



Banks in Switzerland 2013

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



Banks in Switzerland 2013

98th year

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Conventions and notes

CONVENTIONS

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

NOTES

Rounding differences

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

Further information

publications@snb.ch

Banks in Switzerland on the SNB website

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

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

Editorial deadline

The cut-off date for the tables was 28 May 2014.

Commentary

Banks in Switzerland – Key developments in 2013

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

Preliminary remarks: PostFinance Ltd included in the banking statistics

The Financial Market Supervisory Authority (FINMA) issued PostFinance Ltd with a license to operate as a bank and securities dealer on 26 June 2013. The new banking licence means that PostFinance is now obliged to report data for the SNB's banking statistics. PostFinance data were included in the aggregated data for the other banking institutions category under other banks for the first time in the 2013 edition of *Banks in Switzerland*. Consequently, the areas which include the business activities of PostFinance, in particular, saw substantial increases. The inclusion of PostFinance should therefore be taken into account when comparing the year-on-year figures.

According to the Post Organisation Act,³ as a subsidiary of Swiss Post Ltd, PostFinance is permitted to offer a limited selection of financial services in the retail financial market. In particular, it can accept customer deposits and effect investments in its own name. However, it may not grant loans and mortgages to third parties (the balance sheet item amounts due from customers shows lending to municipalities, towns and cantons).

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

2 Individual financial statements as required by law (parent company) relate to the business conducted by the banks' head offices in Switzerland and their legally dependent domestic and foreign branches. Consolidated financial statements, 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'.

3 SR 783.1

In the 2013 key development text, the influence of PostFinance is mentioned and quantified as necessary. The table below summarises PostFinance's largest balance sheet items, which were also published in PostFinance's annual report for 2013.

Selected assets at 31 December 2013	In CHF billions
Liquid assets	39.1
Amounts due from banks	9.9
Amounts due from customers	9.9
Financial investments	54.5
Total assets (balance sheet total)	117.0

Selected liabilities at 31 December 2013	In CHF billions
Amounts due to banks	2.4
Amounts due to customers in savings and deposit accounts	42.6
Other amounts due to customers	64.5
Total liabilities (balance sheet total)	117.0

1. BALANCE SHEET BUSINESS

Balance sheet total

In the year under review, the aggregate balance sheet total for all banks in Switzerland was CHF 2,849.2 billion. The increase of CHF 70.9 billion, or 2.6%, was mainly the result of including PostFinance in the banking statistics for the first time (balance sheet total: CHF 117.0 billion). Excluding PostFinance, the aggregate balance sheet total would have gone down by CHF 46.1 billion, or 1.7%, to CHF 2,732.1 billion. The more domestically focused banks reported an increase in balance sheet totals (cantonal banks, CHF 13.3 billion; Raiffeisen banks, CHF 8.9 billion; regional banks and savings banks, CHF 2.1 billion), while the balance sheet totals of banks with a greater focus on foreign business decreased (big banks, CHF –42.5 billion; foreign-controlled banks, CHF –33.2 billion; branches of foreign banks, CHF –15.5 billion).

The importance of domestic business over foreign business increased once again in the year under review. Domestic assets and liabilities were both greater than their respective foreign balance sheet items for the first time since 1996. Domestic assets grew by CHF 74.1 billion to CHF 1,566.7 billion. Foreign assets fell slightly, by CHF 3.2 billion to CHF 1,282.5 billion. Domestic liabilities increased by CHF 158.1 billion to CHF 1,521.8 billion. Foreign liabilities decreased by CHF 87.2 billion to CHF 1,327.3 billion. When considered with the inclusion of PostFinance, domestic business saw a marked rise and foreign business weakened on the liabilities side in particular. When

PostFinance is not included, the emphasis of this development changes and we see that changes in domestic business were less significant than in the previous year and foreign business declined slightly more substantially.

