 321	70 216	30 990	155 156
2007	1 476 269	1 194 480	14 357	76 150	38 032	167 607
2008	1 399 628	1 133 545	8 636	84 259	44 041	137 780
2009	1 294 103	1 082 020	3 760	83 994	36 061	92 028
2010	1 349 716	1 105 369	1 699	89 990	33 549	120 808

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

2006	28 270 853	23 300 854	7 172 014	1 892 449	1 446 571	1 630 969
2007	30 445 207	24 950 228	7 952 000	1 851 862	1 856 928	1 786 183
2008	23 670 668	20 572 032	4 347 136	1 307 613	1 690 321	1 006 699
2009	26 674 340	21 547 749	5 336 314	1 673 142	1 393 834	2 059 611
2010	27 502 524	22 410 450	5 986 217	1 698 014	1 396 105	1 997 960

⁵ Einschliesslich Sitzungsgelder und feste Entschädigungen für Bankorgane.

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

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

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

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

⁸ Dazu zählen Kantinenbeiträge, Personalrekrutierung, Personalausbildung usw.

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

44a Eigenmittelausweis^{1,2} Capital adequacy reporting^{1,2}

In Millionen Franken / In CHF millions

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

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

2006	-	-	-	153 668	-	-	-
2007	-	-	-	163 948	-	-	-
2008	-	-	-	175 213	-	-	-
2009	145 375	25 189	- 9	170 555	62 564	5 300	2 656
2010	143 755	16 000	- 10	159 745	60 493	5 310	2 912

1.00 Kantonalbanken / Cantonal banks

2006	-	-	-	27 497	-	-	-
2007	-	-	-	28 842	-	-	-
2008	-	-	-	28 965	-	-	-
2009	30 416	159	—	30 574	14 724	891	333
2010	31 789	133	—	31 921	15 289	882	446

2.00 Grossbanken / Big banks

2006	-	-	-	71 997	-	-	-
2007	-	-	-	76 376	-	-	-
2008	-	-	-	85 156	-	-	-
2009	63 155	14 171	—	77 325	26 716	2 245	1 461
2010	59 189	5 458	—	64 647	24 582	2 167	1 506

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	-	-	-	6 802	-	-	-
2007	-	-	-	6 788	-	-	-
2008	-	-	-	6 966	-	-	-
2009	6 233	661	- 10	6 884	3 133	275	14
2010	6 354	702	- 10	7 046	3 303	294	13

4.00 Raiffeisenbanken / Raiffeisen banks

2006	-	-	-	9 599	-	-	-
2007	-	-	-	10 664	-	-	-
2008	-	-	-	11 588	-	-	-
2009	8 372	4 072	—	12 444	4 290	575	66
2010	8 974	4 209	—	13 183	4 600	601	76

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

² Bei der Interpretation der Daten ist der Einfluss der Übergangsregelungen nach Art. 124 ERV und insbesondere nach Art. 125a ERV zu beachten. Art. 125 a ERV sieht vor, dass Banken in der Rechtsform Genossenschaft die auf einen bestimmten Betrag lautende Nachschusspflicht pro Kopf schrittweise nicht mehr anrechnen können. Ebenso entfällt für Kantonalbanken schrittweise die Möglichkeit, Abzüge von den erforderlichen Eigenmitteln vorzunehmen.

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

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

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

.	.	92 044	61 624	13.4	.
.	.	108 250	55 699	12.1	.
.	.	93 810	81 403	14.9	.
8 268	78 788	76 410	94 144	17.9	15.2
8 411	77 127	73 939	85 807	17.3	15.6

1.00 Kantonalbanken / Cantonal banks

.	.	14 539	12 958	15.1	.
.	.	14 741	14 101	15.7	.
.	.	14 818	14 148	15.6	.
1 163	17 111	15 266	15 308	16.0	15.9
1 164	17 781	16 453	15 469	15.5	15.5

2.00 Grossbanken / Big banks

.	.	50 452	21 545	11.4	.
.	.	63 421	12 955	9.6	.
.	.	50 877	34 279	13.4	.
3 727	34 149	33 287	44 038	18.6	15.2
4 079	32 334	30 127	34 519	17.2	15.7

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

.	.	3 998	2 804	13.6	.
.	.	3 964	2 824	13.7	.
.	.	3 845	3 121	14.5	.
245	3 667	3 864	3 020	14.3	12.9
239	3 849	4 055	2 991	13.9	12.5

4.00 Raiffeisenbanken / Raiffeisen banks

.	.	4 646	4 953	16.5	.
.	.	4 555	6 109	18.7	.
.	.	4 921	6 668	18.8	.
347	5 278	5 278	7 166	18.9	12.7
353	5 631	5 631	7 552	18.7	12.7

³ Anrechenbares Zusatzkapital (tier 3) abzüglich weiterer spezifischer Abzüge von den Eigenmitteln.

Eligible short-term subordinated debt-covering market-risk (Tier 3) less specific deductions from capital.

⁴ Die Differenz zwischen den Brutto- und Nettowerten beim Total der erforderlichen eigenen Mittel ist auf Erleichterungen und Verschärfungen der Eigenmittelrichtlinien gemäss der Art. 124 ERV, Art. 62 ERV, Art. 33 Abs. 3 ERV, Art. 125a ERV und Art. 4 Abs. 3 BankG zurückzuführen.

The difference between the gross and the net figures in the total required capital is attributable to less or more stringent application of the equity guidelines as set out in arts. 124, 62, 33, para. 3, and 125a Capital Ordinance and art. 4, para. 3 Banking Act.

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

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

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

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

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

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anrechenbare Eigenmittel Eligible capital			Total der anrechenbaren Eigenmittel (1+2+3) Total eligible capital (1+2+3)	Erforderliche Eigenmittel Required capital		
	Anrechenbares bereinigtes Kernkapital (tier 1) Eligible adjusted core capital (Tier 1)	Anrechenbares ergänzendes Kapital (tier 2) Eligible supple- mentary capital (Tier 2)	Abzüge (–) und weiteres anrechenbares Kapital ⁹ soweit noch nicht berücksichtigt Deductions (–) and further eligible capital ⁹ not yet taken into account		Erforderliche Eigenmittel für Kreditrisiken Capital require- ment for credit risk	Erforderliche Eigenmittel für nicht gegen- parteibezogene Risiken Capital require- ment for non- counterparty related risk	Erforderliche Eigenmittel für Marktrisiken Capital require- ment for market risk
	1	2	3	4	5	6	7

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	-	-	-	37 773	-	-	-
2007	-	-	-	41 278	-	-	-
2008	-	-	-	42 538	-	-	-
2009	37 200	6 126	1	43 327	13 701	1 315	782
2010	37 450	5 499	0	42 949	12 719	1 366	871

5.11 Handelsbanken / Commercial banks

2006	-	-	-	4 089	-	-	-
2007	-	-	-	3 874	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

2006	-	-	-	8 919	-	-	-
2007	-	-	-	9 566	-	-	-
2008	-	-	-	9 494	-	-	-
2009	8 670	1 092	—	9 762	2 021	384	348
2010	8 092	794	—	8 886	1 824	393	382

5.14 Andere Banken / Other banking institutions

2006	-	-	-	349	-	-	-
2007	-	-	-	671	-	-	-
2008	-	-	-	4 382	-	-	-
2009	3 298	1 331	—	4 630	2 206	186	77
2010	3 475	1 383	—	4 858	2 234	188	62

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	-	-	-	24 415	-	-	-
2007	-	-	-	27 168	-	-	-
2008	-	-	-	28 662	-	-	-
2009	25 231	3 703	1	28 935	9 474	745	358
2010	25 883	3 323	0	29 206	8 661	786	427

⁷ Aufgrund der Einführung der neuen Eigenmittelvorschriften (gemäss Basel II) sind die Ergebnisse ab dem Berichtsjahr 2009 nicht mehr direkt mit den Vorjahren vergleichbar. Wegen der unterschiedlichen Konzepte können für die Jahre vor 2009 einige Kolonnen nicht ausgewiesen werden. Due to the introduction of the new Basel II capital requirements, figures for 2009 onwards are not directly comparable with those for the previous years. Some columns have not been stated for the years before 2009 because of the difference in the two approaches.

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

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

5.00 Übrige Banken / Other banks (5.11–5.20)

.	.	18 409	19 364	16.4	.
.	.	21 569	19 709	15.3	.
.	.	19 350	23 188	17.6	.
2 786	18 583	18 715	24 612	18.5	15.9
2 576	17 531	17 673	25 276	19.4	17.0

5.11 Handelsbanken / Commercial banks

.	.	2 145	1 945	15.3	.
.	.	2 143	1 731	14.5	.
.
.
.

5.12 Börsenbanken / Stock exchange banks

.	.	4 467	4 452	16.0	.
.	.	5 121	4 445	14.9	.
.	.	4 237	5 257	17.9	.
866	3 618	3 736	6 026	20.9	18.6
767	3 366	3 493	5 393	20.4	18.5

5.14 Andere Banken / Other banking institutions

.	.	219	130	12.7	.
.	.	431	240	12.4	.
.	.	2 396	1 986	14.6	.
204	2 673	2 661	1 968	13.9	9.9
208	2 691	2 683	2 175	14.5	10.4

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

.	.	11 578	12 837	16.9	.
.	.	13 874	13 293	15.7	.
.	.	12 717	15 945	18.0	.
1 716	12 292	12 317	16 618	18.8	16.4
1 601	11 474	11 497	17 709	20.3	18.0

⁹ Anrechenbares Zusatzkapital (tier 3) abzüglich weiterer spezifischer Abzüge von den Eigenmitteln.
Eligible short-term subordinated debt-covering market-risk (Tier 3) less specific deductions from capital.

¹⁰ Die Differenz zwischen den Brutto- und Nettowerten beim Total der erforderlichen eigenen Mittel ist auf Erleichterungen und Verschärfungen der Eigenmittelrichtlinien gemäss der Art. 124 ERV, Art. 62 ERV, Art. 33 Abs. 3 ERV, Art. 125a ERV und Art. 4 Abs. 3 BankG zurückzuführen.
The difference between the gross and the net figures in the total required capital is attributable to less or more stringent application of the equity guidelines as set out in arts. 124, 62, 33, para. 3, and 125a Capital Ordinance and art. 4, para. 3 Banking Act.

¹¹ Die Basler Mindeststandards verlangen eine Gesamtkapitalquote von mindestens 8%.
The minimum Basel standards call for a total capital ratio of at least 8%.

¹² Aufgrund teilweise unterschiedlicher Risikogewichtung kann die FINMA-Kernkapitalquote nicht ohne weiteres mit der BIZ-Kernkapitalquote (BIS tier 1 ratio) verglichen werden.
The FINMA core capital ratio cannot be directly compared with the BIS core capital ratio (the BIS Tier 1 ratio) because some of the risk weightings differ.

45 Liquiditätsausweis¹ Liquidity statement¹

In Millionen Franken / In CHF millions

Positionen Items	Jahres- ende	1.00–8.00 Alle Banken	1.00 Kantonal- banken	2.00 Gross- banken	3.00 Regional- banken und Sparkassen ²	4.00 Raiffeisen- banken
	End of year	All banks	Cantonal banks	Big banks	Regional banks and savings banks ²	Raiffeisen banks
		1	2	3	4	5

1 Gesamtausweis / Comprehensive liquidity statement

1.1 Kurzfristige Verbindlichkeiten nach Art. 17 BankV (Pos. 1.1.1 bis 1.1.3) Short-term liabilities, pursuant to art. 17 Banking Ordinance (cf. items 1.1.1. to 1.1.3)	2008	755 478	57 839	523 434	11 788	16 080
	2009	595 234	63 862	329 449	12 299	16 879
	2010	696 250	77 395	413 709	12 735	19 408
1.1.1 Überschuss der zu verrechnenden kurzfristigen Verbindlichkeiten (Pos. 2.2) über die zu verrechnenden liquiden Aktiven (Pos. 2.1) Excess of short-term liabilities to be offset (cf. item 2.2) over liquid funds to be offset (cf. item 2.1)	2008	523 464	11 642	429 999	2 243	3 448
	2009	268 275	4 770	205 256	1 169	1 804
	2010	367 130	18 985	284 061	854	3 067
1.1.2 50% der Kreditoren auf Sicht sowie anderer Konten oder Hefte ohne Rückzugsbeschränkung 50% of accounts payable at sight and other accounts or savings books without withdrawal restrictions	2008	186 354	30 308	80 903	4 983	3 977
	2009	271 938	40 029	108 970	5 874	4 810
	2010	270 612	38 123	113 589	6 324	5 202
1.1.3 15% der Einlagen auf Spar-, Depositen- und Einlageheften und -konten sowie ähnlichen Konten mit Rückzugs- beschränkung (ohne gebundene Vorsorgegelder) 15% of deposits in savings and deposit books as well as similar accounts with withdrawal restrictions (apart from tied pension provision accounts)	2008	45 661	15 888	12 532	4 563	8 655
	2009	55 021	19 063	15 223	5 256	10 266
	2010	58 508	20 287	16 059	5 556	11 139
1.2 Erfordernis (Pos. 1.2.1 + 1.2.2) Requirement (items 1.2.1+1.2.2)	2008	252 291	19 927	173 644	4 180	5 843
	2009	199 407	21 940	109 538	4 330	6 123
	2010	232 757	26 397	137 317	4 465	6 966
1.2.1 33% der kurzfristigen Verbindlichkeiten (Pos. 1.1) nach Art. 18 BankV 33% of short-term liabilities (item 1.1), pursuant to art. 18 Banking Ordinance	2008	249 308	19 087	172 733	3 890	5 306
	2009	196 427	21 074	108 718	4 059	5 570
	2010	229 763	25 540	136 524	4 202	6 405
1.2.2 Zusatzliquidität nach Art. 19 BankV im Umfang der Sicher- stellungspflicht nach Art. 37h, Abs. 3 BankG (ab 2006) Additional liquidity, pursuant to art. 19 Banking Ordinance, to the extent that it ensures the repayment of secured deposits as per art. 37h para. 3 Banking Act (as of 2006)	2008	2 983	840	910	290	536
	2009	2 980	866	820	271	553
	2010	2 995	857	793	263	562
1.3 Liquide Aktiven nach Art. 16 BankV (Pos. 3) Liquid funds, pursuant to art. 16 Banking Ordinance (item 3)	2008	510 999	52 446	315 570	7 650	6 801
	2009	463 120	53 964	225 349	7 601	7 173
	2010	433 995	50 556	215 251	7 193	9 248
1.4 Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2)	2008	258 707	32 519	141 926	3 469	958
	2009	263 713	32 024	115 810	3 271	1 050
	2010	201 238	24 159	77 934	2 728	2 281
1.5 Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2)	2008	203	263	182	183	116
	2009	232	246	206	176	117
	2010	186	192	157	161	133

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

1 Gesamtausweis / Comprehensive liquidity statement

1.1 Kurzfristige Verbindlichkeiten nach Art. 17 BankV (Pos. 1.1.1 bis 1.1.3) Short-term liabilities, pursuant to art. 17 Banking Ordinance (cf. items 1.1.1. to 1.1.3)	2008	132 647	32 038	93 904	3 805	9 885
	2009	158 421	42 819	108 180	3 731	10 593
	2010	151 587	38 858	105 076	7 070	14 347
1.1.1 Überschuss der zu verrechnenden kurzfristigen Verbindlichkeiten (Pos. 2.2) über die zu verrechnenden liquiden Aktiven (Pos. 2.1) Excess of short-term liabilities to be offset (cf. item 2.2) over liquid funds to be offset (cf. item 2.1)	2008	72 343	13 814	57 231	2 201	1 588
	2009	53 931	9 815	43 647	1 345	—
	2010	53 826	10 721	42 899	4 120	2 217
1.1.2 50% der Kreditoren auf Sicht sowie anderer Konten oder Hefte ohne Rückzugsbeschränkung 50% of accounts payable at sight and other accounts or savings books without withdrawal restrictions	2008	56 603	18 058	36 124	1 589	7 991
	2009	99 809	32 737	63 840	2 339	10 108
	2010	92 850	27 828	61 413	2 872	11 652
1.1.3 15% der Einlagen auf Spar-, Depositen- und Einlageheften und -konten sowie ähnlichen Konten mit Rückzugs- beschränkung (ohne gebundene Vorsorgegelder) 15% of deposits in savings and deposit books as well as similar accounts with withdrawal restrictions (apart from tied pension provision accounts)	2008	3 700	165	550	15	306
	2009	4 681	267	693	46	485
	2010	4 911	309	764	77	479
1.2 Erfordernis (Pos. 1.2.1 + 1.2.2) Requirement (items 1.2.1+1.2.2)	2008	44 152	10 628	31 109	1 258	3 287
	2009	52 712	14 215	35 855	1 235	3 529
	2010	50 501	12 921	34 871	2 339	4 771
1.2.1 33% der kurzfristigen Verbindlichkeiten (Pos. 1.1) nach Art. 18 BankV 33% of short-term liabilities (item 1.1), pursuant to art. 18 Banking Ordinance	2008	43 773	10 572	30 988	1 256	3 262
	2009	52 279	14 130	35 699	1 231	3 496
	2010	50 024	12 823	34 675	2 333	4 735
1.2.2 Zusatzliquidität nach Art. 19 BankV im Umfang der Sicher- stellungspflicht nach Art. 37h, Abs. 3 BankG (ab 2006) Additional liquidity, pursuant to art. 19 Banking Ordinance, to the extent that it ensures the repayment of secured deposits as per art. 37h para. 3 Banking Act (as of 2006)	2008	379	55	121	2	25
	2009	433	85	156	3	33
	2010	478	98	195	6	36
1.3 Liquide Aktiven nach Art. 16 BankV (Pos. 3) Liquid funds, pursuant to art. 16 Banking Ordinance (item 3)	2008	108 819	33 476	69 223	3 672	16 042
	2009	145 690	49 174	90 467	6 023	17 321
	2010	123 237	39 146	77 855	8 479	20 030
1.4 Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2)	2008	64 667	22 849	38 113	2 414	12 755
	2009	92 978	34 959	54 611	4 788	13 792
	2010	72 736	26 225	42 985	6 140	15 259
1.5 Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2)	2008	246	315	223	292	488
	2009	276	346	252	488	491
	2010	244	303	223	362	420

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

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

45 Liquiditätsausweis³ Liquidity statement³

In Millionen Franken / In CHF millions

Positionen Items	Jahres- ende End of year	1.00–8.00	1.00	2.00	3.00	4.00
		Alle Banken	Kantonal- banken	Gross- banken	Regional- banken und Sparkassen ⁴	Raiffeisen- banken
		All banks	Cantonal banks	Big banks	Regional banks and savings banks ⁴	Raiffeisen banks
		1	2	3	4	5

2 Zu verrechnende Positionen / Items to be offset

2.1 Zu verrechnende liquiden Aktiven nach Art. 16a BankV (Pos. 2.1.1 bis 2.1.4) Liquid funds to be offset, pursuant to art 16a Banking Ordinance (cf. items 2.1.1 to 2.1.4)	2008	425 279	24 186	249 812	3 102	1 717
	2009	330 440	22 570	167 336	2 081	4 287
	2010	244 531	19 915	120 543	2 034	1 647
2.1.1 Bankdebitoren auf Sicht oder fällig innerhalb eines Monats Claims against banks at sight or due within one month	2008	387 996	19 527	230 721	2 825	1 696
	2009	308 604	20 310	159 905	1 993	4 260
	2010	225 729	17 697	113 462	1 894	1 613
2.1.2 Schuldverschreibungen, fällig innerhalb eines Monats, ausser den in Art. 16 BankV aufgeführten Debt certificates, due within one month, other than those listed in art. 16 Banking Ordinance	2008	11 589	36	8 979	12	—
	2009	2 035	53	986	21	—
	2010	1 932	42	118	21	—
2.1.3 Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month	2008	5 778	3 086	1 599	183	—
	2009	6 580	1 160	196	2	—
	2010	5 792	600	2 621	60	—
2.1.4 Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month	2008	19 915	1 537	8 513	83	21
	2009	13 221	1 046	6 250	65	27
	2010	11 078	1 575	4 342	59	34
2.2 Zu verrechnende kurzfristige Verbindlichkeiten nach Art. 17a BankV (Pos. 2.2.1 bis 2.2.6 abzüglich 2.2.7) Short-term liabilities to be offset, pursuant to art. 17a Banking Ordinance (cf. items 2.2.1 to 2.2.6 less 2.2.7)	2008	914 360	32 477	679 811	4 000	5 165
	2009	544 396	24 064	372 593	2 285	6 091
	2010	572 703	37 516	404 603	2 152	4 715
2.2.1 Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Liabilities towards banks at sight or due within one month	2008	468 733	11 873	349 034	1 069	4 822
	2009	280 279	14 626	171 704	780	6 844
	2010	346 643	26 857	236 481	750	4 842
2.2.2 Kreditoren auf Zeit fällig innerhalb eines Monats Liabilities towards customers (time) due within one month	2008	422 362	15 918	319 512	2 370	3 833
	2009	246 435	5 497	191 454	650	2 191
	2010	219 853	6 094	168 818	731	1 428
2.2.3 Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month	2008	2 868	1 399	1 296	36	4
	2009	3 241	1 694	1 343	55	3
	2010	3 844	1 926	1 650	54	15
2.2.4 Obligationen, Kassenobligationen und Kassenscheine, fällig innerhalb eines Monats Bonds, medium-term bank-issued notes and certificates of deposit, due within one month	2008	3 235	951	1 224	270	505
	2009	4 795	802	1 958	684	871
	2010	5 114	1 238	1 908	548	796
2.2.5 Edelmetallverpflichtungen fällig innerhalb eines Monats, soweit ihnen nicht je entsprechende Guthaben oder Bestände gegenüberstehen Precious metal liabilities due within one month, as long as there are no offsetting assets or balances within each type of precious metal	2008	1 644	5	1 078	—	—
	2009	1 138	15	1 046	—	—
	2010	287	39	—	—	—
2.2.6 Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month	2008	28 216	2 695	14 086	255	520
	2009	15 461	1 528	6 422	214	364
	2010	13 075	2 234	4 222	154	330
2.2.7 abzüglich kurzfristige Verbindlichkeiten, die gegen Verpfändung liquider Aktiven eingegangen worden sind Less short-term liabilities assumed against the pledging of liquid funds	2008	12 697	364	6 419	—	4 518
	2009	6 954	98	1 335	98	4 182
	2010	16 113	870	8 476	86	2 697

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

2 Zu verrechnende Positionen / Items to be offset

2.1 Zu verrechnende liquiden Aktiven nach Art. 16a BankV (Pos. 2.1.1 bis 2.1.4) Liquid funds to be offset, pursuant to art 16a Banking Ordinance (cf. items 2.1.1 to 2.1.4)	2008	121 009	34 255	84 769	7 182	18 270
	2009	111 260	27 704	81 791	7 213	15 692
	2010	81 591	23 894	55 605	7 155	11 646
2.1.1 Bankendebitoren auf Sicht oder fällig innerhalb eines Monats Claims against banks at sight or due within one month	2008	113 006	32 960	78 079	6 077	14 143
	2009	103 925	26 453	75 722	6 940	11 271
	2010	74 769	21 990	50 772	6 974	9 320
2.1.2 Schuldverschreibungen, fällig innerhalb eines Monats, ausser den in Art. 16 BankV aufgeführten Debt certificates, due within one month, other than those listed in art. 16 Banking Ordinance	2008	536	16	520	20	2 007
	2009	975	71	904	1	1
	2010	1 480	114	1 361	—	270
2.1.3 Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month	2008	890	651	239	—	20
	2009	1 474	850	624	—	3 748
	2010	1 691	1 241	450	—	820
2.1.4 Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month	2008	6 577	628	5 932	1 086	2 099
	2009	4 887	330	4 541	272	673
	2010	3 651	549	3 023	181	1 236
2.2 Zu verrechnende kurzfristige Verbindlichkeiten nach Art. 17a BankV (Pos. 2.2.1 bis 2.2.6 abzüglich 2.2.7) Short-term liabilities to be offset, pursuant to art. 17a Banking Ordinance (cf. items 2.2.1 to 2.2.6 less 2.2.7)	2008	168 421	43 283	122 229	7 918	16 568
	2009	124 683	29 996	93 230	5 841	8 840
	2010	104 895	26 110	77 305	8 239	10 583
2.2.1 Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Liabilities towards banks at sight or due within one month	2008	82 068	10 216	70 659	6 336	13 531
	2009	73 534	11 289	61 391	5 228	7 563
	2010	61 162	10 519	50 100	7 735	8 815
2.2.2 Kreditoren auf Zeit fällig innerhalb eines Monats Liabilities towards customers (time) due within one month	2008	79 463	32 174	45 988	468	798
	2009	45 927	18 379	27 403	346	371
	2010	41 980	15 045	26 474	316	486
2.2.3 Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month	2008	52	—	15	—	80
	2009	80	—	17	—	65
	2010	138	—	54	—	60
2.2.4 Obligationen, Kassenobligationen und Kassenscheine, fällig innerhalb eines Monats Bonds, medium-term bank-issued notes and certificates of deposit, due within one month	2008	285	81	18	0	—
	2009	478	211	46	3	—
	2010	625	360	57	1	—
2.2.5 Edelmetallverpflichtungen fällig innerhalb eines Monats, soweit ihnen nicht je entsprechende Guthaben oder Bestände gegenüberstehen Precious metal liabilities due within one month, as long as there are no offsetting assets or balances within each type of precious metal	2008	562	231	331	—	—
	2009	77	18	59	—	—
	2010	248	143	105	—	—
2.2.6 Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month	2008	7 384	836	6 356	1 114	2 162
	2009	5 829	422	5 234	263	841
	2010	4 651	563	3 904	187	1 297
2.2.7 abzüglich kurzfristige Verbindlichkeiten, die gegen Verpfändung liquider Aktiven eingegangen worden sind Less short-term liabilities assumed against the pledging of liquid funds	2008	1 393	256	1 137	—	3
	2009	1 241	322	919	—	0
	2010	3 910	521	3 389	—	75