Domestic mortgage claims, which make up approximately 30% of the aggregated balance sheet total, continued to rise in the year under review, growing by 4.2% or CHF 35.4 billion to CHF 869.8 billion. The biggest contribution to the increase was made by the cantonal banks (up CHF 13.6 billion to CHF 303.5 billion), the Raiffeisen banks (up CHF 7.7 billion to CHF 143.3 billion) and the big banks (up CHF 6.3 billion to CHF 258.4 billion). Once again, fixed-interest mortgage loans were up (by CHF 43.8 billion to CHF 754.1 billion), while variable-interest mortgages declined (by CHF 8.4 billion to CHF 115.0 billion).

Assets

Sundry loans, which are entered under the amounts due from customers item, rose by CHF 5.1 billion to CHF 564.7 billion. This was mainly the result of an increase in domestic lending of CHF 9.7 billion to CHF 175.6 billion (largely influenced by the inclusion of PostFinance for the first time⁴) and a slight decrease in foreign lending by CHF 4.7 billion to CHF 389.1 billion.

Liquid assets rose by CHF 58.5 billion to CHF 399.3 billion. In Switzerland, this increase was particularly due to PostFinance's sight deposits at the SNB being included in the banking statistics for the first time, while the rise in liquid assets abroad can be attributed to a marked increase in the sight deposits of one of the big banks at foreign central banks. Amounts due from banks receded by CHF 36.9 billion to CHF 461.4 billion; this was due in part to the considerable reduction of amounts due from banks abroad to one big bank. The amounts due arising from money market instruments was down by CHF 16.8 billion, to CHF 38.7 billion, here again predominantly abroad, with stocks issued by foreign borrowers down by CHF 15.4 billion to CHF 37.5 billion.

Trading portfolios of securities and precious metals receded again despite rising share prices, by CHF 20.5 billion to CHF 146.4 billion. Financial investments saw a very substantial total increase of CHF 56.5 billion to CHF 187.2 billion as a result of PostFinance's financial investments of CHF 54.5 billion being included for the first time. Participating interests went up slightly, by CHF 2.6 billion to CHF 64.3 billion.

The other assets item diminished by CHF 15.5 billion to CHF 69.7 billion, mainly because the positive replacement value of outstanding derivative financial instruments declined.

⁴ PostFinance reports lending to municipalities, towns and cantons under this balance sheet item.

A substantial advance was recorded in customer deposits. In addition to a substantial PostFinance effect of CHF 42.6 billion, the amounts due to customers in the savings or deposit accounts item was up by CHF 75.2 billion to CHF 601.7 billion, with big banks and domestically focused banks, in particular, recording considerable increases. Other amounts due to customers rose by CHF 58.4 billion to CHF 1,073.3 billion, although domestic and foreign liabilities developed differently. The domestic increase amounted to CHF 82.6 billion, CHF 62.9 billion of which can be put down to the inclusion of PostFinance, with the remaining increase being recorded primarily by big banks, cantonal banks and private bankers. This was in contrast to a decline abroad, by CHF 24.1 billion to CHF 580.7 billion, which was attributable to foreign-controlled banks. The amounts due from cash bonds item decreased by CHF 4.2 billion to CHF 25.9 billion.

The amounts due to banks item went down substantially, by CHF 35.3 billion to CHF 435.2 billion, with the decrease occurring both domestically and abroad. The amounts due from bond issues and central mortgage institution loans item also receded, by CHF 40.7 billion to CHF 318.7 billion. Although domestic central mortgage institution loans rose, particularly for cantonal banks and Raiffeisen banks, the overall development was shaped by a decline in the number of bonds issued by big banks abroad. Liabilities from money market instruments went up by approximately one-third to CHF 77.7 billion; this was largely due to business developments abroad at one of the big banks.

Other liabilities declined by CHF 16.4 billion to CHF 92.7 billion. This was mainly attributable to the negative replacement values of outstanding derivative financial instruments (down by CHF 16.0 billion to CHF 72.7 billion).

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

Derivative financial instruments

The contract volume of derivative financial instruments declined by 15.3%, or CHF 6.9 trillion, to CHF 37.8 trillion. The positive replacement values were down by 34.5% to CHF 294.6 billion and the negative replacement values by 33.9% to CHF 306.0 billion. With a share of 94.0% in total contract volume, big banks dominate transactions in derivative financial instruments.

Interest rate derivatives declined substantially once again, with a fall in contract volume by 17.4% to CHF 25.3 trillion. Positive replacement values were down by 48.9%, while negative replacement values decreased by 49.5%. In terms of contract volume, interest rate derivatives remained the most important category of derivative financial instruments. Foreign exchange derivatives were the second-

largest category. Their contract volume rose by 3.3% to CHF 10.2 trillion, while the positive replacement values were down by 8.1% and negative replacement values by 9.8%. Credit derivatives, the third-largest category, recorded significant decreases, both in the case of contract volume (down by 45.9%, to CHF 1.3 trillion), and for positive replacement values (down by 47.2%) and negative replacement values (down by 49.2%). The contract volume for derivatives on equity/index-related products increased by 11.2% to CHF 768.1 billion; positive and negative replacement values also went up (by 7.3% and 21.5% respectively).

The decline in fiduciary funds continued in 2013, with a fall of CHF 17.0 billion to CHF 120.7 billion, and at year-end amounted to approximately one-quarter of the peak value in 2007. Funds of this kind invested in euros recorded the greatest decline, by CHF 6.7 billion to CHF 20.9 billion. Fiduciary funds placed in US dollars and Swiss francs also decreased, by CHF 1.2 billion to CHF 74.3 billion and by CHF 0.4 billion to CHF 5.6 billion respectively. The share of the euro went down by 2.8 percentage points to 17.3%, while the share of the US dollar – which is the most important investment currency for fiduciary funds – rose substantially, by 6.8 percentage points to 61.5%. The share of fiduciary funds invested in Swiss francs was up slightly, by 0.3 percentage points to 4.7%.

Fiduciary transactions

The decrease was evident in the case of both domestic fiduciary funds (down by CHF 3.9 billion to CHF 21.0 billion) and those from abroad (down by CHF 13.2 billion to CHF 99.7 billion). Fiduciary funds from advanced economies saw an increase of 4.9%; however, significant declines were recorded in funds from emerging economies (down by 11.6%) and offshore financial centres (down by 10.1%).

Customer holdings of securities in bank custody accounts increased by 6.7% to CHF 5,167.4 billion. Rising share prices made a substantial contribution to this increase. Security holdings are still below the previous peak registered in 2007 (CHF 5,402.3 billion). Among the securities categories, the most substantial rise was recorded by share holdings (up by 17.7% to CHF 2,081.3 billion). Units in collective investment schemes also advanced, by 7.9% to CHF 1,552.6 billion. By contrast, bonds and investments in structured products receded, by 6.2% to CHF 1,261.1 billion and by 5.9% to CHF 189.6 billion respectively.

Securities held in custody accounts

The most important investment currency was still the Swiss franc (share: 51.0%), followed by the US dollar (22.3%) and the euro (18.1%). In 2013, the most significant increase was recorded by securities holdings in Swiss francs (up by 10.6% to CHF 2,634.7 billion). The rise in investments in US dollars and euros was less pronounced, up 5.7% to CHF 1,151.8 billion and 3.5% to CHF 936.6 billion respectively.

Broken down by custody account holders, the developments observed in the previous year continued in 2013: Custody account holders domiciled abroad held 54.6% of securities, and their holdings rose by 6.1% to CHF 2,819.8 billion. The share of custody account holdings attributable to custody account holders domiciled in Switzerland amounted to 45.4%. Their custody account holdings were also up, by 7.4% to CHF 2,347.6 billion. Overall, holdings of institutional investors recorded the largest increase, up by 8.1% to CHF 3,683.2 billion, while investments by private customers and commercial customers rose less substantially, by 4.2% to CHF 1,156.8 billion and 0.5% to CHF 327.4 billion respectively.