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

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

45 Liquiditätsausweis⁵ Liquidity statement⁵

In Millionen Franken / In CHF millions

Positionen Items	Jahres- ende End of year	1.00–8.00	1.00	2.00	3.00	4.00
		Alle Banken	Kantonal- banken	Gross- banken	Regional- banken und Sparkassen ⁶	Raiffeisen- banken
		All banks	Cantonal banks	Big banks	Regional banks and savings banks ⁶	Raiffeisen banks
		1	2	3	4	5

3 Liquide Aktiven / Liquid funds

3	Liquide Aktiven nach Art. 16 BankV (Pos. 3.1 bis 3.10) Liquid funds, pursuant to art. 16 Banking Ordinance (items 3.1 to 3.10)	2008	510 999	52 446	315 570	7 650	6 801
		2009	463 120	53 964	225 349	7 601	7 173
		2010	433 995	50 556	215 251	7 193	9 248
3.1	Flüssige Mittel nach FINMA-RS 08/2, Randziffer 45 Liquid assets according to FINMA-RS 08/2, margin figure 45	2008	130 463	6 783	95 040	1 843	1 835
		2009	93 988	6 368	49 723	2 047	1 359
		2010	105 902	5 542	71 246	1 925	1 464
3.2	Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt Securities eligible for SNB monetary policy repo transactions	2008	115 237	41 332	30 878	3 769	9 658
		2009	127 683	39 871	32 883	3 770	9 980
		2010	145 394	42 785	31 789	3 650	10 057
3.3	Schuldverschreibungen inländischer Schuldner, die an einem repräsentativen Markt gehandelt werden (ab 2006) ⁷ Debt instruments issued by domestic borrowers and traded on a representative market (as of 2006) ⁷	2008	5 720	2 261	—	688	74
		2009	8 869	5 436	—	858	118
		2010	7 311	4 869	30	856	82
3.4	Werte, die im Land einer ausländischen Zweigniederlassung bei der Zentralbank diskont-, lombard- oder repofähig sind Securities eligible for discount operations, Lombard advances or repo transactions with the central bank of the country where a foreign branch office is situated	2008	213 138	—	211 445	1	—
		2009	160 814	30	157 685	—	—
		2010	158 821	57	156 398	2	—
3.5	Schuldverschreibungen ausländischer Staaten und übriger öffentlich-rechtlicher Körperschaften, wenn sie an einem repräsentativen Markt gehandelt werden Debt certificates from foreign countries and other public law bodies, if they are traded on a representative market	2008	25 863	436	20 313	21	12
		2009	30 974	580	21 721	20	—
		2010	27 027	970	15 866	18	—
3.6	Schuldverschreibungen und Akzente erstklassiger aus- ländischer Banken sowie andere gleichwertige Papiere, die innerhalb von sechs Monaten fällig werden Debt certificates and acceptances from first-class foreign banks as well as other equivalent papers due within six months	2008	42 376	47	729	2	—
		2009	33 290	89	55	1	—
		2010	23 299	717	—	15	—
3.7	Edelmetalle (Gold, Silber, Platin, Palladium) und die inner- halb eines Monats fälligen Edelmetallguthaben, soweit ihnen nicht je entsprechende Verpflichtungen gegen- überstehen Precious metals (gold, silver, platinum, palladium) and precious metal assets due within one month, as long as there are no offsetting liabilities within each type of precious metal	2008	1 611	49	1 055	2	43
		2009	7 006	294	5 608	3	106
		2010	6 970	458	4 218	3	589
3.8	Kontokorrent-Debitoren und die innerhalb eines Monats fälligen festen Vorschüsse, die durch Werte gemäss Pos. 3.2 und 3.3 gedeckt sind Balances on current accounts and fixed-term advances due within one month, secured by assets as per items 3.2 and 3.3	2008	290	11	—	0	—
		2009	308	12	—	0	—
		2010	656	12	—	1	—
3.9	Überschuss der zu verrechnenden liquiden Aktiven (Pos. 2.1) über die zu verrechnenden kurzfristigen Verbindlichkeiten (Pos. 2.2) Excess of liquid funds to be offset (cf. item 2.1) over short-term liabilities to be offset (cf. item 2.2)	2008	34 383	3 352	—	1 345	—
		2009	54 319	3 276	—	965	—
		2010	38 958	1 383	—	737	—
3.10	abzüglich verpfändete liquide Aktiven, soweit sie für bestehende Verpflichtungen haften, einschliesslich Deckungsmarge Less pledged, liquid funds, where these secure existing liabilities, including the margin	2008	58 082	1 825	43 891	20	4 820
		2009	54 130	1 992	42 328	63	4 389
		2010	80 344	6 237	64 295	13	2 944

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

3 Liquide Aktiven / Liquid funds

3	Liquide Aktiven nach Art. 16 BankV (Pos. 3.1 bis 3.10) Liquid funds, pursuant to art. 16 Banking Ordinance (items 3.1 to 3.10)	2008	108 819	33 476	69 223	3 672	16 042
		2009	145 690	49 174	90 467	6 023	17 321
		2010	123 237	39 146	77 855	8 479	20 030
3.1	Flüssige Mittel nach FINMA-RS 08/2, Randziffer 45 Liquid assets according to FINMA-RS 08/2, margin figure 45	2008	17 122	8 473	6 603	967	6 873
		2009	28 998	17 438	9 622	2 234	3 259
		2010	19 712	8 091	8 990	3 555	2 458
3.2	Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt Securities eligible for SNB monetary policy repo transactions	2008	22 556	7 410	11 957	969	6 076
		2009	34 291	11 286	20 009	246	6 642
		2010	41 656	15 655	23 503	1 272	14 185
3.3	Schuldverschreibungen inländischer Schuldner, die an einem repräsentativen Markt gehandelt werden (ab 2006) ⁷ Debt instruments issued by domestic borrowers and traded on a representative market (as of 2006) ⁷	2008	2 303	914	1 160	205	189
		2009	1 771	974	766	68	618
		2010	1 230	905	275	36	208
3.4	Werte, die im Land einer ausländischen Zweigniederlassung bei der Zentralbank diskont-, lombard- oder repofähig sind Securities eligible for discount operations, Lombard advances or repo transactions with the central bank of the country where a foreign branch office is situated	2008	1 556	960	437	—	137
		2009	2 759	1 362	1 128	—	341
		2010	2 194	494	1 474	25	147
3.5	Schuldverschreibungen ausländischer Staaten und übriger öffentlich-rechtlicher Körperschaften, wenn sie an einem repräsentativen Markt gehandelt werden Debt certificates from foreign countries and other public law bodies, if they are traded on a representative market	2008	4 466	1 146	3 151	591	23
		2009	7 373	1 386	5 859	716	564
		2010	9 604	1 320	8 192	533	36
3.6	Schuldverschreibungen und Akzente erstklassiger aus- ländischer Banken sowie andere gleichwertige Papiere, die innerhalb von sechs Monaten fällig werden Debt certificates and acceptances from first-class foreign banks as well as other equivalent papers due within six months	2008	41 525	10 362	31 158	10	63
		2009	33 083	9 483	23 600	24	36
		2010	22 437	4 434	17 999	9	121
3.7	Edelmetalle (Gold, Silber, Platin, Palladium) und die inner- halb eines Monats fälligen Edelmetallguthaben, soweit ihnen nicht je entsprechende Verpflichtungen gegen- überstehen Precious metals (gold, silver, platinum, palladium) and precious metal assets due within one month, as long as there are no offsetting liabilities within each type of precious metal	2008	178	154	23	3	280
		2009	798	681	116	2	196
		2010	1 318	1 246	71	1	384
3.8	Kontokorrent-Debitoren und die innerhalb eines Monats fälligen festen Vorschüsse, die durch Werte gemäss Pos. 3.2 und 3.3 gedeckt sind Balances on current accounts and fixed-term advances due within one month, secured by assets as per items 3.2 and 3.3	2008	266	219	47	13	—
		2009	279	235	44	16	—
		2010	631	624	8	12	—
3.9	Überschuss der zu verrechnenden liquiden Aktiven (Pos. 2.1) über die zu verrechnenden kurzfristigen Verbindlichkeiten (Pos. 2.2) Excess of liquid funds to be offset (cf. item 2.1) over short-term liabilities to be offset (cf. item 2.2)	2008	24 931	4 786	19 771	1 466	3 289
		2009	40 508	7 523	32 207	2 717	6 853
		2010	30 523	8 504	21 199	3 036	3 280
3.10	abzüglich verpfändete liquide Aktiven, soweit sie für bestehende Verpflichtungen haften, einschliesslich Deckungsmarge Less pledged, liquid funds, where these secure existing liabilities, including the margin	2008	6 082	947	5 082	553	890
		2009	4 170	1 194	2 885	—	1 187
		2010	6 068	2 127	3 855	—	787

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

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

⁷ Bis 2005: Werte, die bei der Nationalbank verpfändbar (lombardfähig) sind.
Until 2005, assets that can be pledged with the SNB (those eligible for Lombard advances).

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

Anzahl / Number

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

1.00–8.00 Alle Banken / All banks

2006	332	3 459	294	1 097	222	3 791	294
2007	331	3 504	317	1 136	238	3 835	317
2008	328	3 453	293	1 118	212	3 781	293
2009	326	3 403	271	1 090	189	3 729	271
2010	321	3 405	284	1 083	202	3 726	284

1.00 Kantonalbanken / Cantonal banks

2006	24	788	4	80	3	812	4
2007	24	783	4	74	3	807	4
2008	24	769	4	71	3	793	4
2009	24	745	2	66	1	769	2
2010	24	756	4	70	3	780	4

2.00 Grossbanken / Big banks

2006	3	665	141	103	103	668	141
2007	3	675	154	111	111	678	154
2008	3	638	135	94	94	641	135
2009	3	633	129	88	88	636	129
2010	3	651	144	102	102	654	144

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	78	348	—	10	—	426	—
2007	76	322	—	20	—	398	—
2008	75	317	—	12	—	392	—
2009	70	319	—	8	—	389	—
2010	69	326	—	8	—	395	—

4.00 Raiffeisenbanken / Raiffeisen banks

2006	1	1 148	—	736	—	1 149	—
2007	1	1 154	—	759	—	1 155	—
2008	1	1 150	—	778	—	1 151	—
2009	1	1 145	—	790	—	1 146	—
2010	1	1 121	—	777	—	1 122	—

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	183	471	144	151	111	654	144
2007	183	531	155	155	120	714	155
2008	180	537	150	146	111	717	150
2009	181	512	137	120	97	693	137
2010	179	501	131	106	92	680	131

5.11 Handelsbanken / Commercial banks

2006	7	112	—	28	—	119	—
2007	7	111	—	26	—	118	—
2008	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	52	100	44	39	30	152	44
2007	48	106	50	41	36	154	50
2008	48	95	45	39	31	143	45
2009	49	97	42	34	28	146	42
2010	47	96	40	36	30	143	40

5.14 Andere Banken / Other banking institutions

2006	4	8	—	—	—	12	—
2007	6	28	—	—	—	34	—
2008	9	145	—	24	—	154	—
2009	9	140	—	14	—	149	—
2010	10	133	—	3	—	143	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	120	251	100	84	81	371	100
2007	122	286	105	88	84	408	105
2008	123	297	105	83	80	420	105
2009	123	275	95	72	69	398	95
2010	122	272	91	67	62	394	91

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 339 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 (339, bank category 4.00) are included under branches.

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

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

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

Anzahl / Number

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2006	29	16	1	5	1	45	1
2007	30	15	1	6	1	45	1
2008	31	15	1	6	1	46	1
2009	33	14	1	5	1	47	1
2010	32	14	1	5	1	46	1

8.00 Privatbankiers / Private bankers

2006	14	23	4	12	4	37	4
2007	14	24	3	11	3	38	3
2008	14	27	3	11	3	41	3
2009	14	35	2	13	2	49	2
2010	13	36	4	15	4	49	4

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

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

1981	.	.	.	1 151	.	4 922	.
1982	.	.	.	1 148	.	4 986	.
1983	.	.	.	1 147	.	5 005	.
1984	.	.	.	1 392	83	5 179	159
1985	.	.	.	1 434	88	5 293	167
1986	.	.	.	1 439	102	5 387	181
1987	1 723	3 730	167	1 465	100	5 470	184
1988	1 730	3 801	182	1 459	107	5 541	192
1989	1 723	3 814	194	1 417	115	5 547	204
1990	1 709	3 841	202	1 368	123	5 559	211
1991	1 683	3 810	219	1 311	135	5 501	227
1992	1 647	3 731	241	1 273	155	5 384	247
1993	1 607	3 577	232	1 199	149	5 190	238
1994	1 523	3 517	248	1 204	156	5 048	256
1995	1 454	3 432	264	1 170	170	4 897	275
1996	1 331	3 446	256	1 177	154	4 777	256
1997	1 251	3 308	268	1 164	164	4 559	268
1998	1 061	3 231	233	1 145	135	4 292	233
1999	335	3 705	233	1 118	133	4 040	233
2000	336	3 631	227	1 118	125	3 967	227
2001	327	3 558	228	1 072	122	3 885	228
2002	318	3 508	231	1 100	153	3 826	231
2003	302	3 447	223	1 072	147	3 749	223
2004	300	3 400	238	1 070	166	3 700	238
2005	296	3 453	294	1 101	223	3 749	294
2006	289	3 420	289	1 080	217	3 709	289
2007	287	3 465	313	1 119	234	3 752	313
2008	283	3 411	289	1 101	208	3 694	289
2009	279	3 354	268	1 072	186	3 633	268
2010	276	3 355	279	1 063	197	3 631	279

⁴ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 339 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 (339, bank category 4.00) are included under branches.

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

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

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

Anzahl / Number

Kanton resp. Land Canton or country		1.00–8.00 Alle Banken	1.00 Kantonalbanken	2.00 Grossbanken	3.00 Regionalbanken und Sparkassen	4.00 Raiffeisenbanken
		All banks	Cantonal banks	Big banks	Regional banks and savings banks	Raiffeisen banks
		1	2	3	4	5
Zürich	Zurich	410	102	94	41	11
Bern	Berne	344	88	65	139	26
Luzern	Lucerne	104	26	14	28	23
Uri	Uri	15	10	2	—	3
Schwyz	Schwyz	62	28	10	7	8
Obwalden	Obwalden	13	8	2	1	2
Nidwalden	Nidwalden	15	8	4	1	2
Glarus	Glarus	17	8	2	5	1
Zug	Zug	35	14	6	1	8
Freiburg	Fribourg	91	37	18	10	18
Solothurn	Solothurn	68	2	9	22	27
Basel-Stadt	Basel-Stadt	72	17	17	1	1
Basellandschaft	Baselland	59	24	20	3	10
Schaffhausen	Schaffhausen	29	6	6	11	1
Appenzell AR	Appenzell Ausserrhoden	13	2	6	2	3
Appenzell IR	Appenzell Innerrhoden	6	4	1	—	1
St. Gallen	St Gallen	167	36	26	31	43
Graubünden	Graubünden	120	72	22	—	11
Aargau	Aargau	157	29	20	66	29
Thurgau	Thurgau	64	31	10	—	19
Tessin	Ticino	182	19	40	—	30
Waadt	Vaud	165	70	31	9	20
Wallis	Valais	98	20	33	2	30
Neuenburg	Neuchâtel	44	14	10	2	5
Genf	Geneva	180	22	37	—	6
Jura	Jura	31	12	5	5	7
Total Schweiz	Total for Switzerland	2561	709	510	387	345
Total Ausland	Total abroad	82	1	42	—	—
Total Schweiz und Ausland	Total for Switzerland and abroad	2643	710	552	387	345

Kanton resp. Land Canton or country		5.00 Übrige Banken Other banks	davon / of which			7.00 Filialen aus- ländischer Banken	8.00 Privat- bankiers	1.00-5.00 Total Banken- gruppen
			5.12 Börsen- banken	5.14 Andere Banken	5.20 Ausländisch beherrschte Banken	Branches of foreign banks	Private bankers	Total for categories 1.00-5.00
		6	Stock exchange banks	Other banking institutions	8	9	10	11
			7					12
Zürich	Zurich	132	24	24	84	23	7	380
Bern	Berne	25	6	12	7	—	1	343
Luzern	Lucerne	11	3	5	3	—	2	102
Uri	Uri	—	—	—	—	—	—	15
Schwyz	Schwyz	9	2	2	5	—	—	62
Obwalden	Obwalden	—	—	—	—	—	—	13
Nidwalden	Nidwalden	—	—	—	—	—	—	15
Glarus	Glarus	1	—	—	1	—	—	17
Zug	Zug	6	3	2	1	—	—	35
Freiburg	Fribourg	8	3	2	3	—	—	91
Solothurn	Solothurn	8	—	6	2	—	—	68
Basel-Stadt	Basel-Stadt	30	6	11	13	1	5	66
Basellandschaft	Baselland	2	—	2	—	—	—	59
Schaffhausen	Schaffhausen	4	—	4	—	—	1	28
Appenzell AR	Appenzell Ausserrhodon	—	—	—	—	—	—	13
Appenzell IR	Appenzell Innerrhodon	—	—	—	—	—	—	6
St. Gallen	St Gallen	27	2	8	17	3	1	163
Graubünden	Graubünden	14	1	4	9	—	1	119
Aargau	Aargau	13	1	10	2	—	—	157
Thurgau	Thurgau	4	1	2	1	—	—	64
Tessin	Ticino	88	13	19	56	2	3	177
Waadt	Vaud	30	5	10	15	1	4	160
Wallis	Valais	12	4	6	2	—	1	97
Neuenburg	Neuchâtel	13	2	4	7	—	—	44
Genf	Geneva	96	20	6	70	11	8	161
Jura	Jura	2	1	1	—	—	—	31
Total Schweiz	Total for Switzerland	535	97	140	298	41	34	2486
Total Ausland	Total abroad	39	10	—	29	—	—	82
Total Schweiz und Ausland	Total for Switzerland and abroad	574	107	140	327	41	34	2568

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	112	329	31	441
Bern	Berne	23	409	88	432
Luzern	Lucerne	4	129	29	133
Uri	Uri	1	31	17	32
Schwyz	Schwyz	5	64	7	69
Obwalden	Obwalden	2	15	4	17
Nidwalden	Nidwalden	1	20	6	21
Glarus	Glarus	2	16	1	18
Zug	Zug	3	39	7	42
Freiburg	Fribourg	2	133	44	135
Solothurn	Solothurn	5	106	43	111
Basel-Stadt	Basel-Stadt	14	61	3	75
Basellandschaft	Baselland	1	70	12	71
Schaffhausen	Schaffhausen	4	27	2	31
Appenzell AR	Appenzell Ausserrhoden	2	19	8	21
Appenzell IR	Appenzell Innerrhoden	1	9	4	10
St. Gallen	St Gallen	19	195	47	214
Graubünden	Graubünden	1	175	56	176
Aargau	Aargau	6	223	72	229
Thurgau	Thurgau	1	92	29	93
Tessin	Ticino	25	238	81	263
Waadt	Vaud	11	210	56	221
Wallis	Valais	3	262	167	265
Neuenburg	Neuchâtel	3	57	16	60
Genf	Geneva	68	127	15	195
Jura	Jura	2	65	36	67
Total Schweiz	Total for Switzerland	321	3 121	881	3 442
Total Ausland	Total abroad	.	284	202	284
Total Schweiz und Ausland	Total for Switzerland and abroad	321	3 405	1 083	3 726

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 339 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 (339, 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									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	1	2	3	4	5	6	7	8	9	10
Anzahl Personen / Number of persons										
1.00–8.00 Alle Banken	121 065	118 325	112 915	115 628	119 464	127 921	136 200	135 740	129 807	132 013
1.00 Kantonalbanken	17 677	17 107	16 711	16 486	16 326	16 536	16 754	16 917	17 271	17 404
2.00 Grossbanken	55 991	54 630	51 383	53 072	56 211	62 931	66 924	63 900	58 342	59 392
3.00 Regionalbanken und Sparkassen	4 697	4 642	4 424	4 320	4 141	4 135	3 892	4 021	3 980	4 004
4.00 Raiffeisenbanken	5 466	5 805	6 058	6 304	6 549	6 764	7 208	7 665	7 999	8 068
5.00 Übrige Banken	31 412	30 902	29 459	30 582	31 210	32 413	35 775	37 021	35 936	36 835
5.11 Handelsbanken	4 659	2 973	2 799	2 695	2 542	2 612	2 676	.	.	.
5.12 Börsenbanken	8 260	10 693	9 593	9 814	9 897	10 301	10 564	10 369	10 147	9 919
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	645	606	566	561	245	255	615	3 247	3 319	3 454
5.20 Ausländisch beherrschte Banken	17 848	16 629	16 501	17 511	18 527	19 244	21 920	23 405	22 471	23 463
7.00 Filialen ausländischer Banken	1 320	1 358	1 282	1 234	1 229	1 266	1 334	1 454	1 420	1 468
8.00 Privatbankiers	4 503	3 881	3 596	3 630	3 798	3 877	4 313	4 761	4 859	4 842
1.00–5.00 Total	115 243	113 086	108 036	110 764	114 437	122 779	130 553	129 524	123 528	125 702

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

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

¹ Eigenes und im Nebenamt beschäftigtes Personal, einschliesslich Teilzeitbeschäftigte im permanenten Arbeitsverhältnis sowie Lehrlinge und Praktikanten. Ab dem Jahre 2001 sind die Teilzeitbeschäftigten nach Arbeitspensum gewichtet.
Bank employees and staff working in a secondary capacity, including part-time employees with a permanent contract, apprentices and trainees. As of 2001, each part-time employee is weighted in proportion to his or her working hours.

52 Personalbestand nach Inland und Ausland sowie nach Geschlecht ¹ Number of staff, by location and by gender ¹

Anzahl Personen / Number of persons

Jahres- ende End of year	Inland Switzerland			Ausland Foreign countries			Total		
	Männer Men	Frauen Women	Total	Männer Men	Frauen Women	Total	Männer Men	Frauen Women	Total
	1	2	3	4	5	6	7	8	9

1.00–8.00 Alle Banken / All banks

2006	65 010	39 234	104 245	13 919	9 758	23 677	78 930	48 992	127 921
2007	67 748	41 071	108 820	16 027	11 354	27 381	83 775	52 426	136 200
2008	68 522	41 601	110 122	14 969	10 648	25 617	83 490	52 249	135 740
2009	68 072	39 473	107 546	12 856	9 406	22 262	80 928	48 879	129 807
2010	67 790	40 210	108 000	14 225	9 788	24 013	82 015	49 998	132 013

1.00 Kantonalbanken / Cantonal banks

2006	9 895	6 639	16 534	2	—	2	9 897	6 639	16 536
2007	9 987	6 765	16 752	2	—	2	9 989	6 765	16 754
2008	10 188	6 727	16 915	2	—	2	10 190	6 727	16 917
2009	10 381	6 888	17 269	2	—	2	10 383	6 888	17 271
2010	10 515	6 882	17 397	5	2	7	10 520	6 884	17 404

2.00 Grossbanken / Big banks

2006	28 285	14 201	42 486	12 396	8 049	20 445	40 681	22 250	62 931
2007	29 088	14 584	43 672	14 069	9 183	23 252	43 157	23 767	66 924
2008	28 452	14 077	42 529	12 885	8 486	21 371	41 337	22 563	63 900
2009	27 317	12 694	40 011	10 909	7 422	18 331	38 226	20 116	58 342
2010	26 862	13 009	39 871	12 009	7 512	19 521	38 871	20 521	59 392

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	2 214	1 920	4 135	—	—	—	2 214	1 920	4 135
2007	2 053	1 839	3 892	—	—	—	2 053	1 839	3 892
2008	2 147	1 873	4 021	—	—	—	2 147	1 873	4 021
2009	2 147	1 833	3 980	—	—	—	2 147	1 833	3 980
2010	2 158	1 846	4 004	—	—	—	2 158	1 846	4 004

4.00 Raiffeisenbanken / Raiffeisen banks

2006	3 430	3 334	6 764	—	—	—	3 430	3 334	6 764
2007	3 657	3 552	7 208	—	—	—	3 657	3 552	7 208
2008	3 912	3 753	7 665	—	—	—	3 912	3 753	7 665
2009	4 087	3 912	7 999	—	—	—	4 087	3 912	7 999
2010	4 119	3 949	8 068	—	—	—	4 119	3 949	8 068

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)

2006	17 783	11 419	29 202	1 505	1 706	3 211	19 288	13 125	32 413
2007	19 248	12 424	31 671	1 939	2 165	4 104	21 186	14 589	35 775
2008	19 692	13 097	32 789	2 075	2 157	4 232	21 767	15 254	37 021
2009	19 919	12 095	32 014	1 940	1 982	3 922	21 859	14 077	35 936
2010	19 896	12 460	32 356	2 207	2 272	4 479	22 102	14 732	36 835

5.11 Handelsbanken / Commercial banks

2006	1 367	1 246	2 612	—	—	—	1 367	1 246	2 612
2007	1 430	1 246	2 676	—	—	—	1 430	1 246	2 676
2008	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	6 358	3 387	9 746	288	267	555	6 647	3 654	10 301
2007	6 389	3 298	9 688	458	419	876	6 847	3 717	10 564
2008	6 179	3 239	9 418	549	402	951	6 728	3 641	10 369
2009	6 038	3 137	9 175	555	416	971	6 593	3 553	10 147
2010	6 045	3 083	9 128	380	410	790	6 425	3 493	9 919

5.14 Andere Banken / Other banking institutions

2006	136	120	255	—	—	—	136	120	255
2007	356	259	615	—	—	—	356	259	615
2008	1 741	1 506	3 247	—	—	—	1 741	1 506	3 247
2009	1 824	1 494	3 319	—	—	—	1 824	1 494	3 319
2010	1 907	1 546	3 454	—	—	—	1 907	1 546	3 454

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	9 922	6 667	16 589	1 217	1 438	2 655	11 139	8 105	19 244
2007	11 073	7 620	18 693	1 481	1 747	3 228	12 554	9 367	21 920
2008	11 773	8 351	20 124	1 525	1 755	3 281	13 298	10 107	23 405
2009	12 057	7 463	19 520	1 385	1 566	2 951	13 441	9 030	22 471
2010	11 943	7 831	19 774	1 827	1 862	3 689	13 770	9 693	23 463

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

2006	780	483	1 264	1	1	2	781	484	1 266
2007	826	506	1 332	1	1	2	827	507	1 334
2008	923	529	1 452	1	1	2	924	530	1 454
2009	894	525	1 418	1	1	2	895	526	1 420
2010	929	537	1 466	1	1	2	930	538	1 468

8.00 Privatbankiers / Private bankers

2006	2 623	1 236	3 860	15	2	17	2 638	1 238	3 877
2007	2 890	1 402	4 292	16	5	21	2 906	1 407	4 313
2008	3 207	1 545	4 751	6	4	10	3 213	1 549	4 761
2009	3 328	1 526	4 854	4	1	5	3 332	1 527	4 859
2010	3 311	1 527	4 838	3	1	4	3 314	1 528	4 842

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

2006	61 607	37 514	99 121	13 903	9 755	23 658	75 510	47 269	122 779
2007	64 032	39 163	103 196	16 010	11 348	27 358	80 042	50 511	130 553
2008	64 391	39 528	103 919	14 962	10 643	25 605	79 353	50 171	129 524
2009	63 851	37 422	101 273	12 851	9 404	22 255	76 701	46 826	123 528
2010	63 549	38 146	101 695	14 221	9 786	24 007	77 770	47 932	125 702

² Eigenes und im Nebenamt beschäftigtes Personal, einschliesslich Teilzeitbeschäftigte im permanenten Arbeitsverhältnis sowie Lehrlinge und Praktikanten. Ab dem Jahre 2001 sind die Teilzeitbeschäftigten nach Arbeitspensum gewichtet.
Bank employees and staff working in a secondary capacity, including part-time employees with a permanent contract, apprentices and trainees.
As of 2001, each part-time employee is weighted in proportion to his or her working hours.

53 Durchschnittliche Verzinsung – Aktivpositionen Average rate of interest, individual asset items

In Prozent / In percent

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

1.00 Kantonalbanken / Cantonal banks

2006	.	.	3.05
2007	2.27	3.77	3.30
2008	1.00	3.46	3.35
2009	0.30	2.91	2.81
2010	0.50	2.52	2.61

2.00 Grossbanken / Big banks

2006	.	.	3.03
2007	2.29	3.50	3.37
2008	2.23	2.48	3.28
2009	0.77	1.57	2.79
2010	0.38	1.78	2.56

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	.	.	3.05
2007	2.31	3.82	3.33
2008	1.37	3.57	3.38
2009	0.56	3.09	2.83
2010	0.49	2.93	2.62

4.00 Raiffeisenbanken / Raiffeisen banks

2006	.	.	3.05
2007	2.14	3.03	3.33
2008	1.85	3.22	3.44
2009	0.14	2.86	2.87
2010	0.13	2.51	2.69

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

5.00 Übrige Banken / Other banks

2006	.	.	2.91
2007	2.40	6.02	3.21
2008	1.20	5.37	3.18
2009	0.66	4.97	2.56
2010	0.45	4.69	2.36

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

2006	.	.	3.04
2007	2.31	4.00	3.32
2008	1.36	3.29	3.33
2009	0.55	2.65	2.80
2010	0.42	2.70	2.58

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

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

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

In Prozent / In percent

Jahres- ende	Auf Schweizer Franken lautende Verpflichtungen gegenüber inländischen Banken	Auf Schweizer Franken lautende inländische Verpflichtungen in Spar- und Anlageform ¹	Auf Schweizer Franken lautende übrige Verpflich- tungen gegenüber inländischen Kunden	Verpflichtungen aus Kassenobligationen	Verpflichtungen aus auf Franken lautenden Obligationen-, Options- und Wandelanleihen ²
End of year	Liabilities towards domestic banks, in CHF	Domestic liabilities in the form of savings and deposits, in CHF ¹	Sundry liabilities towards domestic customers, in CHF	Liabilities arising out of medium-term bank-issued notes	Liabilities arising out of bonds, warrant issues and convertible bonds, in CHF ²
	1	2	3	4	5

1.00 Kantonalbanken / Cantonal banks

2006	.	0.73	.	2.04	2.99
2007	1.78	1.06	1.59	2.36	3.12
2008	1.36	1.13	1.06	2.58	2.83
2009	0.77	0.69	0.58	2.43	2.89
2010	0.76	0.62	0.56	2.08	2.42

2.00 Grossbanken / Big banks

2006	.	0.69	.	1.82	2.76
2007	2.18	0.84	1.61	2.24	3.13
2008	0.73	1.24	1.00	2.56	3.56
2009	0.19	0.89	0.27	2.14	3.29
2010	0.32	0.59	0.23	1.72	2.06

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	.	0.90	.	2.27	3.28
2007	2.69	1.17	1.57	2.49	3.08
2008	1.74	1.25	1.39	2.68	3.07
2009	0.59	0.84	0.55	2.56	2.83
2010	0.47	0.76	0.48	2.24	2.46

4.00 Raiffeisenbanken / Raiffeisen banks

2006	.	0.75	.	2.33	3.39
2007	2.31	1.26	1.21	2.60	3.30
2008	0.66	1.10	1.00	2.78	3.31
2009	0.20	0.77	0.48	2.59	3.46
2010	0.33	0.73	0.46	2.21	2.86

Jahres- ende	Auf Schweizer Franken lautende Verpflichtungen gegenüber inländischen Banken	Auf Schweizer Franken lautende inländische Verpflichtungen in Spar- und Anlageform ¹	Auf Schweizer Franken lautende übrige Verpflich- tungen gegenüber inländischen Kunden	Verpflichtungen aus Kassenobligationen	Verpflichtungen aus auf Franken lautenden Obligationen-, Options- und Wandelanleihen ²
End of year	Liabilities towards domestic banks, in CHF	Domestic liabilities in the form of savings and deposits, in CHF ¹	Sundry liabilities towards domestic customers, in CHF	Liabilities arising out of medium-term bank-issued notes	Liabilities arising out of bonds, warrant issues and convertible bonds, in CHF ²
	1	2	3	4	5

5.00 Übrige Banken / Other banks

2006	-	0.83	.	2.18	3.54
2007	2.35	1.29	1.70	2.50	3.09
2008	1.35	1.27	0.85	2.67	2.98
2009	0.75	1.02	0.39	2.57	2.93
2010	0.75	1.00	0.57	2.27	2.62

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

2006	-	0.75	.	2.18	2.81
2007	2.20	1.06	1.59	2.47	3.13
2008	1.01	1.18	1.02	2.68	2.98
2009	0.50	0.80	0.42	2.49	2.98
2010	0.57	0.68	0.42	2.12	2.38

¹ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen.
Before 2002, domestic and foreign liabilities denominated in all currencies.

² Vor 2007 auf alle Währungen lautende Obligationen-Anleihen.
Before 2007, bonds denominated in all currencies.

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

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

In Millionen Franken / In CHF millions

Jahres- ende End of year	Unter 2% Less than 2%	2–2 ¹ / ₄ %	2 ¹ / ₄ –2 ¹ / ₂ %	2 ¹ / ₂ –2 ³ / ₄ %	2 ³ / ₄ –3%	3–3 ¹ / ₄ %	3 ¹ / ₄ –3 ¹ / ₂ %	3 ¹ / ₂ –3 ³ / ₄ %	3 ³ / ₄ –4% ³	4–4 ¹ / ₄ %
	1	2	3	4	5	6	7	8	9	10
1982	.	.	.	.	.	.	.	.	.	351
1983	.	.	.	.	.	.	.	.	.	1 495
1984	.	.	.	.	.	.	.	.	.	1 524
1985	.	.	.	.	.	.	.	.	.	1 587
1986	.	.	.	.	.	.	.	.	.	1 666
1987	.	.	.	.	.	.	.	.	.	2 460
1988	.	.	.	.	.	.	.	.	.	4 682
1989	.	.	.	.	.	.	.	.	.	454
1990	.	.	.	.	.	.	.	.	.	254
1991	.	.	.	.	.	.	.	.	.	446
1992	.	.	.	.	.	.	.	.	.	503
1993	.	.	.	.	.	.	.	.	.	1 433
1994	.	.	.	.	.	.	.	.	.	4 523
1995	.	.	.	.	.	.	.	.	.	14 012
1996	.	.	.	.	.	.	.	.	.	37 392
1997	4 646	902	1 148	2 343	4 630	5 292	7 264	7 336	10 967	38 659
1998	5 492	1 139	2 206	4 705	4 823	10 256	9 227	21 104	46 285	145 418
1999	7 036	1 286	3 359	4 287	10 528	13 106	21 568	60 621	151 934	69 828
2000	8 142	194	418	1 251	2 921	7 700	13 383	31 409	39 793	44 218
2001	5 626	231	518	2 732	4 532	7 234	15 834	33 982	48 417	71 605
2002	15 829	6 238	7 254	9 034	15 239	24 011	27 101	60 382	163 613	69 889
2003	33 708	12 041	17 897	31 669	59 112	91 177	83 999	51 278	56 974	42 825
2004	35 069	19 995	30 026	60 945	79 982	104 897	90 831	47 162	35 900	27 831
2005	39 786	25 003	35 729	77 858	114 442	137 495	64 680	43 236	26 726	19 675
2006	7 189	12 605	27 087	66 652	123 002	174 370	96 926	63 968	33 404	17 700
2007	5 369	4 434	17 243	39 405	85 520	126 046	183 812	93 007	57 658	28 973
2008	35 386	7 584	13 511	36 846	60 513	83 576	128 541	189 591	72 599	32 916
2009	136 705	28 035	43 859	87 629	106 210	65 339	74 981	87 812	58 362	21 903
2010	198 420	48 396	60 742	91 083	91 613	51 200	60 172	74 852	51 269	18 987

Jahres- ende End of year	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ %	4 ³ / ₄ -5%	5-5 ¹ / ₄ %	5 ¹ / ₄ -5 ¹ / ₂ %	5 ¹ / ₂ -5 ³ / ₄ %	5 ³ / ₄ -6%	6-6 ¹ / ₄ %	6 ¹ / ₄ -6 ¹ / ₂ % ⁴	6 ¹ / ₂ -6 ³ / ₄ %	6 ³ / ₄ -7%
	11	12	13	14	15	16	17	18	19	20	21
1982	63	1 195	122	835	358	3 258	5 964	93 704	17 237	8 635	.
1983	160	1 105	161	859	5 816	109 520	14 771	6 953	1 202	875	.
1984	124	1 303	197	1 119	9 769	117 995	14 104	7 790	879	644	.
1985	112	1 460	241	1 329	12 074	129 694	14 423	7 643	826	595	.
1986	372	1 471	376	6 146	43 932	115 143	11 634	4 702	511	419	.
1987	1 784	512	2 539	30 019	147 094	15 018	5 786	756	262	175	14
1988	236	1 583	20 866	153 558	39 439	7 248	901	362	101	18	3
1989	307	3 214	15 255	33 083	8 143	13 932	39 288	113 219	12 705	13 309	1 958
1990	124	503	12 018	16 630	5 911	7 752	2 972	3 986	18 334	63 523	24 190
1991	43	237	4 471	8 565	3 853	5 290	2 084	4 743	1 463	4 090	46 313
1992	22	127	1 198	3 247	1 028	2 301	1 170	4 620	893	3 540	14 473
1993	108	3 601	1 188	9 316	4 601	14 532	24 653	177 464	34 221	12 452	5 315
1994	751	5 428	12 069	22 471	19 801	188 783	36 848	13 692	4 302	2 611	1 342
1995	6 864	9 183	21 459	43 252	97 507	100 823	23 443	9 658	3 289	1 299	594
1996	15 882	40 068	98 764	155 355	47 992	27 675	14 814	10 854	2 697	1 843	564
1997	130 438	68 850	61 385	60 929	28 733	18 028	10 699	5 286	1 857	1 292	383
1998	53 985	44 863	47 847	43 681	18 706	11 727	5 218	3 628	1 350	864	284
1999	37 635	32 684	28 893	26 695	11 845	7 293	2 819	2 794	900	724	230
2000	94 608	134 676	49 556	32 693	17 602	11 572	4 872	4 146	1 794	1 464	431
2001	169 802	61 970	37 823	26 777	15 989	7 657	3 154	2 297	1 482	982	527
2002	47 108	35 873	25 077	14 088	7 971	4 497	2 062	1 436	862	583	229
2003	29 657	21 863	11 516	8 433	4 450	2 491	999	756	450	262	252
2004	21 471	14 660	6 986	5 320	2 227	1 364	618	481	230	210	85
2005	13 402	10 953	3 714	2 289	946	695	323	255	120	202	57
2006	7 974	5 480	2 385	1 608	640	416	230	174	95	137	34
2007	10 657	4 770	2 550	1 947	613	381	264	194	257	117	239
2008	14 237	6 817	2 673	1 520	698	405	207	104	60	113	35
2009	6 839	2 651	1 246	728	277	184	105	76	24	56	17
2010	5 925	1 991	863	540	177	107	53	49	9	33	5

- ¹ Nicht vergleichbar mit dem Referenzzinssatz bei Mietverhältnissen. Für den Referenzzinssatz bei Mietverhältnissen sind nur Banken in der Schweiz meldepflichtig, deren auf Schweizer Franken lautende inländische Hypothekarforderungen den Gesamtbetrag von 300 Mio. Schweizer Franken übersteigen.
Not comparable with the reference interest rate for tenancies. For the reference rate for tenancies, only banks in Switzerland whose domestic mortgage claims in Swiss francs exceed a total amount of CHF 300 million are required to report data.
- ² Vor 2002 auf alle Währungen lautende Hypothekarforderungen.
Before 2002, mortgage claims in all currencies.
- ³ Bis 1996 4% und weniger.
Until 1996, 4% or less.
- ⁴ Bis 1986 6¹/₂% und mehr.
Until 1986, 6¹/₂% or more.

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

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

In Millionen Franken / In CHF millions

Jahres- ende End of year	7–7¼% ⁷	7¼–7½%	7½–7¾%	7¾–8%	8–8¼%	8¼–8½%	8½–8¾%	8¾–9%	9–10%	10% und mehr 10% or more	Total
	22	23	24	25	26	27	28	29	30	31	32
1982	.	.	.	.	.	.	.	.	.	.	131 722
1983	.	.	.	.	.	.	.	.	.	.	142 917
1984	.	.	.	.	.	.	.	.	.	.	155 448
1985	.	.	.	.	.	.	.	.	.	.	169 984
1986	.	.	.	.	.	.	.	.	.	.	186 372
1987	21	.	.	.	.	.	.	.	.	.	206 441
1988	16	.	.	.	.	.	.	.	.	.	229 013
1989	2 568	.	.	.	.	.	.	.	.	.	257 435
1990	73 516	18 578	14 131	5 653	5 511	1 494	2 278	632	587	92	278 672
1991	119 070	27 520	27 451	12 871	16 493	3 821	3 084	656	594	24	293 181
1992	133 758	36 771	49 725	21 520	19 395	5 156	3 168	749	538	28	303 930
1993	8 445	5 094	4 414	2 092	680	132	197	10	29	14	309 992
1994	4 122	2 730	2 642	1 052	365	56	101	6	17	37	323 747
1995	1 391	1 349	1 263	417	137	34	39	2	54	15	336 082
1996	1 103	826	754	256	98	26	62	8	101	21	457 154
1997	580	336	194	86	55	78	32	7	98	37	472 567
1998	393	213	451	84	72	73	29	8	98	45	484 276
1999	337	249	603	93	118	13	66	3	74	69	497 690
2000	801	301	355	240	161	64	147	10	70	62	505 053
2001	517	228	236	185	211	75	89	18	167	10	520 908
2002	362	142	219	134	111	67	61	34	185	12	539 701
2003	157	124	67	70	42	27	28	12	179	4	562 521
2004	112	79	37	41	28	16	13	8	147	3	586 775
2005	70	29	81	15	47	4	8	4	77	6	617 928
2006	56	13	33	6	15	2	4	3	12	38	642 259
2007	89	38	33	11	18	4	6	2	35	48	663 738
2008	26	19	21	2	12	3	5	0	24	7	688 049
2009	22	9	12	0	10	2	3	—	6	11	723 113
2010	15	2	6	0	9	1	5	0	22	33	756 580

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

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

⁶ Vor 2002 auf alle Währungen lautende Hypothekarforderungen.

Before 2002, mortgage claims in all currencies.

⁷ Bis 1989 7% und mehr.
Until 1989, 7% or more.

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform – auf CHF lautend, nach dem Zinssatz ¹

Liabilities towards domestic customers in the form of savings and deposits, in CHF, by rate of interest ¹

In Millionen Franken / In CHF millions

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

1.00 Kantonalbanken / Cantonal banks

2006	.	.	.	83 499	7 538	8 876	3 983	1 044	247
2007	26 862	5 880	22 861	9 724	7 030	7 035	7 268	8 162	3 167
2008	28 842	12 818	4 291	34 329	4 040	10 148	5 799	6 821	5 705
2009	61 517	40 043	7 911	3 353	6 379	4 659	8 977	4 043	1 412
2010	89 740	24 626	1 825	6 481	5 413	4 122	11 249	4 484	55

2.00 Grossbanken / Big banks

2006	.	.	.	81 945	10 225	9 804	38	0	0
2007	33 487	27 381	739	5 595	4 884	309	8 101	11 566	157
2008	23 972	386	155	12 115	3 225	24 027	10 940	2 679	7 227
2009	32 086	13 244	4 471	30 505	1 673	584	6 297	2	7 548
2010	75 859	4 356	1 484	6 012	5 938	3 296	5 379	2 814	2

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	.	.	.	25 375	3 952	5 314	1 155	458	57
2007	7 331	2 983	6 586	4 037	1 449	4 665	2 414	3 086	513
2008	6 461	5 502	3 523	5 544	2 496	2 771	1 626	1 955	3 148
2009	14 646	10 945	3 883	1 711	2 084	1 523	2 442	3 052	75
2010	19 306	11 580	1 987	1 390	1 463	2 062	1 697	3 414	35

4.00 Raiffeisenbanken / Raiffeisen banks

2006	.	.	.	47 374	3 864	3 876	5 075	397	19
2007	10 116	3 321	6 783	9 771	16 602	2 543	986	973	2 659
2008	15 940	6 875	12 006	10 693	4 911	3 543	928	517	3 362
2009	29 486	18 422	14 049	1 373	1 765	4 098	497	7 466	51
2010	35 733	22 599	9 855	1 046	1 464	4 351	451	8 287	41

¹ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen.
Before 2002, domestic and foreign liabilities in all currencies.

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

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform – auf CHF lautend, nach dem Zinssatz³
 Liabilities towards domestic customers in the form of savings and deposits, in CHF, by rate of interest³

In Millionen Franken / In CHF millions

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

1.00 Kantonalbanken / Cantonal banks

2006	180	1	217	—	—	—	—	—	—
2007	593	92	138	162	—	—	—	—	—
2008	3 598	891	159	7	225	—	—	—	—
2009	155	60	21	4	—	—	—	—	—
2010	318	6	20	4	—	—	—	—	—

2.00 Grossbanken / Big banks

2006	25	23	0	0	—	0	—	—	—
2007	24	0	1	0	0	—	0	0	—
2008	10	0	2	19	1	0	—	0	—
2009	2	21	0	3	0	0	—	—	—
2010	23	—	—	0	0	—	—	—	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	1 204	44	364	23	177	55	12	0	8
2007	1 023	35	107	316	104	36	8	8	0
2008	956	1 317	122	277	111	38	3	7	7
2009	10	65	350	6	71	34	10	—	—
2010	6	61	353	5	59	31	11	—	—

4.00 Raiffeisenbanken / Raiffeisen banks

2006	81	160	35	3	1	0	0	—	—
2007	5 436	42	144	20	1	0	0	—	—
2008	6 815	10	48	76	15	0	—	—	—
2009	95	20	0	0	1	0	—	0	—
2010	66	15	0	0	0	0	—	—	—

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

1.00 Kantonalbanken / Cantonal banks

2006	—	—	—	—	—	—	—	—	105 585
2007	—	—	—	—	—	—	—	—	98 972
2008	—	—	—	—	—	—	—	—	117 674
2009	—	—	—	—	—	—	—	—	138 534
2010	—	—	—	—	—	—	—	—	148 343

2.00 Grossbanken / Big banks

2006	—	—	—	—	—	—	—	—	102 061
2007	—	—	—	—	—	—	—	—	92 244
2008	—	—	—	—	—	—	—	—	84 758
2009	—	—	—	—	—	—	—	—	96 436
2010	—	—	—	—	—	—	—	—	105 163

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	2	2	—	—	—	—	—	—	38 200
2007	—	2	—	—	—	—	—	—	34 703
2008	—	3	—	—	—	—	—	—	35 868
2009	—	—	—	—	—	—	0	—	40 908
2010	—	—	—	—	—	—	—	—	43 461

4.00 Raiffeisenbanken / Raiffeisen banks

2006	—	—	—	—	—	—	—	—	60 885
2007	—	—	—	—	—	—	—	—	59 396
2008	—	—	—	—	—	—	—	—	65 740
2009	—	—	—	—	—	—	0	—	77 324
2010	—	—	—	—	—	—	—	—	83 909

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

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

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

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	.	.	.	18 670	1 688	2 634	2 183	61	287
2007	4 199	514	1 411	7 011	5 076	607	2 747	2 324	1 283
2008	5 162	2 070	915	6 607	2 079	4 520	243	2 695	2 643
2009	5 716	10 965	6 494	884	952	713	3 342	2 832	856
2010	9 696	5 855	9 102	218	1 239	1 111	3 736	3 039	450

5.11 Handelsbanken / Commercial banks

2006	.	.	.	16 356	824	1 903	2 171	1	0
2007	3 405	317	456	6 873	4 482	53	2 122	1 984	450
2008	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	.	.	.	1 150	340	83	1	5	—
2007	76	0	245	2	33	0	245	68	381
2008	46	27	197	102	15	273	1	328	—
2009	444	471	45	345	—	207	—	0	—
2010	448	535	373	19	358	—	5	0	1

5.14 Andere Banken / Other banking institutions

2006	.	.	.	158	451	585	—	—	267
2007	37	40	2	0	400	473	254	22	430
2008	3 958	1 356	440	6 189	1 815	4 200	138	2 050	2 625
2009	3 354	9 472	6 120	348	813	415	3 247	2 435	842
2010	6 905	4 503	8 264	60	582	935	3 651	2 699	430

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	.	.	.	1 006	73	64	10	55	20
2007	682	157	709	136	162	81	125	251	22
2008	1 158	686	279	316	249	47	104	317	18
2009	1 918	1 022	329	191	139	91	95	397	14
2010	2 343	818	465	139	298	177	80	341	19

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	323	58	4	—	0	1	—	—	—
2007	20	24	65	17	11	5	—	0	15
2008	5	404	31	67	7	4	—	—	—
2009	997	—	13	0	5	4	—	—	—
2010	1536	—	11	0	5	4	—	—	—

5.11 Handelsbanken / Commercial banks

2006	—	58	—	—	—	—	—	—	—
2007	1	0	53	—	—	—	—	—	—
2008	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	322	—	3	—	0	1	—	—	—
2007	—	—	6	—	—	—	—	0	15
2008	0	—	4	—	—	—	—	—	—
2009	1	—	—	—	—	—	—	—	—
2010	—	—	—	—	—	—	—	—	—

5.14 Andere Banken / Other banking institutions

2006	—	—	—	—	—	—	—	—	—
2007	—	—	—	—	—	—	—	—	—
2008	4	403	—	55	—	—	—	—	—
2009	969	—	—	—	—	—	—	—	—
2010	1503	—	—	—	—	—	—	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	0	0	1	—	—	—	—	—	—
2007	19	24	7	17	11	5	—	—	—
2008	1	0	27	12	7	4	—	—	—
2009	27	—	13	0	5	4	—	—	—
2010	34	—	11	0	5	4	—	—	—

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

⁵ Bis 2006 unter 1¼%.
Until 2006, less than 1¼%.