3. INCOME STATEMENT

Annual profit and annual loss

Of the 283 banks covered (2012: 297), 235 recorded an annual profit (2012: 254) and 48 an annual loss (2012: 43). The total annual profit rose by CHF 4.8 billion to CHF 11.9 billion. At the same time, the total annual loss went down by CHF 5.5 billion to CHF 1.4 billion. Both of these developments were strongly influenced by both big banks recording a profit, whereas one of the big banks had posted a loss the year before.

Gross profit

Profit from ordinary banking operations (gross profit) went up by CHF 2.1 billion, or 11.8%, to CHF 19.5 billion; approximately one-quarter of this increase can be attributed to PostFinance. The rise in gross profit was particularly due to the clear reduction in interest expenses, although greater net income from commission business and services and a decrease in operating expenses also contributed. In contrast, the result from trading activities and the other ordinary net income item were both lower than in 2011.

Net interest income

Net interest income increased once again. Although interest and discount income as well as interest and dividend income from the trading portfolio went down, by CHF 2.5 billion to CHF 35.5 billion and CHF 0.9 billion to CHF 3.6 billion respectively, there was a clear reduction in interest expenses (down by CHF 4.1 billion to CHF 19.6 billion) and slight increase in interest and dividend income from financial investments (up CHF 0.6 billion to CHF 2.7 billion). Of the resulting rise by CHF 1.2 billion to CHF 22.2 billion in net interest income, CHF 0.9 billion was accounted for by the inclusion of PostFinance, which showed high interest and dividend income from financial investments.

Contrary to the developments of the previous years, net income from commission business and services was up again, by CHF 1.1 billion to CHF 24.5 billion. While net commission income from lending business remained almost unchanged, down CHF 0.03 billion to CHF 2.1 billion, net commission income from securities and investment business rose by CHF 0.9 billion to CHF 23.0 billion and from other services by CHF 0.8 billion to CHF 4.2 billion. Commission expenses increased by CHF 0.6 to CHF 4.8 billion.

Net income from commission business and services

The result from trading activities item was down on the previous year's figure, by CHF 0.2 billion to CHF 8.3 billion. This decrease was slightly diminished by the inclusion of PostFinance for the first time, whose result from trading activities amounted to CHF 0.2 billion.

Result from trading activities

The other result from ordinary activities item amounted to CHF 5.7 billion. This was mainly made up of income from participations (CHF 2.9 billion), ordinary net income (CHF 5.3 billion) and other ordinary expenses (CHF 3.1 billion).

Other result from ordinary activities

The operating expenses item decreased by 0.3 billion to CHF 41.3 billion. General and administrative expenses were up CHF 0.7 billion to CHF 14.6 billion, of which CHF 0.5 billion is attributable to PostFinance. Personnel expenses went down by a total of CHF 1.0 billion to CHF 26.6 billion, despite the inclusion of CHF 0.5 billion from PostFinance. The main reason for the decline in personnel expenses was the lower sum of wages and salaries at the big banks in Switzerland (down CHF 1.7 billion to CHF 6.2 billion). Wages and salaries abroad remained almost unchanged.

Personnel expenses, general and administrative expenses

Depreciation of tangible assets decreased by CHF 2.3 billion to CHF 7.6 billion. This was mainly due to the fact that depreciation levels at the big banks remained high despite significant reductions.

Depreciation, value adjustments and provisions

The value adjustments, provisions and losses item increased by CHF 0.7 billion to CHF 4.3 billion. It went up for several bank categories, particularly foreign-controlled banks, but almost halved for the big banks.

The increase in extraordinary income by CHF 3.1 billion to CHF 6.3 billion is largely attributable to the foreign-controlled banks and the big banks, although cantonal banks and stock exchange banks also made a contribution. The considerable decrease in extraordinary expenses, by CHF 4.0 billion to CHF 1.5 billion, is attributable to the big banks.

Extraordinary income and extraordinary expenses

4. OFFICES

The reduction in offices continued in 2013, with the number of banks in Switzerland (excluding institutions with a special field of business) falling from 297 to 283. While PostFinance was listed for the first time, 15 banks were removed. These removals consist of eight acquisitions, one merger, five instances where the bank lost its status as a bank and one closure of a branch of a foreign bank. The category most affected by the removals was foreign-controlled banks.

5. NUMBER OF STAFF

Excluding staff from PostFinance, staff numbers decreased by 5,185, or 4.0%, from the previous year to 123,718 (in terms of full-time equivalents). Switzerland saw a reduction of 2,840, or 2.7%, to 102,316 jobs, 1,955 of these jobs were at big banks. The number of jobs abroad went down by 2,345 or 9.9% to 21,402. In comparison with the peak value of 136,200 full-time equivalents recorded in 2007, approximately 9% fewer staff were employed in the year under review (down 6.0% in Switzerland and 21.8% abroad).

However, due to PostFinance and the 3,419 jobs it provides in Switzerland being included in the statistics for the first time (PostFinance does not employ any staff abroad), the overall data paint a different picture: Domestic employment went up by 579 jobs to 105,735 and the number of staff overall decreased by only 1,767.

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

The persistently low interest rates are reflected in the average interest paid on asset and liability items denominated in Swiss francs: the rate of interest for most items fell again in 2013.

Under asset items in Swiss francs, the average rate of interest on domestic mortgage loans,⁵ weighted by holdings, declined to 2.02% (down by 16 basis points). All bank categories contributed to this decrease. The average rate of interest on amounts due from domestic customers also declined, amounting to 2.15% at the end of the year (down by 16 basis points). A slight increase at the cantonal banks (up 2 basis points) was in contrast to considerable decreases for the other bank categories (down between 19 and 82 basis points).

⁵ Not comparable with the reference interest rate for tenancies. For the reference rate for tenancies, only banks in Switzerland whose domestic mortgage loans in Swiss francs exceed a total amount of CHF 300 million are required to report data.

For liability items in Swiss francs, the average rate of interest on domestic amounts due in savings or deposit accounts was again down in 2013, decreasing by 10 basis points to 0.43%. The average rate of interest on other amounts due to domestic customers declined by 8 basis points to 0.23%. The average rate of interest on liabilities from medium-term bank-issued notes was down by of 16 basis points to 1.52%. All banks recorded lower figures for these three items. The average rate of interest on bonds, warrant issues and convertible bonds decreased by 14 basis points to 1.99%, with some bank categories recording increases and others recording decreases (a range of between 42 and –37 basis points).

The rate of interest on both claims against and liabilities towards domestic banks in Swiss francs, weighted by holdings, recorded an increase of 13 basis points to 0.61% on the claims side, and of 3 basis points to 0.57% on the liabilities side.

1. DEFINITIONS

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

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

Banks

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

Institutions required to report data

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

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

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

Geographic criteria

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

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

Economic criteria

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

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

Reporting entities

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

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

Definition of reporting entities

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

Consolidated figures

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

Raiffeisen banks – a special case

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

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

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

Country breakdown for on and off-balance-sheet items

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

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

2. LEGAL BASIS

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

Legal basis for data collection

The SNB must maintain confidentiality with respect to the data collected (art. 16 para. 1 NBA). It publishes this data in the form of statistics. To maintain confidentiality, the data are aggregated (art. 16 para. 2 NBA).

Confidentiality

Based on the Currency Treaty between the Swiss Confederation and the Principality of Liechtenstein⁶ the SNB is entitled to request the same statistical data from banks in Liechtenstein as from banks in Switzerland. The data provided by banks in Liechtenstein may not be shown separately in the published statistics.

Currency Treaty between the Swiss Confederation and the Principality of Liechtenstein

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

4 SR 951.11

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

6 SR 0.951.951.4

3. FINANCIAL REPORTING REGULATIONS

Orderly reporting
and FINMA-RS 08/2

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

Revised minimum
grouping
requirements

The provisions in the Banking Ordinance relating to grouping within annual financial statements were revised in February 1995 and banks were required to meet more detailed minimum grouping requirements by the end of 1996, at the latest. In most cases it was possible to link the new figures to previous ones, thus allowing for the publication of uninterrupted time series. However, in a few individual cases comparison with data for previous years is not possible. In these cases, data are published only from 1996 onwards.