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

In Millionen Franken / In CHF millions

Jahres- ende End of year	4 ³ / ₄ –5%	5–5 ¹ / ₄ %	5 ¹ / ₄ –5 ¹ / ₂ %	5 ¹ / ₂ –5 ³ / ₄ %	5 ³ / ₄ –6%	6–7%	7–8%	8% und mehr 8% or more	Total
	19	20	21	22	23	24	25	26	27

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	—	—	—	23	—	—	—	—	25 932
2007	—	—	23	—	—	—	—	—	25 352
2008	—	5	14	—	—	—	—	—	27 469
2009	—	—	16	—	—	—	—	0	33 789
2010	—	—	—	19	—	15	—	—	36 036

5.11 Handelsbanken / Commercial banks

2006	—	—	—	—	—	—	—	—	21 314
2007	—	—	—	—	—	—	—	—	20 193
2008	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	—	—	—	—	—	—	—	—	1 905
2007	—	—	—	—	—	—	—	—	1 069
2008	—	5	—	—	—	—	—	—	997
2009	—	—	—	—	—	—	—	—	1 513
2010	—	—	—	—	—	—	—	—	1 739

5.14 Andere Banken / Other banking institutions

2006	—	—	—	—	—	—	—	—	1 461
2007	—	—	—	—	—	—	—	—	1 659
2008	—	—	—	—	—	—	—	—	23 233
2009	—	—	—	—	—	—	—	0	28 015
2010	—	—	—	—	—	—	—	—	29 530

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	—	—	—	23	—	—	—	—	1 253
2007	—	—	23	—	—	—	—	—	2 430
2008	—	—	14	—	—	—	—	—	3 239
2009	—	—	16	—	—	—	—	—	4 261
2010	—	—	—	19	—	15	—	—	4 767

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

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

1981	.	.	.	.	.	.	.	715	1
1982	.	.	.	.	.	.	.	701	8
1983	.	.	.	.	.	.	.	828	—
1984	.	.	.	.	.	.	.	367	—
1985	.	.	.	.	.	.	.	222	—
1986	.	.	.	.	.	.	.	252	—
1987	.	.	.	.	.	.	.	833	159
1988	.	.	.	.	.	.	.	11 071	395
1989	.	.	.	.	.	.	.	3 762	90
1990	.	.	.	.	.	.	.	2 397	152
1991	.	.	.	.	.	.	.	2 506	34
1992	.	.	.	.	.	.	.	2 553	4 245
1993	.	.	.	.	.	.	.	15 483	794
1994	.	.	.	.	.	.	.	19 274	1 329
1995	.	.	.	.	.	.	.	46 213	16 109
1996	.	.	.	.	.	.	.	99 241	83 494
1997	.	.	.	46 982	13 298	56 999	54 549	68 212	20 506
1998	.	.	.	72 551	41 808	84 236	30 281	29 404	10 641
1999	.	.	.	143 854	48 549	21 939	34 427	18 655	4 423
2000	.	.	.	56 628	24 196	51 153	30 757	28 339	24 083
2001	.	.	.	68 091	75 924	34 110	34 194	17 766	16 965
2002	.	.	.	165 371	35 726	30 441	18 165	25 936	17 469
2003	.	.	.	264 842	18 938	27 365	14 139	3 151	1 344
2004	.	.	.	267 440	21 535	36 248	5 753	2 787	1 461
2005	.	.	.	280 882	30 854	26 793	3 429	1 049	472
2006	.	.	.	256 863	27 266	30 505	12 435	1 960	610
2007	81 994	40 078	38 381	36 139	35 041	15 158	21 514	26 110	7 779
2008	80 377	27 652	20 890	69 287	16 751	45 010	19 537	14 667	22 085
2009	143 451	93 619	36 808	37 827	12 853	11 577	21 555	17 395	9 943
2010	230 334	69 016	24 253	15 147	15 516	14 941	22 512	22 039	582

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

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

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

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

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

In Millionen Franken / In CHF millions

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

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

1981	19	54	660	427	44 145	8 856	26 862	1 290	2 673
1982	421	7	71	70	1 055	204	50 033	7 210	36 121
1983	109	64	73	256	53 350	15 829	30 417	3 443	2 278
1984	25	69	158	229	53 383	14 943	34 356	3 576	2 820
1985	21	76	132	232	52 802	7 658	45 412	3 755	3 344
1986	19	78	80	3 111	51 605	12 170	46 092	2 515	4 495
1987	10 212	603	1 185	62 939	16 260	72 561	8 906	3 257	2 359
1988	10 205	7 281	61 380	67 706	20 698	5 499	2 762	1 072	6 696
1989	11 665	3 523	3 469	7 335	8 859	9 516	54 083	48 805	11 970
1990	12 395	3 038	933	950	1 899	1 860	3 933	810	11 698
1991	12 065	2 864	934	999	1 312	1 820	5 100	434	4 212
1992	8 192	2 874	988	926	2 038	939	4 891	532	4 048
1993	6 268	3 343	10 808	3 404	24 991	18 897	51 055	38 114	36 675
1994	8 417	4 509	12 676	44 213	69 561	34 611	23 014	3 095	2 489
1995	15 949	56 164	55 767	41 969	2 503	3 501	9 011	3 029	20 266
1996	32 995	28 920	11 892	4 473	15 818	8 544	8 184	3 937	393
1997	11 366	6 762	18 874	10 157	2 947	278	2 658	578	98
1998	7 015	18 125	11 449	2 064	419	103	2 770	101	52
1999	20 954	7 265	7 978	563	242	1 284	883	91	26
2000	21 491	13 325	25 508	7 530	1 871	399	1 538	394	1 249
2001	14 678	22 115	7 200	1 136	252	336	1 829	671	21
2002	5 162	1 292	1 377	1 103	334	1 106	230	21	2
2003	825	950	179	565	397	71	25	29	0
2004	594	884	93	226	342	60	14	25	1
2005	1 643	583	308	7	714	62	5	0	6
2006	1 813	287	620	26	178	57	12	0	8
2007	7 097	192	456	514	116	41	8	8	16
2008	11 384	2 623	363	446	359	43	3	7	7
2009	1 258	165	384	13	77	39	10	0	—
2010	1 950	82	385	9	64	35	11	—	—

Jahres- ende End of year	4 ³ / ₄ -5%	5-5 ¹ / ₄ % ¹³	5 ¹ / ₄ -5 ¹ / ₂ %	5 ¹ / ₂ -5 ³ / ₄ %	5 ³ / ₄ -6%	6-7%	7-8%	8% und mehr 8% or more	Total
	19	20	21	22	23	24	25	26	27

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

1981	.	.	.	.	.	.	.	.	85 702
1982	.	.	.	.	.	.	.	.	95 901
1983	.	.	.	.	.	.	.	.	106 647
1984	.	.	.	.	.	.	.	.	109 926
1985	.	.	.	.	.	.	.	.	113 654
1986	.	.	.	.	.	.	.	.	120 417
1987	732	4 308	.	.	.	.	.	.	184 314
1988	1 004	1 875	.	.	.	.	.	.	197 646
1989	6 621	10 892	.	.	.	.	.	.	180 590
1990	12 599	33 734	28 113	31 442	7 190	11 069	8 284	123	172 618
1991	1 387	21 799	39 214	40 140	20 410	14 956	12 238	88	182 512
1992	1 276	28 292	33 969	40 047	18 571	28 509	13 190	136	196 217
1993	11 391	7 379	4 289	2 491	1 452	635	135	26	237 629
1994	1 257	19 448	3 732	947	1 194	169	31	0	249 966
1995	5 860	519	1 442	120	13	41	11	3	278 489
1996	233	210	20	8	0	9	2	0	298 373
1997	46	984	12	6	0	7	5	107	315 432
1998	19	24	1	6	0	8	3	88	311 169
1999	7	16	5	15	5	35	0	41	311 259
2000	22	21	9	13	4	44	0	27	288 618
2001	1	4	1	9	0	4	2	39	295 356
2002	0	2	0	14	—	4	—	—	303 754
2003	2	2	—	16	—	1	—	—	332 841
2004	—	14	—	17	—	1	—	0	337 494
2005	—	17	—	20	—	1	—	0	346 846
2006	2	2	—	23	—	—	—	—	332 664
2007	—	2	23	—	—	—	—	—	310 668
2008	—	8	14	—	—	—	—	—	331 509
2009	—	—	16	—	—	—	0	0	386 990
2010	—	—	—	19	—	15	—	—	416 911

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

¹¹ Vor 1987 nur in Sparform.
Before 1987, only in the form of savings.

¹² Bis 1986 4¹/₂% und mehr.
Until 1986, 4¹/₂% or more.

¹³ Bis 1989 5% und mehr.
Until 1989, 5% or more.

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

In Millionen Franken / In CHF millions

Jahres- ende	Unter 1½%	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%	3¾–4%
End of year	Less than 1½%										
	1	2	3	4	5	6	7	8	9	10	11

1.00 Kantonalbanken / Cantonal banks

2006	1 290	1 513	1 040	2 626	1 351	717	288	354	201	131	79
2007	699	982	1 049	2 344	2 329	1 701	1 422	751	211	77	47
2008	224	720	594	1 842	2 883	3 451	2 843	1 951	650	166	22
2009	1 731	731	403	1 113	1 654	2 855	2 073	1 787	608	128	3
2010	3 023	550	357	586	703	1 362	1 049	966	426	113	1

2.00 Grossbanken / Big banks

2006	710	440	437	768	253	86	57	100	46	21	7
2007	363	309	499	957	774	663	450	94	23	13	4
2008	59	143	124	575	1 104	648	928	545	111	9	1
2009	1 033	627	133	566	618	354	582	443	94	8	1
2010	1 995	738	304	680	313	269	182	155	66	7	0

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	284	553	571	1 916	973	854	233	345	142	128	56
2007	135	305	649	1 511	1 259	1 082	750	677	198	87	42
2008	60	133	337	1 000	1 193	1 602	1 484	1 599	382	88	23
2009	756	274	204	671	652	1 246	1 244	1 555	392	68	12
2010	1 619	429	327	646	323	614	651	1 043	351	53	6

4.00 Raiffeisenbanken / Raiffeisen banks

2006	279	846	1 181	3 306	2 295	1 858	748	1 028	275	232	104
2007	51	473	750	2 661	2 635	2 861	1 644	2 195	554	219	78
2008	140	179	338	1 573	2 272	3 654	3 520	4 758	1 337	348	78
2009	2 098	626	286	1 068	1 127	2 646	2 816	4 176	1 260	301	43
2010	4 298	1 188	395	899	493	1 091	1 364	2 689	966	243	34

Jahres- ende End of year	4-4 ¹ / ₄ %	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ %	4 ³ / ₄ -5%	5-5 ¹ / ₄ %	5 ¹ / ₄ -5 ¹ / ₂ %	5 ¹ / ₂ -5 ³ / ₄ %	5 ³ / ₄ -6%	6-7%	7-8%	8% und mehr 8% or more	Total
	12	13	14	15	16	17	18	19	20	21	22	23

1.00 Kantonalbanken / Cantonal banks

2006	131	119	17	1	—	—	—	—	—	—	—	9 855
2007	84	67	16	1	—	—	—	—	—	—	—	11 781
2008	19	4	1	—	—	—	—	—	—	—	—	15 369
2009	2	0	—	—	—	—	—	—	—	—	—	13 088
2010	0	0	—	—	—	—	—	—	—	—	—	9 136

2.00 Grossbanken / Big banks

2006	24	0	—	—	—	—	—	—	—	—	—	2 948
2007	20	—	—	—	—	—	—	—	—	—	—	4 169
2008	5	0	1	0	0	—	—	—	—	—	—	4 254
2009	5	0	1	0	0	—	—	—	—	—	—	4 466
2010	0	0	1	0	0	—	—	—	0	—	—	4 712

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2006	141	75	97	9	0	—	—	—	0	—	—	6 376
2007	70	44	47	4	—	—	—	—	0	—	—	6 861
2008	76	16	9	—	—	—	—	—	0	—	—	8 002
2009	48	3	2	—	—	—	—	—	0	—	—	7 129
2010	39	1	0	—	—	—	—	—	—	—	—	6 102

4.00 Raiffeisenbanken / Raiffeisen banks

2006	235	113	106	30	19	0	0	—	—	—	—	12 654
2007	126	62	63	12	12	0	1	—	0	—	—	14 397
2008	49	14	15	1	3	—	1	—	0	—	—	18 280
2009	14	3	3	1	3	—	1	—	0	—	—	16 472
2010	3	1	0	1	3	—	1	—	0	—	—	13 668

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

In Millionen Franken / In CHF millions

Jahres- ende	Unter 1½%	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%	3¾–4%
End of year	Less than 1½%										
	1	2	3	4	5	6	7	8	9	10	11

5.00 Übrige Banken / Other banks (5.11–5.20)

2006	150	297	388	694	428	241	106	95	38	74	24
2007	94	227	226	820	770	607	424	374	93	97	16
2008	100	52	137	447	848	766	864	801	239	84	4
2009	377	48	79	311	320	605	616	628	232	73	3
2010	583	131	81	412	145	320	235	303	253	32	0

5.11 Handelsbanken / Commercial banks

2006	130	271	319	657	375	214	102	88	36	72	23
2007	80	186	155	682	633	446	343	318	77	66	16
2008	.	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	4	2	2	4	1	1	0	0	0	0	0
2007	1	2	2	3	2	2	1	2	0	0	—
2008	—	0	0	1	2	3	0	3	3	0	—
2009	—	1	0	1	2	3	0	3	1	0	—
2010	—	4	0	1	0	1	0	2	1	0	—

5.14 Andere Banken / Other banking institutions

2006	2	6	24	11	14	6	1	2	2	1	1
2007	5	10	8	14	6	1	0	2	0	1	0
2008	94	41	115	381	737	594	728	679	185	51	4
2009	298	36	71	263	282	478	506	532	181	41	3
2010	456	50	62	173	119	259	184	230	214	2	0

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	14	19	43	22	38	20	3	4	1	1	0
2007	8	29	61	121	129	157	80	52	15	30	0
2008	6	10	23	65	108	168	136	120	51	33	0
2009	79	12	8	47	35	124	109	94	50	32	0
2010	127	77	19	237	27	60	51	70	38	30	—

Jahres- ende End of year	4-4 ¹ / ₄ %	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ %	4 ³ / ₄ -5%	5-5 ¹ / ₄ %	5 ¹ / ₄ -5 ¹ / ₂ %	5 ¹ / ₂ -5 ³ / ₄ %	5 ³ / ₄ -6%	6-7%	7-8%	8% und mehr 8% or more	Total
	12	13	14	15	16	17	18	19	20	21	22	23

5.00 Übrige Banken / Other banks (5.11-5.20)

2006	72	36	5	7	—	—	—	—	—	—	—	2 655
2007	54	38	12	0	—	—	—	—	—	—	—	3 852
2008	24	0	0	0	—	—	—	—	—	—	—	4 368
2009	1	0	0	0	0	0	0	0	0	0	—	3 294
2010	1	0	0	0	0	0	0	0	0	0	—	2 499

5.11 Handelsbanken / Commercial banks

2006	69	35	5	0	—	—	—	—	—	—	—	2 394
2007	46	33	5	0	—	—	—	—	—	—	—	3 087
2008	.	.	.	.	.	.	.	.	.	.	.	.
2009	.	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2006	0	—	—	—	—	—	—	—	—	—	—	14
2007	—	—	—	—	—	—	—	—	—	—	—	14
2008	0	—	—	0	—	—	—	—	—	—	—	13
2009	—	—	—	—	—	—	—	—	—	—	—	10
2010	—	—	—	—	—	—	—	—	—	—	—	11

5.14 Andere Banken / Other banking institutions

2006	0	1	0	7	—	—	—	—	—	—	—	79
2007	1	0	7	—	—	—	—	—	—	—	—	55
2008	23	—	0	—	—	—	—	—	—	—	—	3 633
2009	1	0	0	0	0	0	0	0	0	0	—	2 694
2010	1	0	0	0	0	0	0	0	0	0	—	1 750

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2006	3	1	—	—	—	—	—	—	—	—	—	168
2007	7	5	1	—	—	—	—	—	—	—	—	695
2008	1	0	—	—	—	—	—	—	—	—	—	721
2009	—	—	—	—	—	—	—	—	—	—	—	590
2010	—	—	—	—	—	—	—	—	—	—	—	738

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

In Millionen Franken / In CHF millions

Jahres- ende	Unter 1½%	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%	3¾–4%
End of year	Less than 1½%										
	1	2	3	4	5	6	7	8	9	10	11

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

1981	.	.	.	.	.	.	.	.	.	9308	1855
1982	.	.	.	.	.	.	.	.	.	6417	1357
1983	.	.	.	.	.	.	.	.	.	4570	1557
1984	.	.	.	.	.	.	.	.	.	2968	1106
1985	.	.	.	.	.	.	.	.	.	1165	595
1986	.	.	.	.	.	.	.	.	.	99	32
1987	.	.	.	.	.	.	.	.	.	4	7
1988	.	.	.	.	.	.	.	.	.	427	998
1989	.	.	.	.	.	.	.	.	.	425	984
1990	.	.	.	.	.	.	.	.	.	327	903
1991	.	.	.	.	.	.	.	.	.	22	141
1992	.	.	.	.	.	.	.	.	.	16	92
1993	.	.	.	.	.	.	.	.	.	54	140
1994	.	.	.	.	.	.	.	.	.	409	769
1995	.	.	.	.	.	.	.	.	.	2600	1247
1996	.	.	.	.	.	.	.	.	.	5785	1847
1997	11	15	66	346	561	658	1326	2552	1662	2174	2032
1998	32	71	151	962	1141	1211	1189	3218	2156	2915	2363
1999	57	143	280	1119	1287	1475	1218	3819	3108	3660	2264
2000	31	110	307	763	897	1313	1231	3743	3217	5645	6138
2001	17	27	150	561	857	1318	1863	6658	4575	5159	4645
2002	174	366	451	1133	1764	2373	2079	7057	4108	3773	2628
2003	1783	1199	1082	2380	2274	2532	1936	4921	2808	2702	1600
2004	3120	2200	1822	4446	2492	2411	1455	3596	1742	1715	990
2005	4082	3582	2675	6042	2603	2107	1019	2548	1120	1029	520
2006	2712	3648	3616	9309	5300	3756	1432	1921	702	585	270
2007	1342	2295	3174	8292	7767	6914	4691	4090	1080	494	187
2008	583	1227	1531	5438	8299	10121	9639	9655	2719	694	128
2009	5996	2306	1105	3728	4371	7707	7331	8589	2587	578	62
2010	11518	3037	1465	3223	1977	3655	3482	5156	2062	448	41

Jahres- ende	4-4¼%	4¼-4½%	4½-4¾%	4¾-5%	5-5½%	5½-5¾%	5¾-5¾%	5¾-6% ²	6-7%	7-8%	8% und mehr	Total
End of year	12	13	14	15	16	17	18	19	20	21	22	23

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

1981	3 703	1 311	2 341	1 518	7 108	7 380	2 281	17 631	.	.	.	54 436
1982	3 049	1 522	3 215	2 737	8 755	8 923	3 826	21 548	.	.	.	61 369
1983	3 782	2 680	3 772	6 064	7 261	7 938	3 682	20 536	.	.	.	61 842
1984	1 880	2 222	5 115	10 158	12 010	12 502	3 297	16 284	.	.	.	67 542
1985	1 129	1 766	4 207	11 020	23 894	17 571	3 035	11 366	.	.	.	75 748
1986	519	1 695	9 952	17 827	25 913	16 976	2 529	7 700	.	.	.	83 242
1987	1 698	5 030	15 853	21 062	22 968	15 615	1 838	442	4 222	164	.	88 903
1988	3 424	9 083	23 131	21 527	18 234	13 755	1 498	372	1 782	187	.	94 417
1989	3 157	8 080	18 792	20 458	17 492	12 921	5 074	2 583	12 214	301	.	102 480
1990	2 014	5 632	14 805	19 335	10 699	8 965	4 412	2 326	13 573	28 979	723	112 695
1991	831	2 760	10 208	15 301	7 512	7 085	4 134	2 114	19 671	46 509	1 116	117 406
1992	725	1 442	7 170	10 625	5 197	2 829	2 142	2 240	24 231	57 904	986	115 599
1993	1 587	3 547	8 281	8 518	5 145	2 458	2 628	2 864	24 167	40 315	557	100 262
1994	2 971	4 129	8 117	7 132	9 561	4 429	3 451	2 276	18 310	26 829	151	88 534
1995	5 309	5 221	9 103	7 391	14 348	5 641	3 958	1 493	13 631	11 105	62	81 110
1996	6 164	4 604	5 699	6 569	14 415	5 543	3 413	1 131	9 244	4 529	26	68 968
1997	6 639	4 800	4 906	4 154	9 771	4 834	2 973	527	6 023	2 502	20	58 552
1998	5 031	3 442	3 017	2 370	5 486	3 835	2 327	318	4 274	1 224	14	46 746
1999	3 593	1 936	2 110	1 548	2 140	2 130	1 760	317	2 237	236	3	36 439
2000	6 251	1 906	1 003	1 011	1 058	1 138	1 473	134	506	20	3	37 896
2001	7 320	2 137	1 053	664	799	552	907	10	62	8	1	39 341
2002	6 210	1 702	846	158	399	94	210	23	39	1	—	38 791
2003	4 771	1 349	676	104	130	28	0	23	70	—	—	32 369
2004	2 493	717	418	56	119	0	—	—	0	—	—	29 793
2005	1 072	455	298	50	23	0	—	—	0	—	—	29 225
2006	603	344	225	46	19	0	0	—	0	—	—	34 488
2007	355	211	139	16	12	0	1	—	0	—	—	41 059
2008	173	34	26	1	4	—	1	—	0	—	—	50 272
2009	71	7	6	1	4	0	1	0	0	0	—	44 449
2010	44	2	2	1	3	0	1	0	0	0	—	36 117

¹ Bis 1996 unter 3½%.
Until 1996, less than 3½%.

² Bis 1989 5¾% und mehr.
Until 1989, 5¾% or more.