4. BANK CATEGORIES

Creation of
bank categories

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

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

Cantonal banks
(category 1.00)

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

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

8 Until the end of 2008, BAG-SFBC.

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

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

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

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

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

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

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

**Big banks
(category 2.00)**

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

Legal status: Private joint-stock companies.

Trade association: –

Special features: In 2005, Credit Suisse 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: –

Raiffeisen banks
(category 4.00)

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

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

Legal status: Cooperative.

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

Special features: In most of the tables in this publication, the Raiffeisen bank category contains consolidated data for the individual Raiffeisen banks, Raiffeisen Switzerland and other group companies. Notenstein Private Bank, which was taken over in 2012, is not included in these consolidated figures, however, and is taken into account as part of the total for the stock exchange banks instead. In contrast, table 34, which is based on a FINMA survey, is consolidated differently. The data published comprises the consolidated data for the Raiffeisen group, i.e. Notenstein Private Bank is recorded under the Raiffeisen bank category.

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

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

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

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

Other banks
(category 5.00)

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

Commercial banks
(category 5.11)

Geographic scope of activities: Mainly domestic.

Legal status: Private joint-stock companies.

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

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

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

Stock exchange
banks
(category 5.12)

Geographic scope of activities: International.

Legal status: Private joint-stock companies.

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

Special features: –

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

Consumer credit
banks
(category 5.13)

Geographic scope of activities: Domestic or regional.

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.

Finance companies
(category 6.00)

Business focus: –

Geographic scope of activities: –

Legal status: –

Trade association: –

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

¹³ Art. 3^{bis} para. 3 Banking Act.

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

Branches of
foreign banks
(category 7.00)

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

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

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

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

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

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

Private bankers
(category 8.00)

Geographic scope of activities: International and domestic.

Legal status: Sole proprietorships, limited and general partnerships, and partnerships limited by shares.

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

Special features: A differentiation is made between two different categories of private bankers – those which actively seek deposits from the public and those which do not actively seek deposits from the public. Until 2001, institutions were listed in both categories. Since 2002, there have only been institutions which do not actively seek deposits from the public. Private bankers who do not actively seek deposits are not required to publish either annual or interim financial statements.

¹⁴ SR 952.111

5. INSTITUTIONS WITH A SPECIAL FIELD OF BUSINESS

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

Swiss National Bank

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

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

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

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

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

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

¹⁷ SR 951.131

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

Central mortgage
bond institute and
mortgage bond bank

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

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

Entris Banking Ltd

Clientis Ltd and its shareholders – some 20 medium-sized and smaller RBA banks – make up the Clientis Group. As a contractual group, the purpose of the Clientis Group is to enhance the competitive performance of its member banks and improve their refinancing opportunities. Clientis Ltd has had a bank licence since 2005 and is responsible for direction as well as strategic and financial management within the Clientis Group. It also guarantees member banks' liabilities.

Clientis Ltd

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

SIX SIS Ltd and
SIX x-clear Ltd

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

¹⁹ Until August 2008, SIS SegalInterSettle AG.

²⁰ Until August 2008, SIS x-clear AG.

6. NUMBER OF BANKS SUBJECT TO REPORTING REQUIREMENTS; ADDITIONS AND REMOVALS

Totals, additions
and removals,
by bank category

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

Bank category	Total at 31.12.2012	Additions	Removals	Total at 31.12.2013
1.00 Cantonal banks	24	–	–	24
2.00 Big banks	2	–	–	2
3.00 Regional banks and savings banks	66	–	2	64
4.00 Raiffeisen banks	1	–	–	1
5.12 Stock exchange banks	47	1	1	47
5.14 Other banking institutions	13	1	–	14
5.20 Foreign-controlled banks	103	–	10	93
7.00 Branches of foreign banks	28	–	1	27
8.00 Private bankers	13	–	2	11
Total	297	2	16	283

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

7. SURVEYS

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

Comprehensive
year-end statistics

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

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

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

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

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

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

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

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

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

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

Institutions required to report data: In principle, all banks are subject to reporting requirements (283 banks).