61 Anleihen – auf CHF lautend, nach dem Zinssatz¹ Bonds, in CHF, by rate of interest¹

In Millionen Franken / In CHF millions

Gruppe Category	Unter 1½% 2% or less	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%
	1	2	3	4	5	6	7	8	9	10
1.00 Kantonalbanken Cantonal banks	3 224	796	2 367	4 789	1 870	3 767	2 318	1 603	959	1 398
2.00 Grossbanken Big banks	4 366	—	—	—	771	—	50	502	847	—
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	160	200	500	—	—	—	250	135	300	50
4.00 Raiffeisenbanken Raiffeisen banks	185	500	—	248	—	—	—	1 193	—	—
5.00 Übrige Banken Other banks	176	54	17	414	36	200	710	150	150	—
5.11 Handelsbanken Commercial banks	.	.	.	.	.	.	.	.	.	.
5.12 Börsenbanken Stock exchange banks	5	—	—	—	—	—	—	—	—	—
5.14 Andere Banken Other banking institutions	—	—	—	50	—	200	710	150	150	—
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	171	54	17	364	36	—	—	—	—	—
1.00–5.00 Total	8 110	1 550	2 884	5 452	2 677	3 967	3 328	3 583	2 256	1 448

3 ³ / ₄ -4%	4-4 ¹ / ₄ %	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ %	4 ³ / ₄ -5%	5-5 ¹ / ₄ %	5 ¹ / ₄ -5 ¹ / ₂ %	5 ¹ / ₂ -5 ³ / ₄ %	5 ³ / ₄ -6%	6-7%	7-8%	8% und mehr 8% or more	Total
11	12	13	14	15	16	17	18	19	20	21	22	23
776	1 159	418	—	—	—	1	—	—	—	—	—	25 445
—	1 298	898	—	—	—	—	—	—	—	—	—	8 732
—	—	100	—	—	—	—	—	—	—	—	—	1 695
—	600	—	—	—	—	—	—	—	—	—	—	2 726
150	30	—	—	—	—	—	—	—	—	—	—	2 088
.
—	—	—	—	—	—	—	—	—	—	—	—	5
150	30	—	—	—	—	—	—	—	—	—	—	1 440
—	—	—	—	—	—	—	—	—	—	—	—	643
926	3 086	1 416	—	—	—	1	—	—	—	—	—	40 685

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

62 Pfandbriefanleihen nach dem Zinssatz Mortgage bond issues, by rate of interest

Beide Zentralen zusammen / For both central mortgage bond institutions together

In Millionen Franken / In CHF millions

Jahres- ende End of year	1% und weniger 1% or less	1 -1½%	1½ -2% ¹	2 -2¼%	2¼ -2½%	2½ -2¾%	2¾ -3%	3 -3¼%	3¼ -3½%	3½ -3¾%	3¾ -4%	4 -4¼%	4¼ -4½%
	1	2	3	4	5	6	7	8	9	10	11	12	13
1980	—	—	1804	774	495
1981	—	—	1804	774	495
1982	—	—	1804	774	445
1983	—	—	1804	774	775
1984	—	—	1804	774	775
1985	—	—	1804	774	775
1986	—	—	1804	774	775
1987	—	—	1804	774	775
1988	—	—	1804	774	1075
1989	—	—	1804	774	1075
1990	—	—	1804	774	1074
1991	—	—	1804	774	1074
1992	—	—	1804	365	853
1993	—	—	529	365	1189
1994	—	—	—	—	1674
1995	—	—	—	255	1546
1996	—	—	—	2345	2780
1997	710	1390	735	4205	2780
1998	5260	3390	735	4205	2315
1999	.	.	—	—	315	3170	1260	1040	3913	4230	735	5205	2480
2000	.	.	—	—	585	3170	1260	1040	4013	4280	785	7848	4975
2001	.	.	—	—	585	3170	1260	1200	4469	6785	1964	8738	4975
2002	.	.	—	889	635	2480	1898	1805	4993	8193	1964	9407	4975
2003	.	.	1639	1574	718	3855	1955	1805	4573	8193	1964	9407	4639
2004	.	.	2830	2259	2269	3232	2622	1755	4573	8093	1964	8454	2495
2005	.	.	3318	4893	3650	3261	2622	1755	2875	7783	1914	7669	2375
2006	.	.	3168	4437	4802	5024	5207	2324	2419	7443	1049	5977	2375
2007	.	.	2795	4659	4866	6105	7190	3466	4481	5493	1049	4569	2375
2008	.	.	3382	4659	5961	6707	8066	6614	5796	5225	1049	3469	1840
2009	1425	5457	5479	5155	8653	8316	9052	5534	5855	3705	1049	1949	1840
2010	250	8157	10943	6862	10281	8636	8717	4859	4820	2290	1049	1559	917

Jahres- ende End of year	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 7% or more	Total	Durch- schnittl. Zinssatz Average rate of interest
	14	15	16	17	18	19	20	21	22	23	24	25	26
1980	250	279	1 059	1 006	713	466	1 359	.	.	.	.	8 205	4.92
1981	250	223	1 134	1 006	895	466	2 033	.	.	.	.	9 080	5.06
1982	410	684	1 293	1 156	895	550	2 170	.	.	.	.	10 181	5.06
1983	1 112	1 227	1 383	1 156	699	200	2 120	.	.	.	.	11 250	4.95
1984	1 112	1 627	2 339	1 111	699	200	1 617	.	.	.	.	12 058	4.84
1985	1 112	1 627	3 752	1 111	699	200	1 183	.	.	.	.	13 037	4.77
1986	2 097	2 387	3 752	1 010	556	200	1 102	.	.	.	.	14 457	4.74
1987	3 846	2 484	3 708	700	488	200	1 102	.	.	.	.	15 881	4.70
1988	5 016	2 609	3 708	622	488	200	1 102	.	.	.	.	17 398	4.67
1989	5 016	2 789	4 158	772	992	350	1 722	.	.	.	.	19 452	4.76
1990	5 014	2 789	4 158	772	992	350	1 247	230	—	445	2 155	21 804	5.00
1991	4 943	2 789	4 049	772	992	350	1 247	230	1 016	1 415	3 070	24 525	5.21
1992	4 717	2 776	4 022	772	985	350	1 246	826	1 586	1 713	4 976	26 991	5.45
1993	6 243	3 025	4 848	1 107	973	710	1 242	756	1 586	1 270	4 965	28 808	5.45
1994	6 916	3 024	5 547	1 611	742	920	816	756	1 586	1 270	4 965	29 827	5.45
1995	7 097	2 768	5 555	1 640	1 553	920	816	756	1 586	1 270	4 964	30 726	5.45
1996	6 930	1 362	3 044	1 490	1 553	920	816	756	1 586	1 270	4 964	29 816	5.39
1997	4 357	932	2 581	1 490	1 553	920	816	756	1 586	1 270	4 963	31 044	5.22
1998	3 248	827	2 581	1 490	1 553	920	816	756	1 586	1 270	4 957	35 895	4.88
1999	3 083	635	2 138	1 340	1 065	770	196	756	1 586	1 270	4 963	40 150	4.57
2000	4 043	635	2 138	1 340	1 065	770	—	756	1 586	1 270	2 824	44 383	4.37
2001	4 043	635	2 138	1 340	1 065	770	—	756	575	300	1 909	46 677	4.14
2002	4 043	635	2 138	1 340	1 065	770	—	160	—	—	—	47 390	3.87
2003	2 513	385	1 308	1 005	1 065	410	—	—	—	—	—	47 008	3.65
2004	1 715	385	608	325	965	—	—	—	—	—	—	44 544	3.40
2005	1 320	385	508	325	300	—	—	—	—	—	—	44 953	3.21
2006	1 320	385	508	325	300	—	—	—	—	—	—	47 063	3.11
2007	960	—	—	—	—	—	—	—	—	—	—	48 008	2.98
2008	960	—	—	—	—	—	—	—	—	—	—	53 728	2.91
2009	960	—	—	—	—	—	—	—	—	—	—	64 429	2.60
2010	380	—	—	—	—	—	—	—	—	—	—	69 720	2.40

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

² Bis 1989 6% und mehr.
Until 1989, 6% or more.

Tabellenteil / Institute mit besonderem Geschäftskreis
Tables covering institutions with a special field of business

63 Aktiven Assets

In Millionen Franken / In CHF millions

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

0.10 Schweizerische Nationalbank / Swiss National Bank

2007	1	418	714	1319	41839	—	—	—
2008	1	160	459	244	118592	—	—	—
2009	1	243	816	96	49674	—	—	—
2010	1	330	1249	263	8145	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Bilanz per 31. März 2010) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2010)

2007	1	0	—	3	24162	—	—	192
2008	1	0	—	4	22920	—	—	155
2009	1	0	—	132	22864	—	—	—
2010	1	0	—	2	22599	—	—	—

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

2007	1	0	—	0	24698	—	—	6
2008	1	47	—	0	29614	—	—	6
2009	1	16	—	2	42023	—	—	5
2010	1	29	—	2	46362	—	—	5

0.50 Entris Banking AG / Entris Banking Ltd

2007	1	55	—	189	7710	141	—	8
2008	1	216	1778	113	533	223	—	—
2009	1	134	150	105	778	309	—	—
2010	1	48	2134	28	931	124	100	—

0.60 SIX SIS AG / SIX SIS Ltd

2007	1	544	212	752	806	3	—	—
2008	1	440	—	809	917	8	—	—
2009	1	841	—	1257	1335	1	—	—
2010	1	528	—	486	1840	2	—	—

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

2007	1	—	—	103	4	0	—	—
2008	1	—	—	135	—	2	—	—
2009	1	—	—	115	—	0	—	—
2010	1	—	—	106	—	0	—	—

0.90 Clientis Ltd

2007	1	1	—	39	187	—	—	5
2008	1	2	173	45	—	18	18	—
2009	1	1	—	53	147	—	—	—
2010	1	1	90	73	18	—	—	—

Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	Finanzanlagen ³ Financial investments ³	Beteiligungen Participating interests	Sachanlagen Tangible assets	Rechnungsabgrenzungen Accrued income and prepaid expenses	Sonstige Aktiven Other assets	Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	Saldovortrag (Verlust) Balance carried forward	Bilanzsumme Balance sheet total
9	10	11	12	13	14	15	16	17

0.10 Schweizerische Nationalbank / Swiss National Bank

—	81 863	137	472	3	162	—	.	126 927
—	91 514	148	519	5	2 683	—	.	214 323
—	155 716	148	472	5	95	—	.	207 264
—	259 268	146	356	3	194	—	.	269 955

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Bilanz per 31. März 2010) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2010)

266	—	—	—	188	24	660	.	25 495
—	—	—	—	179	289	660	.	24 206
—	—	—	—	177	325	660	.	24 158
—	—	—	—	165	476	660	.	23 901

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

—	641	—	0	203	1	189	.	25 738
—	701	—	0	216	1	168	.	30 753
—	929	—	0	267	4	280	.	43 527
—	957	—	0	267	2	280	.	47 904

0.50 Entris Banking AG / Entris Banking Ltd

10	392	12	—	32	29	—	.	8 579
15	524	14	46	23	83	—	.	3 566
8	622	16	44	19	86	—	.	2 271
5	500	22	42	26	91	—	.	3 952

0.60 SIX SIS AG / SIX SIS Ltd

—	2	0	56	3	16	—	.	2 393
—	2	2	54	5	5	—	.	2 241
—	2	2	50	1	98	—	.	3 586
—	3	—	47	12	3	—	.	2 920

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

—	0	—	—	0	6	—	.	113
—	0	—	—	0	11	—	.	149
—	—	0	—	0	6	—	.	121
—	—	0	—	3	10	—	.	119

0.90 Clientis Ltd

—	210	—	0	5	2	—	.	450
0	213	—	0	4	5	—	.	460
0	222	—	—	5	7	—	.	435
0	211	—	—	4	6	—	.	403

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

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

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

64 Passiven Liabilities

In Millionen Franken / In CHF millions

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

0.10 Schweizerische Nationalbank / Swiss National Bank

2007	44 259	-	9 293	6 347	-	272	1 002	-	-	-	-
2008	49 161	24 425	39 143	29 833	-	4 713	7 319	-	-	-	-
2009	49 966	27 473	48 738	5 312	-	6 214	3 600	-	-	-	-
2010	51 498	107 870	41 580	18 986	-	2 837	4 500	-	-	-	-

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Bilanz per 31. März 2010) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2010)

2007	-	-	2	-	-	-	-	-	24 139	-	-
2008	-	-	1	-	-	-	-	-	22 909	-	-
2009	-	-	1	-	-	-	-	-	22 864	-	-
2010	-	-	1	27	-	-	-	-	22 599	-	-

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

2007	-	-	0	-	-	-	-	-	24 619	-	-
2008	-	-	0	-	-	-	-	-	29 614	-	-
2009	-	-	0	203	-	-	-	-	41 820	-	-
2010	-	-	0	165	-	-	-	-	46 197	-	-

0.50 Entris Banking AG / Entris Banking Ltd

2007	-	-	894	7 281	-	33	120	-	-	-	-
2008	-	-	1 032	2 057	-	35	113	-	-	-	-
2009	-	-	1 011	768	-	35	78	-	-	-	-
2010	-	-	833	1 548	-	36	1 124	-	-	-	-

0.60 SIX SIS AG / SIX SIS Ltd

2007	-	-	2 074	43	-	0	-	-	-	-	-
2008	-	-	1 948	-	-	46	-	-	-	-	-
2009	-	-	2 832	-	-	3	-	-	-	-	-
2010	-	-	2 529	-	-	133	-	-	-	-	-

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

2007	-	-	47	-	-	0	-	-	-	-	-
2008	-	-	72	-	-	2	-	-	-	-	-
2009	-	-	56	-	-	0	-	-	-	-	-
2010	-	-	49	-	-	5	-	-	-	-	-

0.90 Clientis Ltd

2007	-	-	308	-	-	-	-	-	100	-	-
2008	-	-	315	-	-	-	-	-	100	-	-
2009	-	-	287	-	-	-	-	-	100	-	-
2010	-	-	254	-	-	-	-	-	100	-	-

¹ Schweizerische Nationalbank: Giro Guthaben inländischer Banken sowie ausländischer Banken und Institutionen.
Swiss National Bank: sight deposits including banks as well as foreign banks and institutions.

² Pfandbriefzentrale der schweizerischen Kantonalbanken und Pfandbriefbank schweizerischer Hypothekarinstitute: Pfandbriefanleihen.
Central mortgage bond institute of the Swiss cantonal banks and mortgage bond bank of the Swiss mortgage institutions: mortgage bond issues.

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ³	Reserven für allgemeine Bankrisiken ⁴	Eigene Mittel Equity						Bilanzsumme
				Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag		Balance sheet total
Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ³	Reserves for general banking risks ⁴		Capital	General statutory reserve	Other reserves	Retained earnings	Accumulated losses brought forward	
12	13	14	15	16	17	18	19	20	21	22

0.10 Schweizerische Nationalbank / Swiss National Bank

7	2 567	9	40 275	22 897	25	—	22 872	—	—	126 927
8	3 773	6	41 282	14 659	25	—	14 634	—	—	214 323
7	2 553	5	44 337	19 058	25	—	19 033	—	—	207 264
12	2 582	3	45 061	- 4 975	25	—	- 5 000	—	—	269 955

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Bilanz per 31. März 2010) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2010)

356	39	4	46	909	825	36	48	1	—	25 495
320	19	2	46	908	825	36	48	0	—	24 206
317	66	2	46	862	825	36	—	1	—	24 158
299	66	2	46	862	825	36	—	1	—	23 901

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

391	22	—	—	706	300	22	384	0	—	25 738
401	31	—	—	708	300	26	381	0	—	30 753
523	43	—	—	938	500	29	409	0	—	43 527
511	53	—	—	978	500	31	447	0	—	47 904

0.50 Entris Banking AG / Entris Banking Ltd

17	41	50	37	105	26	48	31	0	—	8 579
52	74	57	29	115	36	52	27	0	—	3 566
57	116	59	32	116	36	52	27	0	—	2 271
64	141	58	32	116	36	53	27	0	—	3 952

0.60 SIX SIS AG / SIX SIS Ltd

29	72	59	—	115	26	23	64	1	—	2 393
22	46	64	—	115	26	23	64	1	—	2 241
12	541	71	—	127	26	23	64	13	—	3 586
11	61	73	—	113	26	23	63	0	—	2 920

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

5	11	7	—	43	30	6	7	0	—	113
5	12	8	—	50	30	6	14	0	—	149
4	6	0	—	55	30	6	14	5	—	121
1	9	0	—	54	30	6	19	—	- 1	119

0.90 Clientis Ltd

7	2	1	—	33	29	5	—	—	- 1	450
7	4	1	—	33	29	5	0	—	- 1	460
5	6	2	—	34	29	5	0	0	—	435
5	6	2	—	36	29	5	0	1	—	403

³ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.

From 1997 to 2006, including fluctuation reserve for credit risks.

⁴ Schweizerische Nationalbank: Rückstellungen für Markt-, Kredit- und Liquiditätsrisiken sowie für Betriebsrisiken.
Swiss National Bank: Provisions for market, credit and liquidity risks, as well as for operating risks.

65 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

0.10 Schweizerische Nationalbank / Swiss National Bank

2007	519 616	1 992 053	67 453	2 444 216	14 506	13 202	—	1 304
2008	869 515	2 272 166	593 538	2 548 143	14 272	12 837	—	1 435
2009	500 610	3 154 521	139 231	3 515 900	20 781	14 259	—	6 522
2010	33 316	5 544 042	181 419	5 395 939	17 661	14 133	—	3 528

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2010) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2010)

2007	807 757	8 287	800 857	15 187	—	—	—	—
2008	757 287	8 183	750 465	15 005	—	—	—	—
2009	723 611	8 506	718 399	13 718	—	—	—	—
2010	675 659	12 133	675 503	12 289	—	—	—	—

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

2007	671 330	22 322	661 548	32 103	71	71	—	—
2008	747 564	22 023	736 522	33 065	112	112	—	—
2009	988 321	25 691	960 851	53 161	77	77	—	—
2010	1 042 418	26 271	1 011 811	56 878	109	109	—	—

0.50 Entris Banking AG / Entris Banking Ltd

2007	116 723	9 794	108 344	18 173	21 626	12 076	—	9 550
2008	85 749	10 668	78 461	17 956	164 673	10 563	—	154 110
2009	11 574	11 582	8 129	15 027	182 380	7 716	—	174 664
2010	9 230	10 668	5 190	14 708	210 660	1 110	—	209 550

0.60 SIX SIS AG / SIX SIS Ltd

2007	65 476	—	28 533	36 943	209 904	198 489	—	11 415
2008	53 720	—	23 431	30 289	183 779	172 867	—	10 912
2009	8 598	—	566	8 032	187 067	176 008	—	11 059
2010	6 528	—	357	6 171	204 232	193 083	—	11 149

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

2007	5 533	—	61	5 472	14 005	4 626	—	9 379
2008	4 765	—	237	4 528	14 626	7 480	—	7 146
2009	136	—	65	71	11 035	2 890	—	8 145
2010	3	—	297	- 294	12 254	12 109	—	145

0.90 Clientis Ltd

2007	8 191	4 107	10 656	1 642	—	—	—	—
2008	8 497	5 186	12 892	791	—	—	—	—
2009	5 704	4 804	10 222	286	—	—	—	—
2010	5 696	4 693	7 932	2 457	—	—	—	—

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ³ Net dealing income ³	Übriger ordentlicher Erfolg Other ordinary net income		Geschäftsaufwand Administrative expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungs-ertrag Income from participating interests	Personal-aufwand Staff expenses	Sachaufwand General overheads	Total	
9	10	11	12	13	14	15	16	17

0.10 Schweizerische Nationalbank / Swiss National Bank

16 393	- 1 887	- 723 049	6 532 289	18 430	110 707	113 355	224 062	8 027 507
16 749	- 2 476	- 4 664 948	- 2 366 750	21 919	107 900	100 769	208 669	- 4 694 701
19 046	1 735	- 1 807 718	8 534 607	12 736	117 035	135 904	252 939	9 991 585
18 841	- 1 179	- 32 699 571	6 812 705	18 906	116 361	159 914	276 275	- 20 768 381

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2010) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2010)

5 479	- 5 479	—	- 5 263	—	115	1 841	1 956	2 489
5 326	- 5 326	—	- 4 641	—	115	1 785	1 900	3 138
4 748	- 4 748	—	- 3 966	—	69	1 814	1 883	3 121
4 430	- 4 430	—	- 3 418	—	67	1 907	1 974	2 467

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

973	- 902	—	- 410	—	1 258	852	2 110	28 681
894	- 782	—	- 832	—	1 281	963	2 244	29 206
1 804	- 1 727	—	- 1 047	—	1 606	3 245	4 851	45 536
1 511	- 1 402	—	- 1 054	—	1 659	1 179	2 838	51 584

0.50 Entris Banking AG / Entris Banking Ltd

12 050	9 576	800	6 869	7 594	1 414	17 675	19 089	16 329
10 149	154 524	1 501	8 136	3 736	38 475	127 436	165 911	16 206
7 165	175 215	1 385	11 196	4 482	35 469	149 536	185 005	17 818
496	210 164	891	9 838	4 152	39 248	191 592	230 840	4 761

0.60 SIX SIS AG / SIX SIS Ltd

54 681	155 223	- 196	13 182	—	36 985	72 311	109 296	95 856
54 142	129 637	400	10 847	- 187	40 694	68 406	109 100	62 071
57 736	129 331	695	8 484	- 548	40 343	79 114	119 457	27 084
72 217	132 015	53	8 884	- 670	39 070	87 384	126 454	20 669

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

53	13 952	- 132	1 865	—	2 622	7 000	9 622	11 535
137	14 489	- 1 182	1 468	—	3 583	5 283	8 866	10 438
688	10 347	637	2 839	—	4 769	10 014	14 783	- 890
795	11 458	- 95	1 284	—	3 665	8 852	12 517	- 164

0.90 Clientis Ltd

75	- 75	—	73	—	2 557	4 671	7 228	- 5 588
72	- 72	—	47	—	3 183	4 139	7 322	- 6 556
72	- 72	—	971	—	3 737	4 538	8 275	- 7 090
46	- 46	—	10 611	—	4 275	6 097	10 372	2 650

¹ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

² Schweizerische Nationalbank: inklusive Ertrag aus Devisenanlagen.

Swiss National Bank: including income from foreign currency investments.

³ Enthält auch Zins- und Dividenderträge, sofern diese mit dem Refinanzierungsaufwand verrechnet wurden.

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

65 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

Jahr	Jahresgewinn – Jahresverlust Annual profit / annual loss		Zwischen- ergebnis	Ausser- ordentlicher Ertrag ⁴	Ausser- ordentlicher Aufwand ⁴	Steuern	Jahresgewinn	Jahresverlust
Year	Abschrei- bungen auf dem Anlage- vermögen	Wertber- ichtigungen, Rückstellungen und Verluste	Sub-total	Extraordinary income ⁴	Extraordinary expenses ⁴	Taxes	Profit for year	Loss for year
	Depreciation of tangible assets	Value adjustments, provisions and losses						
	18	19	20	21	22	23	24	25

0.10 Schweizerische Nationalbank / Swiss National Bank

2007	31 990	—	7 995 517	—	—	—	7 995 517	—
2008	34 363	—	- 4 729 064	—	—	—	—	4 729 063
2009	36 582	—	9 955 003	—	—	—	9 955 003	—
2010	38 697	—	- 20 807 078	—	—	—	—	20 807 078

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2010) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2010)

2007	—	—	2 489	—	—	—	2 489	—
2008	—	—	3 138	—	—	—	3 138	—
2009	—	—	3 121	—	—	—	3 121	—
2010	—	—	2 467	—	—	—	2 467	—

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

2007	- 137	—	28 818	51	3	—	28 867	—
2008	- 59	—	29 265	16	19	—	29 263	—
2009	4 398	—	41 138	55	1	—	41 192	—
2010	449	—	51 135	85	—	—	51 220	—

0.50 Entris Banking AG / Entris Banking Ltd

2007	—	3 525	12 804	—	—	1 291	11 513	—
2008	12 887	6 557	- 3 238	8 016	81	181	4 516	—
2009	5 851	2 535	9 432	816	3 332	1 119	5 797	—
2010	1 877	746	2 138	1 575	74	203	3 436	—

0.60 SIX SIS AG / SIX SIS Ltd

2007	3 651	6 843	85 362	628	—	19 418	66 572	—
2008	3 590	8 181	50 300	1 162	—	11 355	40 108	—
2009	3 574	7 682	15 828	—	233	3 575	12 020	—
2010	3 548	5 726	11 395	2 906	—	3 224	11 077	—

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

2007	—	1 588	9 947	—	—	2 181	7 766	—
2008	—	1 223	9 215	—	—	2 021	7 194	—
2009	—	—	- 890	7 672	—	2 014	4 769	—
2010	—	—	- 164	—	—	546	—	710

0.90 Clientis Ltd

2007	401	877	- 6 866	7 419	—	46	507	—
2008	334	362	- 7 252	7 817	—	49	516	—
2009	17	1 850	- 8 957	10 062	—	67	1 038	—
2010	1 262	100	1 288	—	—	45	1 243	—

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

0.10 Schweizerische Nationalbank / Swiss National Bank

2 501 500	5 494 017	—	—	—	—	—	—	—	—
2 501 500	—	- 7 230 563	—	—	—	—	—	—	—
2 501 500	7 453 503	—	—	—	—	—	—	—	—
2 501 500	—	- 23 308 578	—	—	—	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG (Abschluss per 31. März 2010) /
Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2010)

3 300	250	—	—	—	—	—	—	514	—
3 300	320	—	—	—	—	—	—	32	—
2 475	—	—	—	—	—	—	—	678	—
2 475	—	—	—	—	—	—	—	670	—

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

5 550	23 500	—	—	—	—	—	—	142	—
6 600	22 700	—	—	—	—	—	—	105	—
11 000	30 200	—	—	—	—	—	—	97	—
11 000	40 200	—	—	—	—	—	—	117	—

0.50 Entris Banking AG / Entris Banking Ltd

10 350	1 000	—	—	—	—	—	—	387	—
4 292	300	—	—	—	—	—	—	28	—
5 365	400	—	—	—	—	—	—	60	—
3 218	200	—	—	—	—	—	—	78	—

0.60 SIX SIS AG / SIX SIS Ltd

25 000	41 000	—	—	—	—	—	—	1 144	—
40 000	—	—	—	—	—	—	—	1 252	—
—	—	—	—	—	—	—	—	13 272	—
25 000	—	- 1 000	—	—	—	—	—	350	—

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

—	7 490	—	—	—	—	—	—	478	—
—	7 360	—	—	—	—	—	—	313	—
—	—	—	—	—	—	—	—	5 081	—
—	—	—	—	—	—	—	—	—	- 628

0.90 Clientis Ltd

—	—	—	—	—	—	—	—	—	- 1 480
—	—	—	—	—	—	—	—	—	- 964
—	4	—	—	—	—	—	—	70	—
—	62	—	—	—	—	—	—	1 251	—

⁴ Schweizerische Nationalbank: inklusive wechsellkursbedingte Wertveränderungen.
Swiss National Bank: including exchange rate-related valuation adjustments.

66 Personalbestand¹ Number of staff¹

Anzahl Personen / Number of persons

Jahres- ende End of year	Gesamtes Personal Total staff		Total
	männlich Men	weiblich Women	
		1	2
			3

0.10 Schweizerische Nationalbank / Swiss National Bank

2007	450	168	618
2008	449	174	622
2009	458	178	636
2010	469	181	650

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG² / Central mortgage bond institute of the Swiss cantonal banks²

2007	—	—	—
2008	—	—	—
2009	—	—	—
2010	—	—	—

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

2007	5	1	6
2008	6	3	8
2009	6	2	8
2010	6	2	8

0.50 Entris Banking AG / Entris Banking Ltd

2007	6	3	9
2008	200	82	282
2009	197	79	276
2010	233	64	297

0.60 SIX SIS AG / SIX SIS Ltd

2007	196	105	301
2008	203	107	310
2009	186	99	285
2010	120	206	326

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

2007	7	3	10
2008	9	3	12
2009	13	4	17
2010	14	3	17

0.90 Clientis Ltd

2007	8	4	12
2008	10	4	14
2009	12	6	18
2010	13	7	20

¹ Ab dem Jahre 2001 sind die Teilzeit-, Lehrlings- und Praktikantenstellen gewichtet.
As of 2001, part-time jobs, apprenticeships and internships are weighted.

² Kein Personal, da durch die Zürcher Kantonalbank administriert.
Administered by the Zurich Cantonal Bank and therefore no staff.

Verzeichnis der in der schweizerischen Bankenstatistik erfassten Institute

List of banking institutions covered by the Swiss banking statistics

Seite
Page

B2	0.00	Institute mit besonderem Geschäftskreis Institutions with a special field of business
B3	1.00	Kantonalbanken Cantonal banks
B4	2.00	Grossbanken Big banks
B5	3.00	Regionalbanken und Sparkassen Regional banks and savings banks
B5	3.10	Institute der RBA-Holding RBA Holding banks
B7	3.20	Übrige Regionalbanken und Sparkassen Other regional banks and savings banks
B9	4.00	Raiffeisenbanken Raiffeisen banks
B10	5.00	Übrige Banken Other banks
B10	5.11	Handelsbanken Commercial banks
B11	5.12	Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute Banks that specialise in stock exchange, securities and asset management business
B13	5.13	Institute für Kleinkredite, Abzahlungsgeschäfte und Konsumfinanzierung Institutions in the fields of consumer credit lending, hire purchase and other consumer finance
B14	5.14	Andere Banken Other banking institutions
B15	5.20	Ausländisch beherrschte Banken Foreign-controlled banks
B20	7.00	Filialen ausländischer Banken Branches of foreign banks
B22	8.00	Privatbankiers Private bankers
B22	8.10	Privatbankiers, die sich öffentlich zur Annahme fremder Gelder empfehlen Private bankers who actively seek deposits from the public
B22	8.20	Privatbankiers, die sich nicht öffentlich zur Annahme fremder Gelder empfehlen Private bankers who do not actively seek deposits from the public

Rechtsform

Legal status

AG	Aktiengesellschaft Joint-stock company
AG St	Aktiengesellschaft mit staatlicher Mitwirkung Joint-stock company with government involvement
G	Genossenschaft Cooperative
Gem-I	Gemeindeinstitut Municipal institution
Kol.	Kollektivgesellschaft General partnership
Kom.	Kommanditgesellschaft Limited partnership
Kom.-AG	Kommanditaktiengesellschaft Partnership limited by shares
öff Anst	öffentlich-rechtliche Anstalt Public law institution
Stiftg	Stiftung Foundation
ZWN	Zweigniederlassung Branch office

0.00 Institute mit besonderem Geschäftskreis Institutions with a special field of business

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven * Reserves *	
				1	2	3
1907	Bern und Zürich	Schweizerische Nationalbank Swiss National Bank	AG St einbezahlt paid up	25 000 25 000	40 061 300	269 954 864
2002	Bern	Clientis AG	AG	29 248	5 047	402 615
1964	Muri bei Bern	Entris Banking AG	AG	35 766	79 965	3 951 891
1988	Oltten	SIX SIS AG	AG	26 000	86 500	2 920 489
1930	Zürich	Pfandbriefbank schweizerischer Hypothekarinstitute AG Mortgage bond bank of the Swiss mortgage institutions	AG einbezahlt paid up	500 000 220 000	477 876	47 904 101
1931	Zürich	Pfandbriefzentrale der schweizerischen Kantonalbanken AG Central mortgage bond institute of the Swiss cantonal banks	AG einbezahlt paid up	825 000 165 000	36 030	23 901 203
2003	Zürich	SIX x-clear AG	AG	30 000	24 860	118 739
		* Schweizerische Nationalbank: Swiss National Bank: davon Ausschüttungsreserve of which, Distribution reserve Rückstellungen für Währungs- reserven Provisions for currency reserves			-500 000 45 061 300	

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	431 480	19 002 097
1915	Altdorf UR	Urner Kantonalbank	öff Anst ¹	30 000	60 984	2 315 880
1899	Appenzell	Appenzeller Kantonalbank	öff Anst ¹	30 000	51 039	2 223 581
1899	Basel	Basler Kantonalbank	öff Anst ¹	254 150	437 784	22 369 135
1915	Bellinzona	Banca dello Stato del Cantone Ticino	öff Anst ¹	100 000	173 292	8 543 163
1834	Bern	Berner Kantonalbank AG	AG ⁴	186 400	1 150 230	24 380 159
1870	Chur	Graubündner Kantonalbank	öff Anst ¹	247 293	340 734	16 792 954
1892	Fribourg	Banque Cantonale de Fribourg	öff Anst ¹	70 000	675 000	13 079 756
1816	Genève	Banque Cantonale de Genève	AG St ²	360 000	529 851	14 316 225
1884	Glarus	Glarner Kantonalbank	öff Anst ¹	80 000	84 606	3 307 963
1845	Lausanne	Banque Cantonale Vaudoise	AG St ³	86 062	2 072 495	35 114 064
1864	Liestal	Basellandschaftliche Kantonalbank	öff Anst ¹	217 000	496 860	17 124 249
1850	Luzern	Luzerner Kantonalbank AG	AG St ¹	263 500	1 048 825	25 881 630
1883	Neuchâtel	Banque Cantonale Neuchâteloise	öff Anst ¹	100 000	207 250	7 363 825
1979	Porrentruy	Banque Cantonale du Jura SA	AG St ¹	42 000	72 942	2 104 401
1886	Sarnen	Obwaldner Kantonalbank	öff Anst ¹	28 000	131 116	3 252 862
1883	Schaffhausen	Schaffhauser Kantonalbank	öff Anst ¹	65 000	166 265	4 715 693
1890	Schwyz	Schwyzner Kantonalbank	öff Anst ¹	50 000	398 118	11 956 604
1916	Sion	Banque Cantonale du Valais	AG St ¹	150 000	397 346	10 332 136
1868	St. Gallen	St.Galler Kantonalbank AG	AG ¹	390 140	1 377 473	23 487 492
1879	Stans	Nidwaldner Kantonalbank	öff Anst ¹	47 500	78 045	3 300 666
1871	Weinfelden	Thurgauer Kantonalbank	öff Anst ¹	400 000	331 950	16 027 349
1892	Zug	Zuger Kantonalbank	AG St ¹	144 144	310 437	10 715 412
1870	Zürich	Zürcher Kantonalbank	öff Anst ¹	1 925 000	1 878 975	123 840 234

¹ Unbeschränkte Staatsgarantie.
Unlimited cantonal guarantee.

² Beschränkte Staatsgarantie.
Limited cantonal guarantee.

³ Keine Staatsgarantie.
No cantonal guarantee.

⁴ Privatrechtliche Aktiengesellschaft.
Joint-stock company under private law.

2.00 Grossbanken Big banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital 1	Reserven Reserves 2	
1998	Basel und Zürich	UBS AG	AG	383 084	34 336 102	863 494 512
1856	Zürich	Credit Suisse AG	AG	4 399 680	24 539 922	618 651 837

3.00 Regionalbanken und Sparkassen ¹ Regional banks and savings banks ¹

3.10 Institute der RBA-Holding / RBA Holding banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1873	Affoltern i. E.	Ersparniskasse Affoltern i.E. AG	AG	1 100	14 000	214 745
1879	Altstätten	Biene Bank im Rheintal Genossenschaft	G	6 500	25 010	739 628
1885	Balsthal	Clientis Bank im Thal AG	AG	1 325	10 185	233 293
1820	Bern	Bürgerliche Ersparniskasse Bern, Genossenschaft	G	—	16 492	276 342
1857	Bern	Valiant Bank AG	AG	110 000	1 037 679	21 813 469
1833	Cossonay	Caisse d'Epargne de Cossonay société coopérative	G	1 483	17 529	358 833
1829	Courtelary	Caisse d'Epargne CEC SA	AG	50	35 850	535 199
2009	Delémont	Banque Romande Valiant SA	AG	13 800	97 278	1 392 289
1889	Ebnat-Kappel	Clientis Bank Thur Genossenschaft	G	9 251	6 400	265 279
1851	Elgg	Zürcher Landbank AG	AG	3 810	20 525	548 316
1879	Engelberg	Sparkasse Engelberg AG	AG	1 400	9 725	178 828
1998	Hallau	BS Bank Schaffhausen AG	AG	7 400	40 050	950 644
1820	Horgen	Sparkasse Horgen AG	AG	17 200	18 014	699 893
1876	Huttwil	Bank Oberaargau AG	AG	8 800	49 750	1 029 162
1911	Kirchberg SG	Clientis Bank Toggenburg AG	AG	9 940	34 440	706 572
1836	Kirchleerau	Clientis Bank Leerau Genossenschaft	G	3 300	16 953	456 861
1834	Küttigen	Clientis Bank Küttigen-Erlinsbach AG	AG	1 400	20 132	417 948
1865	Le Chenit	CREDIT MUTUEL DE LA VALLEE SA	AG	1 200	8 610	161 352
1903	Männedorf	Regiobank Männedorf AG	AG	2 400	15 175	292 158
1870	Münsingen	SPAR + LEIHKASSE MÜNSINGEN AG	AG	7 000	41 570	1 080 174
1863	Oberstammheim	Leihkasse Stammheim AG	AG	1 600	12 125	316 732
1874	Oberuzwil	Clientis Bank Oberuzwil AG	AG	2 040	14 105	299 045
1829	Oftringen	Clientis Sparkasse Oftringen Genossenschaft	G	1 200	9 190	357 983
1903	Riggisberg	Spar+Leihkasse Riggisberg AG	AG	2 000	24 700	407 478
1874	Saanen	SB Saanen Bank AG	AG	2 400	37 060	914 994
1817	Schaffhausen	Ersparniskasse Schaffhausen AG	AG	3 200	27 935	603 652
1994	Schüpfheim	Clientis EB Entlebucher Bank AG	AG	8 000	21 150	670 184

¹ Banken ohne ausgewiesenes Grundkapital verfügen in der Regel über eine Gemeindegarantie.
In general, banks without any capital stock have a municipal guarantee.

3.00 Regionalbanken und Sparkassen² Regional banks and savings banks²

3.10 Institute der RBA-Holding / RBA Holding banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1857	Schwanden GL	GRB Glarner Regionalbank Genossenschaft	G	7 400	9 447	392 753
1812	Schwyz	Sparkasse Schwyz AG	AG	11 000	28 548	1 382 794
1811	St. Gallen	Vadian Bank AG	AG	15 000	9 350	367 179
2009	Steffisburg	Spar + Leihkasse Steffisburg AG	AG	10 000	31 115	496 350
1859	Sumiswald	Bernerland Bank AG	AG	9 310	77 155	1 323 855
1863	Tafers	Sparkasse Sense	Gem-l	600	14 420	319 980
1895	Thayngen	Spar- und Leihkasse Thayngen AG	AG	2 000	21 451	401 518
1900	Triengen	Triba Partner Bank AG	AG	11 000	52 400	872 571
1836	Uster	Clientis Bezirkssparkasse Uster Genossenschaft	G	—	46 300	780 305
1816	Wädenswil	Sparcassa 1816 Genossenschaft	G	—	81 900	1 188 191
1828	Wetzikon ZH	Clientis Zürcher Regionalbank Genossenschaft	G	—	123 780	2 645 642
1868	Zürich	Lienhardt & Partner Privatbank Zürich AG	AG	2 029	74 864	611 966
1904	Zuzwil SG	Bank in Zuzwil AG	AG	1 800	7 470	207 701

² Banken ohne ausgewiesenes Grundkapital verfügen in der Regel über eine Gemeindegarantie.
In general, banks without any capital stock have a municipal guarantee.

3.00 Regionalbanken und Sparkassen ¹ Regional banks and savings banks ¹

3.20 Übrige Regionalbanken und Sparkassen / Other regional banks and savings banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1849	Aarau	Neue Aargauer Bank AG	AG	134 051	941 910	19 937 559
1868	Au SG	Alpha RHEINTAL Bank AG	AG	14 750	64 050	1 449 044
1837	Aubonne	Caisse d'Epargne d'Aubonne société coopérative	G	—	15 060	284 189
1821	Bern	Bank EEK AG	AG	17 000	21 350	1 051 586
1825	Bern	Burgergemeinde Bern, DC Bank Deposito-Cassa der Stadt Bern	Gem-I	10 000	41 000	793 139
1851	Brienz BE	BBO Bank Brienz Oberhasli AG	AG	2 652	21 280	477 281
1939	Chermignon	Caisse d'Epargne et de Crédit Mutuel de Chermignon	G	181	3 744	77 954
1837	Dielsdorf	Bezirks-Sparkasse Dielsdorf Genossenschaft	G	—	42 832	768 053
1837	Frutigen	Spar- und Leihkasse Frutigen AG	AG	8 000	69 750	1 067 298
1852	Interlaken	Bank EKI Genossenschaft	G	4 200	43 749	770 783
1868	Lenzburg	Hypothekbank Lenzburg AG	AG	21 600	254 000	4 007 465
1929	Leuk	Spar- und Leihkasse Leuk und Umgebung Genos- senschaft	G	346	1 665	21 448
1850	Lütterswil-Gächliwil	Spar- und Leihkasse Bucheggberg AG	AG	1 800	15 440	409 241
1926	Mühlethurnen	SPAR + LEIHKASSE GÜRBETAL AG	AG	2 000	21 150	314 531
1828	Nyon	Caisse d'Epargne de Nyon société coopérative	G	1 200	24 400	254 855
1835	Rüeggisberg	Ersparnikasse Rüeggisberg Genossenschaft	G	1 016	10 310	214 279
1994	Solothurn	Baloise Bank SoBa AG	AG	50 000	244 000	6 376 719
1819	Solothurn	Regiobank Solothurn AG	AG	15 000	117 220	1 976 271
1819	Speicher	Ersparnikasse Speicher	Stiftg	—	5 437	73 084
1854	St. Gallen	Bank CA St. Gallen AG	AG	17 600	45 016	1 783 320
1841	Thalwil	Bank Thalwil Genossenschaft	G	3 775	51 697	952 884
1826	Thun	AEK BANK 1826 Genossenschaft	G	—	206 178	2 732 474
1821	Trogen	Sparkasse Trogen Genossenschaft	G	—	2 312	18 844
1814	Vevey	Caisse d'Epargne Riviera, société coopérative	G	1 769	17 894	404 392
1825	Wahlern	Bank aek Genossenschaft	G	3 330	22 277	528 744
1903	Wiesendangen	Sparkasse Wiesendangen	Gem-I	—	10 055	166 972

¹ Banken ohne ausgewiesenes Grundkapital verfügen in der Regel über eine Gemeindegarantie.
In general, banks without any capital stock have a municipal guarantee.

3.00 Regionalbanken und Sparkassen² Regional banks and savings banks²

3.20 Übrige Regionalbanken und Sparkassen / Other regional banks and savings banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
2002	Wil SG	swissregiobank AG	AG	17 400	72 264	1 590 894
1929	Wynigen	Spar- und Leihkasse Wynigen AG	AG	900	10 850	198 246
1850	Zürich	Bank Sparhafen Zürich AG	AG	10 000	20 570	456 676

² Banken ohne ausgewiesenes Grundkapital verfügen in der Regel über eine Gemeindegarantie.
In general, banks without any capital stock have a municipal guarantee.

4.00 Raiffeisenbanken Raiffeisen banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1902	St. Gallen	Raiffeisen-Gruppe sowie 339 Raiffeisenbanken. Raiffeisen Group and 339 Raiffeisen banks.	G	570 042	8 681 316	147 239 029

5.00 Übrige Banken Other banks

5.11 Handelsbanken / Commercial banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity Kapital Capital	Reserven Reserves	Bilanzsumme Balance sheet total
					1	2
						3

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

5.00 Übrige Banken Other banks

5.12 Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute / Banks that specialise in stock exchange, securities and asset management business

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1813	Basel	Dreyfus Söhne & Cie. Aktiengesellschaft, Banquiers	AG	30000	379310	2821981
1968	Basel	Scobag Privatbank AG	AG	3000	11500	491188
1991	Basel	Trafina Privatbank AG	AG	5000	14855	86027
1903	Bellinzona	Società Bancaria Ticinese	AG	8000	7150	146603
1992	Bern	Privatbank Von Graffenried AG	AG	10000	9823	156932
1997	Bern	Valiant Privatbank AG	AG	20000	106100	1319673
1987	Freienbach	ARVEST Privatbank AG	AG	3000	17500	42853
1985	Freienbach	BZ Bank Aktiengesellschaft	AG	10000	17500	290931
1989	Genève	Banque Baring Brothers Sturdza SA	AG	20000	14249	446644
2004	Genève	Banque Bénédic Hentsch & Cie SA	AG	30000	5907	288621
1999	Genève	Banque Cramer & Cie SA	AG	25000	19791	218021
1988	Genève	Banque Genevoise de Gestion SA	AG	10000	20675	66685
1976	Genève	BANQUE MORVAL SA	AG	20000	57421	316886
2009	Genève	Banque Pâris Bertrand Sturdza SA	AG	20000	—	50536
1923	Genève	Banque Privée Edmond de Rothschild SA	AG	45000	551085	5878105
1995	Genève	Banque Syz & Co SA	AG	31000	62440	1173332
1991	Genève	CBH – Compagnie Bancaire Helvétique SA	AG	29000	4301	981909
1997	Genève	Hyposwiss Private Bank Genève SA	AG	12500	2500	402965
2010	Genève	REYL & Cie SA	AG	10000	800	144189
1960	Genève	UNION BANCAIRE PRIVEE, UBP SA	AG	300000	1027936	17901955
2001	Gland	Swissquote Bank SA	AG	30000	39923	2286283
2009	Gossau SG	nettoBank AG	AG	20000	—	18098
1993	Küsnacht ZH	Bank am Bellevue AG	AG	25000	20300	329976
1998	Lugano	AXION SWISS BANK SA	AG	43000	5310	322099
1994	Lugano	BANCA ARNER SA	AG	7500	33700	263693
1958	Lugano	Banca del Ceresio SA	AG	2000	23420	425542
1926	Lugano	Banca Privata Edmond de Rothschild Lugano SA	AG	5000	103200	533781

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
1815	Neuchâtel	Banque Bonhôte & Cie SA	AG	5 250	23 500	274 552
1991	Yverdon-les-Bains	Banque Piquet & Cie SA	AG	20 000	90 590	818 743
1979	Zug	MediBank AG	AG	8 000	26 000	71 379
1988	Zürich	AKB Privatbank Zürich AG	AG	50 000	7 350	371 805
2002	Zürich	Bank Frey & Co. AG	AG	12 500	7 000	286 730
1890	Zürich	Bank Julius Bär & Co. AG	AG	575 000	2 732 433	44 504 274
2008	Zürich	Bank von Roll AG	AG	18 000	18 000	199 164
1936	Zürich	Bank Vontobel AG	AG	149 000	303 592	9 119 937
1955	Zürich	Clariden Leu AG	AG	50 000	647 571	23 306 224
1968	Zürich	Hottinger & Cie AG	AG	18 261	3 215	282 842
1889	Zürich	Hyposwiss Privatbank AG	AG	26 000	84 500	1 926 917
1932	Zürich	Maerki Baumann & Co. AG	AG	3 000	27 450	677 051
2001	Zürich	NPB Neue Privat Bank AG	AG	23 000	757	205 180
2001	Zürich	NZB Neue Zürcher Bank AG	AG	19 892	5 879	132 288
2009	Zürich	PHZ Privat- und Handelsbank Zürich AG	AG	10 000	9 500	57 898
1989	Zürich	Privatbank Bellerive AG	AG	10 160	13 506	410 035
1949	Zürich	Privatbank IHAG Zürich AG	AG	50 000	87 968	1 616 477
2000	Zürich	Private Client Bank AG	AG	20 000	4 750	75 531
2002	Zürich	Private Client Partners AG	AG	10 000	1 026	30 511
1988	Zürich	Valartis Bank AG	AG	20 000	112 020	1 194 477

5.00 Übrige Banken Other banks

5.13 Institute für Kleinkredite, Abzahlungsgeschäfte und Konsumfinanzierung / Institutions in the fields of consumer credit lending, hire purchase and other consumer finance

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3

Die früher in dieser Gruppe aufgeführten Banken sind seit 1999 in der Gruppe 5.14 enthalten.
Banks formerly listed within this category have been included under bank category 5.14 since 1999.

5.00 Übrige Banken Other banks

5.14 Andere Banken / Other banking institutions

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1927	Basel	Bank Coop AG	AG	337 500	351 870	14 283 046
1984	Basel	Freie Gemeinschaftsbank Genossenschaft	G	7 971	2 691	204 616
1934	Basel	WIR Bank Genossenschaft	G	17 680	232 879	3 799 489
2006	Horgen	Bank-now AG	AG	30 000	213 407	3 350 653
1952	Lugano	Cornèr Banca SA	AG	12 000	465 000	3 717 370
1989	Oltén	Alternative Bank Schweiz AG	AG	45 578	5 640	1 013 931
2010	Zürich	Bank Gutenberg AG	AG	20 000	500	92 145
2006	Zürich	InCore Bank AG	AG	10 000	40 460	185 341
1958	Zürich	Migros Bank AG	AG	700 000	594 000	33 714 043
2006	Zürich	VZ Depotbank AG	AG	30 000	2 273	776 697

5.00 Übrige Banken Other banks

5.20 Ausländisch beherrschte Banken ¹ / Foreign-controlled banks ¹

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1909	Basel	Bank CIC (Schweiz) AG	AG	34 000	135 750	3 807 379
1841	Basel	Bank Sarasin & Cie AG	AG	22 015	643 979	12 578 414
2001	Basel	LGT Bank (Schweiz) AG	AG	60 000	280 498	4 138 129
1995	Freienbach	AP ANLAGE & PRIVATBANK AG	AG	10 000	10 380	130 381
1988	Genève	Banco Santander (Suisse) SA	AG	75 000	16 000	1 781 381
2008	Genève	Bank of China (Suisse) SA	AG	150 000	—	299 932
1986	Genève	BankMed (Suisse) SA	AG	30 000	3 000	313 316
1934	Genève	Banque Audi (Suisse) SA	AG	25 000	31 200	945 812
1995	Genève	BANQUE BAUER (SUISSE) SA	AG	60 000	825	380 514
1963	Genève	Banque de Commerce et de Placements SA	AG	75 000	62 960	2 550 303
1965	Genève	Banque Franck, Galland & Cie SA	AG	30 000	10 885	370 193
1985	Genève	BANQUE HERITAGE SA	AG	8 000	8 700	499 096
1958	Genève	Banque J. Safra (Suisse) SA	AG	300 000	8 728	2 699 072
1957	Genève	Banque Pasche SA	AG	42 000	107 159	841 399
2003	Genève	BANQUE PRIVEE BCP (SUISSE) SA	AG	70 000	27 502	964 168
1999	Genève	BANQUE PROFIL DE GESTION SA	AG	14 431	54 738	212 357
1965	Genève	Banque Safdié SA	AG	32 000	32 474	921 336
1982	Genève	Banque Thaler SA	AG	20 000	9 800	257 545
1986	Genève	Barclays Bank (Suisse) SA	AG	100 000	5 261	2 583 597
1979	Genève	BLOM BANK (Switzerland) SA	AG	20 000	39 000	602 624
1872	Genève	BNP Paribas (Suisse) SA	AG	320 271	1 154 189	42 418 735
1990	Genève	CIM BANQUE SA	AG	30 000	6 640	232 065
1957	Genève	Crédit Agricole (Suisse) SA	AG	579 371	490 205	27 066 534
2000	Genève	Crédit Agricole Financements (Suisse) SA	AG	177 778	13 112	4 653 375
1987	Genève	Credit Europe Bank (Suisse) SA	AG	35 000	5 766	749 671
1996	Genève	DEGROOF BANQUE PRIVEE SA	AG	32 049	500	167 898
1980	Genève	Deutsche Bank (Suisse) SA	AG	100 000	407 600	8 384 886

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
1921	Genève	EFG Bank European Financial Group SA	AG	250 000	217 450	710 749
1980	Genève	FAISAL PRIVATE BANK (Switzerland) SA	AG	20 000	4 100	105 367
1994	Genève	HINDUJA BANQUE (SUISSE) SA	AG	27 500	92 215	975 745
1988	Genève	HSBC Private Bank (Suisse) SA	AG	708 480	1 607 066	63 598 418
2001	Genève	IDB (Swiss) Bank Ltd	AG	33 000	9 274	534 063
1980	Genève	J.P. Morgan (Suisse) SA	AG	59 904	93 331	5 870 449
1970	Genève	KBL (SWITZERLAND) LTD	AG	53 745	63 747	423 532
1964	Genève	Merrill Lynch Bank (Suisse) SA	AG	15 000	294 300	1 467 878
2002	Genève	Mitsubishi UFJ Wealth Management Bank (Switzerland), Ltd.	AG	65 000	487	126 248
2006	Genève	NBAD Private Bank (Suisse) SA	AG	100 000	—	702 937
1999	Genève	NBK Private Bank (Switzerland) Ltd	AG	15 000	3 528	333 902
2009	Genève	QNB Banque Privée (Suisse) SA	AG einbezahlt	150 000 50 000	—	196 669
1995	Genève	ROSBANK (SWITZERLAND) SA, en liquidation	AG	80 000	376	88 107
1982	Genève	ROYAL BANK OF CANADA (SUISSE) SA	AG	40 100	17 095	866 186
1987	Genève	SOCIETE GENERALE Private Banking (Suisse) SA	AG	51 609	184 749	5 703 319
1990	Genève	Standard Chartered Bank (Switzerland) SA	AG	50 000	7 507	526 763
1933	Lausanne	Banque de Dépôts et de Gestion SA	AG	10 000	81 998	650 505
1999	Le Grand-Saconnex	Petercam Private Bank (Switzerland) SA	AG	12 000	8 379	74 628
2000	Lugano	Banca Aletti & C. (Suisse) SA	AG	15 000	661	89 358
2004	Lugano	BANCA CREDINVEST SA	AG	30 000	—	88 078
1961	Lugano	BANCA DEL SEMPIONE SA	AG	20 000	64 500	601 870
2000	Lugano	Banca Euromobiliare (Suisse) SA	AG	15 000	15 128	186 599
2001	Lugano	Banca Intermobiliare di Investimenti e Gestioni (Suisse) SA	AG	35 000	345	111 023
1995	Lugano	Banca Popolare di Sondrio (Suisse) SA	AG	100 000	112 353	3 413 608
1991	Lugano	BANCA ZARATTINI & CO. SA	AG	20 000	3 153	97 461
1997	Lugano	Banque de Crédit et de Dépôts SA, Bankred	AG	37 158	1 475	43 320

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
1962	Lugano	BIPIELLE Bank (Suisse) in liquidazione	AG	60 882	59 700	152 204
1873	Lugano	BSI SA	AG	1 840 000	267 006	15 656 327
2009	Lugano	CMB Banque Privée (Suisse) SA	AG	25 000	1	48 009
2004	Lugano	Credito privato commerciale SA	AG	11 000	16 820	198 728
2001	Lugano	FIDEURAM Bank (Suisse) S.A.	AG	15 000	10 601	64 841
2001	Lugano	INTESA SANPAOLO PRIVATE BANK (SUISSE) SA	AG	20 000	14 367	128 932
1958	Lugano	PKB PRIVATBANK SA	AG	16 000	244 800	1 506 131
2000	Lugano	RAS Private Bank (Suisse) SA in liquidazione	AG	20 000	—	20 133
1982	Lugano	Sella Bank AG	AG	13 600	28 538	204 085
1943	Lugano	SOCIETE GENERALE Private Banking (Lugano-Svizzera) SA	AG	20 000	77 700	518 060
2010	Meyrin	Dukascopy Bank SA	AG	22 000	106	95 713
2009	Neuchâtel	MIG Banque SA	AG	25 000	5 535	331 595
1999	Pully	Banque Privée Espirito Santo SA	AG	30 000	32 095	569 931
2001	St. Gallen	Bankhaus Jungholz AG	AG	14 000	212	69 996
2003	St. Gallen	Sydbank (Schweiz) AG	AG	39 500	289	194 550
1997	St. Margrethen	Volksbank AG	AG	10 000	10 140	182 778
1848	Uznach	Bank Linth LLB AG	AG	10 700	301 054	4 882 059
1999	Zollikon	SAXO BANK (SWITZERLAND) SA	AG	26 000	5 164	398 411
1994	Zug	Bantleon Bank AG	AG	10 000	32 611	194 814
1955	Zürich	ABN AMRO Bank (Switzerland) AG	AG	67 500	215 438	3 266 574
1962	Zürich	Arab Bank (Switzerland) Ltd.	AG	26 700	383 086	2 278 568
2010	Zürich	Banco Itaú (Suisse) SA	AG	50 000	—	43 810
1976	Zürich	Bank Hapoalim (Schweiz) AG	AG	65 000	293 950	2 890 824
1953	Zürich	Bank Leumi (Schweiz) AG	AG	33 000	119 187	1 278 490
1989	Zürich	BANK MORGAN STANLEY AG	AG	120 000	56 300	1 239 896
1899	Zürich	Bank Sal. Oppenheim jr. & Cie (Schweiz) AG	AG	6 400	101 838	1 284 365

² Gemäss Bundesgesetz über die Banken und Sparkassen, Art. 3^{bis} und 3^{ter}.
Pursuant to art. 3^{bis} and art. 3^{ter}, Federal Law on Banks and Savings Banks.

5.00 Übrige Banken Other banks

5.20 Ausländisch beherrschte Banken ³ / Foreign-controlled banks ³

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
2008	Zürich	bank zweiplus ag	AG	35 000	6 580	749 036
1981	Zürich	Banque Algérienne du Commerce Extérieur SA, Zurich	AG	40 000	90 100	432 576
1995	Zürich	Banque Du Bois AG	AG	10 000	1 847	84 621
2009	Zürich	Banque Louis SA	AG	35 000	—	31 578
1984	Zürich	BBVA (Suiza) SA	AG	72 500	425 279	1 770 305
1988	Zürich	BERENBERG BANK (SCHWEIZ) AG	AG	5 000	29 700	366 168
1974	Zürich	BHF-BANK (Schweiz) AG	AG	10 000	37 130	203 591
2009	Zürich	Centrum Bank (Schweiz) AG	AG	35 000	10 000	233 426
1982	Zürich	Citibank (Switzerland) AG	AG	100 000	47 836	1 249 086
1996	Zürich	Deka(Swiss) Privatbank AG	AG	18 000	26 240	73 944
1985	Zürich	Dexia Privatbank (Schweiz) AG	AG	52 000	81 235	379 592
1996	Zürich	Dominick Company AG	AG	21 053	—	49 593
1975	Zürich	DZ PRIVATBANK (Schweiz) AG	AG	100 000	90 200	1 188 661
1969	Zürich	EFG Bank AG	AG	162 410	243 679	15 974 691
1995	Zürich	F. van Lanschot Bankiers (Schweiz) AG	AG	20 000	2 133	143 470
1965	Zürich	Falcon Private Bank AG	AG	120 000	129 925	1 764 923
1984	Zürich	Fibi Bank (Schweiz) AG	AG	35 000	14 250	395 483
1958	Zürich	FINTER BANK ZÜRICH AG	AG	45 000	40 850	680 963
1994	Zürich	Frankfurter Bankgesellschaft (Schweiz) AG	AG	75 000	44 240	1 663 941
1992	Zürich	Gazprombank (Schweiz) AG	AG	101 000	9 215	2 331 772
2010	Zürich	GE Money Bank AG	AG	30 000	670 000	4 368 044
1992	Zürich	Goldman Sachs Bank AG	AG	80 000	213 249	600 484
1967	Zürich	Habib Bank AG Zürich	AG	150 000	240 250	4 944 692
1970	Zürich	Investec Bank (Switzerland) AG	AG	83 000	3 566	234 356
1997	Zürich	J&T Bank (Schweiz) AG	AG	20 000	9	62 395
1970	Zürich	Jyske Bank (Schweiz) AG	AG	60 000	89 900	546 128
1995	Zürich	LBBW (Schweiz) AG	AG	3 000	588	138 619

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
1986	Zürich	Liechtensteinische Landesbank (Schweiz) AG	AG	100 000	—	1 554 213
1996	Zürich	M.M. Warburg Bank (Schweiz) AG	AG	15 000	5 700	221 541
2000	Zürich	Mercantil Bank (Schweiz) AG	AG	45 500	248	173 408
1959	Zürich	Merrill Lynch Capital Markets AG	AG	112 000	45 440	3 185 582
2000	Zürich	Mizuho Bank (Schweiz) AG	AG	53 132	90 489	321 541
1988	Zürich	Nomura Bank (Schweiz) AG	AG	120 000	181 790	369 595
1963	Zürich	Nordkap Bank AG	AG	50 000	10 950	351 661
2006	Zürich	P&P Private Bank AG	AG	20 000	229	73 181
1930	Zürich	RBS Coutts Bank AG	AG	110 000	153 115	13 924 035
1968	Zürich	Rothschild Bank AG	AG	10 330	300 600	2 868 842
1967	Zürich	Schroder & Co Bank AG	AG	60 000	53 100	1 514 450
1969	Zürich	Skandifinanz Bank AG	AG	10 000	28 716	332 747
1988	Zürich	SLB Commercial Bank AG	AG	100 000	—	192 396
1967	Zürich	United Bank AG (Zürich)	AG	20 000	650	94 365
1980	Zürich	UNITED MIZRAHI BANK (Switzerland) Ltd	AG	20 000	1 735	194 504
1959	Zürich	VP Bank (Schweiz) AG	AG	20 000	23 600	844 960

³ Gemäss Bundesgesetz über die Banken und Sparkassen, Art. 3^{bis} und 3^{ter}.
Pursuant to art. 3^{bis} and art. 3^{ter}, Federal Law on Banks and Savings Banks.

7.00 Filialen ausländischer Banken Branches of foreign banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1991	Genève	Banque Internationale de Commerce - Bred, Paris, succursale de Genève	ZWN	18 756	—	352 387
2007	Genève	Barclays Bank PLC, Londres, Succursale de Genève	ZWN	—	—	184 809
2005	Genève	Caja de Ahorros de Galicia, La Corogne, succursale de Genève	ZWN	10 000	—	432 346
2007	Genève	EXANE DERIVATIVES, Paris, succursale de Genève	ZWN	—	—	16 811
2001	Genève	ING Belgique, Bruxelles, succursale de Genève	ZWN	65 000	—	6 959 744
2009	Genève	Keytrade Bank SA, Bruxelles, succursale de Genève	ZWN	6 000	—	19 587
1919	Genève	Lloyds TSB Bank plc, Londres, succursale de Genève	ZWN	—	—	3 759 386
2000	Genève	Skandinaviska Enskilda Banken SA, Luxembourg, Geneva Branch	ZWN	—	—	88 171
2000	Opfikon	UBS LIMITED, London, Swiss Branch, Opfikon	ZWN	—	—	1 451
1997	St. Gallen	Vorarlberger Landes- und Hypothekenbank Aktiengesellschaft, Bregenz, Zweigniederlassung St. Gallen	ZWN	45 000	—	470 794
2004	Thal	Bank für Tirol und Vorarlberg Aktiengesellschaft, Innsbruck, Zweigniederlassung Staad	ZWN	—	—	722 840
2008	Wallisellen	FMCC Finance, Zweigniederlassung Wallisellen der Volvo Auto Bank Deutschland GmbH, Köln	ZWN	—	—	1 051 810
2008	Winterthur	AXA Bank Europe, Brüssel, Zweigniederlassung Winterthur	ZWN	—	—	1 013 846
2004	Zürich	Aareal Bank AG, Wiesbaden, Zweigniederlassung Zürich	ZWN	—	—	1 877
2001	Zürich	Barclays Capital, Zurich Branch of Barclays Bank PLC, London	ZWN	—	—	20 229
2001	Zürich	BNP PARIBAS SECURITIES SERVICES, Paris, succursale de Zurich	ZWN	100	—	403 220
1963	Zürich	Citibank, N.A., Las Vegas, Zurich Branch	ZWN	—	—	677 476
2002	Zürich	COMMERZBANK Aktiengesellschaft, Frankfurt am Main, Zweigniederlassung Zürich	ZWN	—	—	120 943
2000	Zürich	Deutsche Bank Aktiengesellschaft, Frankfurt a.M., Zweigniederlassung Zürich	ZWN	—	—	1 957 549
1990	Zürich	Habibsons Bank Limited, London, Zweigniederlassung Zürich	ZWN	—	—	24 973
2010	Zürich	HSBC Bank plc, London, Zweigniederlassung Zürich	ZWN	—	—	1 000

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	Isbank GmbH, Frankfurt am Main (D), Zweigniederlassung Zürich	ZWN	—	—	13 675
1984	Zürich	JPMorgan Chase Bank, National Association, Columbus, Zürich Branch	ZWN	—	—	1 677 201
2004	Zürich	Mizuho International plc, London, Zweigniederlassung Zürich	ZWN	—	—	718
1999	Zürich	Nordea Bank S.A., Luxemburg, Zweigniederlassung Zürich	ZWN	—	—	245 932
2006	Zürich	RBC Dexia Investor Services Bank S.A., Esch-sur-Alzette, Zweigniederlassung Zürich	ZWN	1 769	—	8 045
1926	Zürich	Société Générale, Paris, Zweigniederlassung Zürich	ZWN	30 000	—	2 355 232
2007	Zürich	State Street Bank GmbH, München, Zweigniederlassung Zürich	ZWN	—	—	454 521
2002	Zürich	Svenska Handelsbanken S.A., Luxemburg, Zweigniederlassung Zürich	ZWN	—	—	94 417
1997	Zürich	The Royal Bank of Scotland N.V., Amsterdam, Zweigniederlassung Zürich	ZWN	—	—	1 287 030
2009	Zürich	The Royal Bank of Scotland plc, Edinburgh, Zweigniederlassung Zürich	ZWN	—	—	490 513
2003	Zürich	UniCredit Bank AG, München, Zweigniederlassung Zürich	ZWN	—	—	4 505

8.00 Privatbankiers Private bankers

8.10 Privatbankiers, die sich öffentlich zur Annahme fremder Gelder empfehlen / Private bankers who actively seek deposits from the public

Gründungs- jahr	Domizil	Firma	Rechts- form
Année de constitution	Domicile	Raison sociale	Forme juridique

Es gibt gegenwärtig keine Privatbankiers,
die sich öffentlich zur Annahme fremder Gelder
empfehlen.
At present there are no private bankers actively
seeking deposits from the public.

8.20 Privatbankiers, die sich nicht öffentlich zur Annahme fremder Gelder empfehlen / Private bankers who do not actively seek deposits from the public

1920	Basel	Baumann & Cie.	Kom.
1886	Basel	E. Gutzwiller & Cie. Banquiers	Kom.
1787	Basel	La Roche & Co.	Kom.
1805	Carouge GE	Pictet et Cie	Kom.
1844	Genève	Bordier & Cie	Kom.
1845	Genève	Gonet & Cie	Kom.
1798	Genève	Lombard, Odier, Darier, Hentsch & Cie	Kom.
1819	Genève	Mirabaud & Cie	Kom.
1869	Genève	Mourgue d'Algue & Cie	Kom.
1780	Lausanne	Landolt & Cie, banquiers	Kom.
1998	Luzern	Reichmuth & Co	Kom.-AG
1741	St. Gallen	Wegelin & Co. Privatbankiers, Gesellschafter Bruderer, Hummler, Tolle & Co.	Kom.
1750	Zürich	Rahn & Bodmer Co.	Kom.

Änderungen von Instituten in der Bankenstatistik

Changes in institutions included in the banking statistics

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

3.10 Institute der RBA-Holding / RBA Holding banks

Wegglassungen / Removals						
1868	Au SG	Alpha RHEINTAL Bank AG neu Gruppe 3.20. Now in category 3.20.	AG	14 750	64 050	1 449 044
1854	St. Gallen	Bank CA St. Gallen AG neu Gruppe 3.20. Now in category 3.20.	AG	17 600	45 016	1 783 320
1903	Wiesendangen	Sparkasse Wiesendangen neu Gruppe 3.20. Now in category 3.20.	Gem-I	—	10 055	166 972
2002	Wil SG	swissregiobank AG neu Gruppe 3.20. Now in category 3.20.	AG	17 400	72 264	1 590 894
1850	Zürich	Bank Sparhafen Zürich AG neu Gruppe 3.20. Now in category 3.20.	AG	10 000	20 570	456 676

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

3.20 Übrige Regionalbanken und Sparkassen / Other regional banks and savings banks

Wegglassungen / Removals						
1878	Vuisternens- devant-Romont	Caisse d'épargne de Vuisternens-devant-Romont Das Institut wurde von der Banque Cantonale de Fribourg, Fribourg, übernommen. The bank has been taken over by Banque Cantonale de Fribourg, Fribourg.	Gem-I			

Neuaufnahmen / New entries

1868	Au SG	Alpha RHEINTAL Bank AG bisher Gruppe 3.10. Formerly category 3.10.	AG	14 750	64 050	1 449 044
1854	St. Gallen	Bank CA St. Gallen AG bisher Gruppe 3.10. Formerly category 3.10.	AG	17 600	45 016	1 783 320
1903	Wiesendangen	Sparkasse Wiesendangen bisher Gruppe 3.10. Formerly category 3.10.	Gem-I	—	10 055	166 972

Änderungen von Instituten in der Bankenstatistik

Changes in institutions included in the banking statistics

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
2002	Wil SG	swissregiobank AG bisher Gruppe 3.10. Formerly category 3.10.	AG	17 400	72 264	1 590 894
1850	Zürich	Bank Sparhafen Zürich AG bisher Gruppe 3.10. Formerly category 3.10.	AG	10 000	20 570	456 676

5.00 Übrige Banken / Other banks

5.12 Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute / Banks that specialise in stock exchange, securities and asset management business

Weglassungen / Removals

1991	Basel	AAM Privatbank AG Das Institut wurde von der Basler Kantonalbank, Basel, übernommen. The bank has been taken over by Basler Kantonalbank, Basel.	AG	.	.	.
1987	Genève	Banque de Patrimoines Privés Genève BPG SA Das Institut wurde von der Banque Cramer & Cie SA, Genève, übernommen. The bank has been taken over by Banque Cramer & Cie SA, Geneva.	AG	.	.	.
1921	Genève	EFG Bank European Financial Group SA neu Gruppe 5.20. Now in category 5.20.	AG	250 000	217 450	710 749
1963	Lugano	Banca Commerciale Lugano Das Institut wurde von der HINDUJA BANQUE (SUISSE) SA, Genève, übernommen. The bank has been taken over by HINDUJA BANQUE (SUISSE) SA, Geneva.	AG	.	.	.
1923	Zürich	Adler & Co. Privatbank AG Das Institut wurde von der Luzerner Kantonalbank, Luzern, übernommen. The bank has been taken over by Luzerner Kantonalbank, Lucerne.	AG	.	.	.
1969	Zürich	EFG Bank AG neu Gruppe 5.20. Now in category 5.20.	AG	162 410	243 679	1 597 469

Neuaufnahmen / New entries

2010	Genève	REYL & Cie SA	AG	10 000	800	144 189
2009	Gossau SG	nettoBank AG	AG	20 000	—	18 098

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	Lugano	AXION SWISS BANK SA ¹ bisher Gruppe 5.20. Formerly category 5.20.	AG	43000	5310	322099
1968	Zürich	Hottinger & Cie AG ¹ bisher Gruppe 8.20. Formerly category 8.20.	AG	18261	3215	282842

5.00 Übrige Banken / Other banks

5.14 Andere Banken / Other banking institutions

Neuaufnahmen / New entries

2010	Zürich	Bank Gutenberg AG	AG	20000	500	92145
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5.00 Übrige Banken / Other banks

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

Weglassungen / Removals

1994	Genève	Fortis Banque (Suisse) SA Das Institut wurde von der BNP Paribas (Suisse) SA, Genève, übernommen. The bank has been taken over by BNP Paribas (Suisse) SA, Geneva.	AG	.	.	.
1962	Genève	ING Bank (Suisse) SA Das Institut wurde von der Bank Julius Bär & Co. AG, Zürich, übernommen. The bank has been taken over by Bank Julius Bär & Co. AG, Zurich.	AG	.	.	.
1978	Lugano	BANCA GESFID Das Institut wurde von der PKB PRIVATBANK SA, Lugano, übernommen. The bank has been taken over by PKB PRIVATBANK SA, Lugano.	AG	.	.	.
1998	Lugano	UniCredit (Suisse) Bank SA ¹ neu Gruppe 5.12. Now in category 5.12.	AG	43000	5310	322099
1999	Zürich	Atlantic Vermögensverwaltungsbank Das Institut wurde von der Bank von Roll AG, Zürich, übernommen. The bank has been taken over by Bank von Roll AG, Zurich.	AG	.	.	.
1998	Zürich	GE Money Bank AG Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.

¹ Gleichzeitig wechselt das Institut seinen Namen (siehe anschliessende Tabelle *Firmaänderungen*).
The bank changed its name at the same time (cf. following table, Company name changes).

Änderungen von Instituten in der Bankenstatistik

Changes in institutions included in the banking statistics

In tausend Franken / In CHF thousands

Gründungs- jahr	Domizil	Firma	Rechts- form	Eigene Mittel Equity	Reserven		Bilanzsumme
Year of formation	Domicile	Company name	Legal status	Kapital Capital	Reserven Reserves		Balance sheet total
					1	2	3

Neuaufnahmen / New entries

1921	Genève	EFG Bank European Financial Group SA bisher Gruppe 5.12. Formerly category 5.12.	AG	250 000	217 450	710 749
2010	Meyrin	Dukascopy Bank SA	AG	22 000	106	95 713
2010	Zürich	Banco Itaú (Suisse) SA	AG	50 000	—	43 810
1969	Zürich	EFG Bank AG bisher Gruppe 5.12. Formerly category 5.12.	AG	162 410	243 679	15 974 691
2010	Zürich	GE Money Bank AG	AG	30 000	670 000	4 368 044

7.00 Filialen ausländischer Banken / Branches of foreign banks

Wegglassungen / Removals

2005	Zürich	Fortis Bank, SA/NV, Brüssel, Zweigniederlassung Zürich Das Institut wurde von der BNP Paribas (Suisse) SA, Genève, übernommen. The bank has been taken over by BNP Paribas (Suisse) SA, Geneva.		.	.	.
2007	Zürich	ING Bank NV, Amsterdam, Zurich Branch Das Institut wurde liquidiert. The bank was liquidated.		.	.	.

Neuaufnahmen / New entries

2010	Zürich	HSBC Bank plc, London, Zweigniederlassung Zürich	ZWN	—	—	1 000
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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

Wegglassungen / Removals

1968	Zürich	Hottinger & Compagnie ² neu Gruppe 5.12. Now in category 5.12.	Kom.			
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² Gleichzeitig wechselt das Institut seinen Namen (siehe anschliessende Tabelle *Firmaänderungen*).
The bank changed its name at the same time (cf. following table, Company name changes).

Firmaänderungen Company name changes

Gruppe Category	Bisher Previously	Neu Now
3.10	Bank in Zuzwil, Zuzwil SG	Bank in Zuzwil AG, Zuzwil SG
3.10	Clientis Bank Huttwil AG, Huttwil	Bank Oberaargau AG, Huttwil
3.10	Clientis Triba Partner Bank AG, Triengen	Triba Partner Bank AG, Triengen
3.10	Sparcassa 1816 Gen., Wädenswil	Sparcassa 1816 Genossenschaft, Wädenswil
3.20	Caisse d'Épargne d'Aubonne, Aubonne	Caisse d'Épargne d'Aubonne société coopérative, Aubonne
5.12	Bank am Bellevue, Küsnacht ZH	Bank am Bellevue AG, Küsnacht ZH
5.12	BANQUE MORVAL, Genève	BANQUE MORVAL SA, Genève
5.12	BGG, Banque Genevoise de Gestion, Genève	Banque Genevoise de Gestion SA, Genève
5.12	Private Client Bank, Zürich	Private Client Bank AG, Zürich
5.12	UNION BANCAIRE PRIVEE, UBP, Genève	UNION BANCAIRE PRIVEE, UBP SA, Genève
5.14	Freie Gemeinschaftsbank, Basel	Freie Gemeinschaftsbank Genossenschaft, Basel
5.20	BANQUE HERITAGE, Genève	BANQUE HERITAGE SA, Genève
5.20	C.I.M. Banque, Genève	CIM BANQUE SA, Genève
5.20	LB (Swiss) Privatbank AG, Zürich	Frankfurter Bankgesellschaft (Schweiz) AG, Zürich
5.20	ROSBANK (SWITZERLAND) SA, Genève	ROSBANK (SWITZERLAND) SA, en liquidation, Genève
5.20	Royal Bank of Canada (Suisse), Genève	ROYAL BANK OF CANADA (SUISSE) SA, Genève
5.20	Russische Kommerzial Bank AG, Zürich	Gazprombank (Schweiz) AG, Zürich
5.20	SG Private Banking (Lugano-Svizzera) SA, Lugano	SOCIETE GENERALE Private Banking (Lugano-Svizzera) SA, Lugano
5.20	SG Private Banking (Suisse) SA, Genève	SOCIETE GENERALE Private Banking (Suisse) SA, Genève
5.20	UniCredit (Suisse) Bank SA, Lugano	AXION SWISS BANK SA, Lugano (5.12)
5.20	Volksbank Bodensee AG, St. Margrethen	Voksbank AG, St. Margrethen
7.00	ABN AMRO Bank N.V., Amsterdam, Zweigniederlassung Zürich, Zürich	The Royal Bank of Scotland N.V., Amsterdam, Zweigniederlassung Zürich, Zürich
7.00	Bayerische Hypo- und Vereinsbank Aktiengesellschaft, München, Zweigniederlassung Zürich, Zürich	UniCredit Bank AG, München, Zweigniederlassungen Zürich, Zürich
8.20	Hottinger & Compagnie, Zürich	Hottinger & Cie AG, Zürich (5.12)

Schweizer Banken mit Filialen im Ausland¹

Swiss banks with branches abroad¹

Domizil Domicile	Firma Company name	Filialen in Branches in
Basel und Zürich	UBS AG	Beijing, Cayman, Doha, Dubai, Hong Kong, Jersey, Labuan, London (2), Miami, Mumbai, New York, Paris, Seoul, Singapore, Stamford, Stockholm, Sydney, Taipei, Tokyo, Toronto
Basel	Bank Sarasin & Cie AG	Hong Kong
Genève	Banque de Commerce et de Placements SA	Dubai, Luxembourg
Genève	BNP Paribas (Suisse) SA	Guernsey
Genève	Crédit Agricole (Suisse) SA	Hong Kong, Singapore
Genève	HSBC Private Bank (Suisse) SA	Guernsey, Hong Kong, Singapore
Genève	Hyposwiss Private Bank Genève SA	Lisbonne
Genève	Merrill Lynch Bank (Suisse) SA	Dubai
Genève	Standard Chartered Bank (Switzerland) SA	Monaco
Genève	UNION BANCAIRE PRIVEE, UBP	Jersey, London, Luxembourg, Nassau
Lausanne	Banque Cantonale Vaudoise	Guernsey
Lugano	Banca Popolare di Sondrio (Suisse) SA	Monaco
Pully	Banque Privée Espírito Santo SA	Lisbonne
Zürich	Bank Hapoalim (Schweiz) AG	Luxembourg, Singapore
Zürich	Bank Julius Bär & Co. AG	Guernsey, Hong Kong, Singapore
Zürich	Clariden Leu AG	Nassau, Singapore
Zürich	Credit Suisse AG	Bahrain, Cayman, Dubai, Guernsey, Hong Kong, Labuan, London, Luxembourg, Madrid, Milano, Mumbai, Nassau, New York, Paris, Seoul, Shanghai, Singapore, Sydney, Taipei, Tokyo, Toronto
Zürich	Dexia Privatbank (Schweiz) AG	Bahrain
Zürich	EFG Bank AG	Cayman, Dubai, Hong Kong, Singapore
Zürich	Falcon Private Bank AG	Hong Kong, Singapore
Zürich	Habib Bank AG Zürich	Dubai, London, Nairobi
Zürich	RBS Coutts Bank AG	Hong Kong, Singapore

¹ Ohne Vertretungen.
Without representative offices.

Publications

The publications are available on the SNB website, www.snb.ch, *Publications*.

The *Annual Report* is published at the beginning of April in German, French, Italian and English.

Free of charge

Annual Report

The *Quarterly Bulletin* contains the 'Monetary policy report' used for the Governing Board's quarterly monetary policy assessment and the report titled 'The economic situation from the vantage point of the delegates for regional economic relations'. It also includes articles on topical central bank policy issues. The *Quarterly Bulletin* is published at the end of March, June, September and December in German, French and English (the latter version available only on the SNB website). The report titled 'The economic situation from the vantage point of the delegates for regional economic relations' is also published in Italian.

Subscription: CHF 25* per year (outside Switzerland: CHF 30); for subscribers to the *Monthly Statistical Bulletin*: CHF 15* per year (outside Switzerland: CHF 20)

Quarterly Bulletin

The *Financial Stability Report* assesses the stability of Switzerland's banking sector. It is published in June in German, French and English.

Free of charge

Financial Stability Report

Swiss National Bank Economic Studies and *Swiss National Bank Working Papers* are two series of articles on economics. The issues are published at irregular intervals, and both series are published in English.

Free of charge

SNB Economic Studies, SNB Working Papers

The *Monthly Statistical Bulletin* contains charts and tables of key Swiss and international economic data. In addition to the German-French publication, a German-English version is available free of charge on the SNB website.

Subscription: CHF 40* per year (outside Switzerland: CHF 80)

The *Monthly Bulletin of Banking Statistics* contains detailed banking statistics. The issues and the time series are available in German-French and German-English on the SNB website, www.snb.ch, *Publications*, *Statistical publications*. A printed German-French version is published every quarter free of charge as a supplement to the *Monthly Statistical Bulletin*.

Monthly Statistical Bulletin, Monthly Bulletin of Banking Statistics

Banks in Switzerland is a commentated collection of statistical source material on the development and structure of the Swiss banking sector. It is compiled mainly from SNB year-end statistics. *Banks in Switzerland* is published mid-year in German, French and English.

Price: CHF 20*

Banks in Switzerland

* All prices include 2.5% VAT.

Swiss Financial Accounts

The report titled *Swiss Financial Accounts* reflects the volume and structure of financial assets and liabilities held by the different sectors of the domestic economy, as well as those held with respect to the rest of the world, and those held by the rest of the world with respect to Switzerland. The report is published as a supplement to the *Monthly Statistical Bulletin* in autumn in German, French and English.

Free of charge

Swiss Balance of Payments, Switzerland's International Investment Position, Direct Investment

The *Swiss Balance of Payments* reviews developments in the balance of payments. It is published once a year as a supplement to the September edition of the *Monthly Statistical Bulletin*.

Switzerland's International Investment Position comments on developments in foreign assets, foreign liabilities and Switzerland's net investment position. It is published once a year as a supplement to the December issue of the *Monthly Statistical Bulletin*.

Direct Investment examines the developments in Switzerland's direct investments abroad as well as the changes in foreign direct investment in Switzerland. It is published once a year as a supplement to the December issue of the *Monthly Statistical Bulletin*. The reports are available in German, French and English.

Free of charge

Historical Time Series

The *Historical Time Series* is a set of statistical publications, with each issue focusing on a topic important or previously important to the formulation and implementation of monetary policy. Wherever possible, the time series spans the period from the establishment of the National Bank in 1907 to the present. It also includes background information on the time series and a description of calculation methods. The *Historical Time Series* is published at irregular intervals in German, French and English.

Free of charge

The Swiss National Bank 1907–2007

The Swiss National Bank 1907–2007 looks back on the history of the Swiss central bank and examines current monetary policy topics. The first part covers the first 75 years of the SNB, while the second part looks at the transition to flexible exchange rates in the 1970s. The third part (which appears in English in all three language versions) is an assessment of more recent Swiss monetary policy and a discussion of topical central bank policy issues from an academic standpoint.

The commemorative publication is available in bookshops in French, Italian and English; the German version is out of print. All four language versions are available on the SNB website, www.snb.ch, *The SNB, History, Publications*.

The Swiss National Bank in Brief

The Swiss National Bank in Brief gives an overview of the SNB's tasks, its organisation and the legal basis of its activities. It is published in German, French, Italian and English.

Free of charge

iconomix

To mark its centenary in 2007, the SNB launched *iconomix*, an educational programme introducing users to the world of economics. The modular teaching and training programme presents the basic principles and concepts of economics in a fun way. Although primarily aimed at teachers and students in upper secondary schools, it is also accessible to anyone interested in finding out more about economics. *iconomix* is published primarily in German and French.

Available free of charge at www.iconomix.ch

What is money really about? is a brochure describing the activities of the National Bank in simple, easy-to-understand terms. It is an ideal teaching aid for both older primary students and secondary school students.

The Swiss National Bank and that vital commodity: money is a brochure explaining the SNB and its tasks. It is suitable as a teaching aid for older secondary school students and for vocational training students as well as for anybody generally interested in the National Bank.

An "A to Z" of the Swiss National Bank is an SNB glossary of important central banking terms.

The information in these publications as well as the publications themselves are available via the SNB website, www.snb.ch, *Publications*, *Publications about the SNB*, *The world of the National Bank*.

The *National Bank and money* is a short film (available on DVD) illustrating the characteristics of money.

The *National Bank and its monetary policy* is a short film (available on DVD) describing how the SNB conducts its monetary policy on a daily basis and explaining the principles behind that monetary policy.

All the material in this section (Further resources) is available in German, French, Italian and English.

Free of charge

Further resources

Swiss National Bank, Library, Bundesplatz 1, CH-3003 Berne

Telephone +41 31 327 02 11, e-mail: library@snb.ch

Swiss National Bank, Library, Fraumünsterstrasse 8, P.O. Box, CH-8022 Zurich

Telephone +41 44 631 32 84, e-mail: library@snb.ch

Obtainable from

Keyword index

Figures indicated below refer to the relevant table numbers.

A

Account, vested benefit 24
Accrued expenses and deferred income 18, 23, 24, 64
Accrued income and prepaid expenses 4, 17, 24, 63
Adjustments (*cf.* Value adjustments)
Administrative expenses 40, 41, 65
Appropriation / Distribution of profit 40, 41, 42, 65
Assets
 Bank office reporting entity 31
 By country 32
 By currency 25, 27
 By legal status of institution 17
 Domestic and foreign 24, 26, 27
 Listed in the balance sheet 4, 5
 Of institutions with a special field of business 63
 Tangible assets 4, 5, 17, 24, 25, 63

B

Balance sheet (*cf.* Assets or Liabilities)
Balance sheet total 1, 2, 5, 19
Banking operations (income, expenses) 40, 41, 65
Banknotes (*cf.* Liquid assets)
Bank office reporting entity, balance sheet 31
Banks
 By canton 49, 50
 Institutions with a special field of business 63, 64, 65, 66
 Number of institutions
 By balance sheet total 2
 By legal status of institution 3
 Offices 48, 49, 50
Benefit accounts, vested 24
Bills of exchange (*see also* Guarantee liabilities) 7
Bills, treasury bills 7, 9, 24
Bonds (*see also* Medium-term bank-issued notes)
 By interest rate 54, 61
 By legal status of institution 23
 Convertible bonds 18, 23, 24, 64
 Listed as asset 9, 15, 45
 Listed as liability 18, 19, 24, 25, 64
 Off-balance-sheet item 38b, 38c
Branches, bank 48, 49, 50

C

Cantons (*see also* Public law institutions) 13, 49, 50
Cantonal institutions 3, 17, 23, 41
Capital 18, 23, 24, 64
 Core capital 44a
 Dotation capital 42
 Excess 44a
 Non-paid-up capital 4, 17, 24, 63
 Required 44a
 Supplementary capital 44a
 Total capital ratio 44a
Capital adequacy reporting (*cf.* Capital)
Central bank (*cf.* Swiss National Bank)
Central government (*cf.* General government)
Central mortgage bond institute 63, 64, 65, 66
Cheques 7

Claims

Against banks
 By country 32
 By currency 25
 By legal status of institution 17
 Domestic and foreign 24
 Interbank claims 29
 Listed in the balance sheet 4, 5, 63
Against customers
 By canton 13
 By country 32
 By currency 25
 By legal status of institution 17
 By location of property 13
 Domestic and foreign 24
 Domestic customers 14
 Listed in the balance sheet 4, 5, 63
Against foreign countries 24, 26, 27, 32, 38
From fiduciary business 36, 38
From money market instruments (*cf.* Money market instruments)
From repo transactions 28a
From lending transactions 28a
Mortgages (*cf.* Mortgage claims)
Clearing houses, credit balances with 6
Coins (*cf.* Liquid assets)
Collective investment institutions 38a, 38c
Collective investment schemes 15, 38b, 38c
Commercial banks (for categorisation of Swiss banks, *cf.* Explanatory notes, section 4 *Bank categories*)
Commission business 40, 41, 65
Commitment credits 39
Companies
 Financial 15, 16, 38a, 38c
 Insurance 38a, 38c
 Joint-stock 3, 17, 23, 41
 Manufacturing 15, 16
Comprehensive liquidity statement 45
Confederation, Swiss (*cf.* Public law institutions)
Consumer credit lending 8
Contingent liabilities 39
Convertible bonds 18, 23, 24, 64
Core capital 44a
 Adjusted 44a
 Ratio 44a
Cooperatives 3, 17, 23, 41, 42
Corporations (*cf.* Companies)
Country (*cf.* Geographical breakdown)
Credit (*see also* Lending) 8
Credit balances on Swiss postal accounts 6
Currency
 Fiduciary business 36
 Listed in the balance sheet 24, 25, 27, 29, 31
 Securities holdings 38a, 38b
Currency forward contracts (*cf.* Forward contracts)
Currency swaps 34
Custody accounts 38a, 38b, 38c

Figures indicated below refer to the relevant table numbers.

Customer deposits (*see also* Liabilities towards customers, Fiduciary business, Custody accounts) 14, 19, 54

D

Deferred income and accrued expenses 18, 23, 24, 64
Deposits

By customers (*cf.* Customer deposits)

With the SNB, sight 6, 24

Depreciation 40, 41, 65

Derivatives 34

Directors' fees (*cf.* Emoluments)

Distribution / Appropriation of profit 40, 41, 42, 65

Dividends 40, 41, 42, 65

Domestic business

Fiduciary business 36

Interbank claims and liabilities 29

Listed in the balance sheet 24, 26, 27, 28, 28a

Mortgages (*cf.* Mortgage claims)

Participating interest 16

Securities 15

E

Earnings, retained 18, 23, 24, 40, 41, 64

Emoluments 40, 41, 65

Entris Banking Ltd 63, 64, 65, 66

Equity

Listed in the balance sheet 18, 19, 23, 25, 64

Required (*cf.* Required capital)

Exchange, bills of (*see also* Guarantee liabilities) 7

Expenses 40, 41, 43, 65

Extraordinary income and expenses 40, 41, 65

F

Federal money market debt register claims 45

Fees, directors' (*cf.* Emoluments)

Fiduciary business 36, 37, 38

Financial corporations 15, 16, 38a, 38c

Financial investments 4, 5, 17, 24, 63

Foreign banks (*cf.* Categories 5.20 and 7.00 in section B and in most section A tables)

Foreign business

By country 32, 38

Fiduciary business 36, 38

Interbank claims and liabilities 29

Listed in the balance sheet 24, 26, 27, 28, 28a

Mortgages (*cf.* Mortgage claims)

Participating interest 16

Securities 15

Foreign currency (*cf.* Currency)

Funds, investment (*cf.* Collective investment schemes)

Funds, liquid 45

Futures (*cf.* Forward contracts)

G

Geographical breakdown

Assets and liabilities shown in the balance sheet 32

Fiduciary business 38

Government (*cf.* General government, Cantons, Public law institutions)

Gross profit 40, 41, 65

H

Holdings of securities in bank custody accounts 38a, 38b, 38c

I

Income 40, 41, 65

Income, net 40, 41, 45

Income statement 40, 41, 65

Investment fund units (*cf.* Collective investment schemes)

Investments, financial 4, 5, 17, 24, 63

Institutions

Cantonal 3, 17, 23, 41

Municipal 3, 17, 23, 41, 42

With a special field of business 63, 64, 65, 66

Insurance companies 38a, 38c

Interbank claims and liabilities (*see also* Claims against or Liabilities towards banks) 29

Interest business 40, 41, 65

Interest rates

Asset items (individual) 53, 56₁, 56₂

Bonds 54, 61

Customer deposits 54, 57

Liability items (individual) 54, 57₁

Medium-term bank-issued notes 54, 59

Mortgage bond issues 62

Mortgage claims 53, 56

Irrevocable facilities granted 39

J

Joint-stock companies 3, 17, 23, 41

L

Legal status of institution

Balance sheet, by legal status 17, 23

Income statement, by legal status 41

Number of institutions, by legal status 3

Lending

Abroad 32

Consumer credit lending 8

Mortgages (*cf.* Mortgage claims)

To domestic public law institutions 9

Lending transactions 25, 28a

Letters of credit (*cf.* Guarantee liabilities)

Liabilities

Balance sheet 18, 19

Bank office reporting entity 31

By currency 25, 27

By legal status of institution 23

Domestic and foreign 24, 26, 27

From money market instruments (*cf.* Money market instruments)

From fiduciary business 36, 38

From repo transactions 28a

Figures indicated below refer to the relevant table numbers.

- From lending transactions 28a
- Geographical breakdown 32
- Of institutions with a special field of business 64
- Towards banks
 - By country 32
 - By currency 25
 - By legal status of institution 23
 - Domestic and foreign 24
 - Interbank liabilities 29
 - Listed in the balance sheet 18, 19, 64
- Towards customers
 - By canton 13
 - By country 32
 - By currency 25
 - By domicile 13
 - By interest rate 54, 57
 - By legal status of institution 23
 - Domestic and foreign 24
 - Domestic customers 14
 - Listed in the balance sheet 18, 19, 64
- Towards foreign countries 24, 26, 27, 32, 38
- Liechtenstein, Principality of 13
- Liquid assets 4, 5, 6, 17, 24, 25, 45, 63
- Liquid funds 45
- Liquidity ratio 45
- Liquidity statement 45
- Loans (*see also* Lending)
 - By central mortgage bond institutions
 - By legal status of institution 23
 - Listed in the balance sheet 18, 19, 22, 24, 25, 64
- Local authorities (*cf.* Cantons or Public law institutions)
- Loss
 - In the income statement 40, 41, 65
 - Listed in the balance sheet 18, 23, 24, 64
- M**
- Manufacturing companies 15, 16
- Maturity (medium-term bank-issued notes)
- Medium-term bank-issued notes
 - By interest rate 54, 59
 - By maturity
 - Listed in the balance sheet 18, 19, 23, 24, 25, 45, 64
- Money market debt register claims 45
- Money market instruments
 - Assets 4, 5, 7, 17, 24, 25, 32, 63
 - Liabilities 18, 19, 23, 24, 25, 64
- Mortgage bond bank 63, 64, 65, 66
- Mortgage bonds 15
 - By interest rate 62
- Mortgage claims
 - Annual increases and decreases, domestic 10
 - By canton 13
 - By legal status of institution 17
 - By location of property 13
 - By rate of interest 53, 56
 - Domestic 10
 - Domestic and foreign 24
 - First, second and third mortgages 11a
 - Listed in the balance sheet 4, 5, 17, 25, 63
- Municipalities (*cf.* Public law institutions)
- Municipal institutions 3, 17, 23, 41, 42
- N**
- Net income 40, 41, 65
- Non-balance-sheet business (*cf.* Off-balance-sheet business)
- O**
- Obligations to pay and make additional payments 39
- Off-balance-sheet business
 - Contingent liabilities 39
 - Fiduciary business 36, 37, 38
 - Holdings of securities in bank custody accounts 38a, 38b, 38c
 - Open transactions 39
- Offices, bank 48, 49, 50
 - Reporting entity 31, 38a, 38b, 38c
- Options 34
- Overseas banks (*cf.* Foreign banks)
- P**
- Participating interests
 - By domestic and foreign securities 16
 - Income from 40, 41, 65
 - Listed in the balance sheet 4, 5, 17, 24, 25, 63
- Pension funds 38a, 38c
- Pension provision, tied 24, 45
- Portfolio, securities (*cf.* Securities)
- Postal accounts, credit balances on 6
- Precious metals
 - By legal status of institution 17
 - Contingent liabilities 39
 - Domestic and foreign 24, 28, 38
 - Fiduciary business 36, 38
 - Liquidity statement 45
 - Listed in the balance sheet 4, 24, 25, 27, 28, 63
- Prepaid expenses and accrued income 4, 17, 24, 63
- Principality of Liechtenstein 13
- Private bankers (*cf.* Category 8.00 in section B and in most section A tables)
- Profit (*see also* Net income) 40, 41, 42, 65
 - Appropriation / Distribution of 40, 41, 42, 65
- Provision, tied pension 24, 45
- Provisions
 - Listed in the balance sheet 18, 23, 24, 64
 - In the income statement 40, 41, 65
- Public law institutions
 - Cantonal institutions 3, 17, 23, 41
 - Lending to domestic public law institutions 9
 - Liquidity statement 45
 - Money market instruments held of 7
 - Municipal institutions 3, 17, 23, 41, 42
 - Securities 15
- Public sector (*cf.* Public law institutions)

Figures indicated below refer to the relevant table numbers.

R

Ratio, liquidity ratio 45
Remuneration, directors' (*cf.* Emoluments)
Reporting entity, bank office 31, 38a, 38b, 38c
Repo transactions 25, 28a, 45
Repurchase agreement (*cf.* Repo transactions)
Rescriptions 7, 9, 24
Reserves
 In the income statement 40, 41, 65
 Listed in the balance sheet 18, 23, 24, 64
Retained earnings 18, 23, 24, 40, 41, 64, 65
Return (*cf.* Interest rate)
Revenue (*cf.* Income)

S

Savings (*cf.* Liabilities towards customers)
Securities
 By country 32
 By currency 25
 Domestic and Foreign securities 24
 Holdings in bank custody accounts 38a, 38b, 38c
 In the income statement 40, 41, 65
 In the liquidity statement 45
 Listed in the balance sheet 4, 5, 9, 15, 17, 63
 Off-balance-sheet 38a, 38b, 38c
 Participating interests 16
Securities lending transactions 25, 28a
Services, net profit / loss from 40, 41, 65
Shares 15, 16, 38b, 38c
Sight deposits with the SNB 6, 24
SIX SIS Ltd 63, 64, 65, 66
SIX x-clear Ltd 63, 64, 65, 66
Staff expenses 43
Staff, number of 51, 52, 66
Swaps 34
Swiss National Bank 6, 24, 45, 63, 64, 65, 66

T

Tangible assets 4, 5, 17, 24, 25, 40, 63
Taxes 40, 41, 65
T-bills (*cf.* Treasury bills)
Term deposits (*cf.* Fiduciary business *or* liabilities towards customers)
Third parties, guarantee liabilities (*cf.* Guarantee liabilities)
Tied pension provision 24, 45
Total assets (*cf.* Balance sheet total)
Total liquidity (*cf.* Liquidity statement)
Trading, net trading income 40, 41, 65
Treasury bills 7, 9, 24

U

Units, investment fund (*cf.* Collective investment schemes)

V

Value adjustments
 In the income statement 40, 41, 65
 Listed in the balance sheet 18, 23, 24, 64
Vested benefit accounts 24

W

Warrant issues 18, 23, 24, 64

Y

Yield (*cf.* Interest rate)

**561 Forderungen gegenüber inländischen Banken – auf CHF lautend,
nach dem Zinssatz ¹**
Claims against domestic banks, in CHF, by rate of interest ¹

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

In Millionen Franken / In CHF millions

Jahres- ende	Unter 1½%	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%	3¾–4%
End of year	Less than 1½%										
	1	2	3	4	5	6	7	8	9	10	11
2006	.	.	.	.	.	.	.	.	.	.	.
2007	3 170	797	4 528	13 680	7 844	6 578	4 911	1 498	483	415	100
2008	24 029	636	1 278	2 651	3 647	1 615	2 553	2 407	928	334	126
2009	30 542	272	286	176	235	305	704	705	486	312	93
2010	41 525	387	294	171	172	334	512	489	361	282	90

Jahres- ende End of year	4–4 ¹ / ₄ %	4 ¹ / ₄ –4 ¹ / ₂ %	4 ¹ / ₂ –4 ³ / ₄ %	4 ³ / ₄ –5%	5–5 ¹ / ₄ %	5 ¹ / ₄ –5 ¹ / ₂ %	5 ¹ / ₂ –5 ³ / ₄ %	5 ³ / ₄ –6%	6–7%	7–8%	8% und mehr 8% or more	Total
	12	13	14	15	16	17	18	19	20	21	22	23
2006	.	.	.	.	.	.	.	.	.	.	.	.
2007	408	3	20	2	97	1	32	0	3	531	1	45 102
2008	31	34	4	0	—	—	0	—	6	52	0	40 331
2009	31	27	2	—	—	—	0	—	0	—	48	34 224
2010	32	27	1	0	—	—	0	—	0	0	0	44 677

¹ Inklusive bilanzierte auf CHF lautende nicht-monetäre Forderungen aus dem Leih- und Repogeschäft.
Including non-monetary balance sheet claims in CHF from lending and repo transactions.

562 Forderungen gegenüber inländischen Kunden – auf CHF lautend, nach dem Zinssatz ¹ Claims against domestic customers, in CHF, by rate of interest ¹

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

In Millionen Franken / In CHF millions

Jahres- ende	Unter 1½%	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%	3¾–4%
End of year	Less than 1½%										
	1	2	3	4	5	6	7	8	9	10	11
2006	.	.	.	.	.	.	.	.	.	.	.
2007	6 946	388	1 485	4 477	3 373	10 564	12 611	13 515	12 772	10 342	12 554
2008	27 418	3 992	2 830	5 124	25 481	5 329	7 767	10 807	9 038	8 695	5 959
2009	61 409	4 604	4 177	3 996	4 379	7 183	8 131	6 844	5 127	4 708	3 612
2010	50 736	5 013	4 613	4 538	4 414	6 520	6 589	5 492	3 965	3 696	3 389

Jahres- ende End of year	4–4 ¹ / ₄ %	4 ¹ / ₄ –4 ¹ / ₂ %	4 ¹ / ₂ –4 ³ / ₄ %	4 ³ / ₄ –5%	5–5 ¹ / ₄ %	5 ¹ / ₄ –5 ¹ / ₂ %	5 ¹ / ₂ –5 ³ / ₄ %	5 ³ / ₄ –6%	6–7%	7–8%	8% und mehr 8% or more	Total
	12	13	14	15	16	17	18	19	20	21	22	23
2006	.	.	.	.	.	.	.	.	.	.	.	.
2007	4 927	2 794	2 401	2 612	1 948	1 719	1 430	1 519	2 995	1 764	9 374	122 508
2008	4 406	2 478	2 410	1 881	1 781	1 389	1 365	1 484	2 947	898	8 693	142 172
2009	2 887	1 516	1 623	1 402	1 036	1 055	1 120	1 218	2 112	713	8 152	137 004
2010	2 544	869	1 428	877	891	762	1 286	1 129	1 627	927	7 909	119 214

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**
Liabilities towards domestic banks, in CHF, by rate of interest ¹

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

In Millionen Franken / In CHF millions

Jahres- ende	Unter 1½%	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%	3¾–4%
End of year	Less than 1½%										
	1	2	3	4	5	6	7	8	9	10	11
2006	.	.	.	.	.	.	.	.	.	.	.
2007	6 525	539	3 112	41 238	17 996	9 458	5 718	1 487	972	616	1 084
2008	49 641	975	1 564	5 004	3 359	1 666	2 848	2 572	1 108	417	196
2009	50 970	353	380	299	455	447	867	1 035	706	331	117
2010	44 473	538	669	743	658	559	670	742	577	305	102

Jahres- ende End of year	4–4 ¹ / ₄ %	4 ¹ / ₄ –4 ¹ / ₂ %	4 ¹ / ₂ –4 ³ / ₄ %	4 ³ / ₄ –5%	5–5 ¹ / ₄ %	5 ¹ / ₄ –5 ¹ / ₂ %	5 ¹ / ₂ –5 ³ / ₄ %	5 ³ / ₄ –6%	6–7%	7–8%	8% und mehr 8% or more	Total
	12	13	14	15	16	17	18	19	20	21	22	23
2006	.	.	.	.	.	.	.	.	.	.	.	.
2007	737	6	32	55	3	8	0	0	0	—	0	89 588
2008	689	141	156	1	3	—	—	—	—	—	3	70 343
2009	644	95	102	—	3	—	—	—	—	—	0	56 803
2010	670	82	100	0	3	—	—	—	0	—	0	50 890

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.