If a bank's foreign assets and liabilities exceed CHF 1 billion (80 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 (282 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.

Survey on
securities holdings

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

Reporting entity: Bank office

Institutions required to report data: A full sample survey is conducted once a year (287 banks). From 2012, this includes institutions with a special field of business.

Frequency: Annually

Tables: 38a, 38b and 38c.

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

8. COMMENTS ON THE HISTORICAL COMPARABILITY OF THE STATISTICS

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

Changes to
accounting
procedures, legal
requirements
or other revisions

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

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

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

PostFinance becomes a bank

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

Adjustment to the reporting population

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

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

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

Survey on securities holdings – reporting populations expanded

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

Consolidated data for the Raiffeisen Group

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

Banks in liquidation

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

Accounting change to structured liabilities

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

Restructuring measures within a bank

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

Change at Credit Suisse

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

Netting of cash collateral at UBS

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

Adjustment in off-balance-sheet business

As of the **2008** reporting year, the off-balance-sheet business items have been adjusted to the latest legal provisions (Banking Ordinance, FINMA-RS 08/2). Table 39 now includes data on contingent liabilities, irrevocable commitments, liabilities for calls on shares and other equities, and commitment credits. The former time series have had to be discontinued.

Introduction of the Collective Capital Investment Schemes Act (CISA)

The Federal Act on Collective Capital Investment Schemes (CISA)²⁴ entered into force on 1 January **2007**, superseding the Federal Act on Investment Funds of 18 March 1994. In addition to the contractually-based investment funds that have existed to date, the CISA regulates new legal forms for collective investment schemes. The innovations include investment companies with variable capital (SICAVs) and limited partnerships for collective capital investments. Moreover, the CISA covers investment companies with fixed capital (SICAFs), unless they are listed on the stock exchange and are accessible to all investors.

24 SR 951.31

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

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

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

Revisions to data collection procedures for the survey on securities holdings

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

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

In **2005**, new minimum reserve requirements replaced the former cash liquidity provisions set out in the Banking Act. Unlike the former provisions on cash liquidity, postal account balances may now no longer be included under available liquid assets. The fact that, already in 2004, there was a substantial drop in postal account balances is probably attributable to this alteration in the legal requirements.²⁶

Introduction of minimum reserve requirements

²⁵ SR 221.214.1, Federal Act on Consumer Credit.

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

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

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

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

Netting of other assets and other liabilities at UBS

In essence, the other assets and the other liabilities items in the balance sheet contain the positive or negative replacement values of certain derivative financial instruments outstanding on the date to which the balance sheet relates. In certain clearly defined circumstances, institutions required to report data may offset these assets against the corresponding liabilities (this is referred to as 'netting').²⁸

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

Full-time equivalents used to calculate staff numbers

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

New accounting procedure for interest business at UBS

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

Adjustment of balance sheet data to exclude lending and repo transactions²⁷

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

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

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

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

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

New accounting procedure for repo transactions³⁰

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

SNB uses repo transactions as a new monetary policy instrument

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

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

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

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

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

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

**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.

**PostFinance
becomes a bank**

In **2013**, FINMA issued PostFinance with a licence to operate as a bank and securities trader. The new banking licence means that PostFinance is now obliged to report data for the SNB's banking statistics and will be included in the aggregate figures from now on. PostFinance is included under the other banking institutions category. Under 'All banks' and in the other banking institutions and other banks categories, the inclusion of PostFinance has – in some areas – affected the levels of published volumes significantly.³³

**Acquisition of
Merrill Lynch by
Julius Baer Group**

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

**HSBC Private Bank
(Suisse)**

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

**Clariden Leu AG
integrated**

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

**Partial acquisition
of Wegelin & Co.
Private Bankers**

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

33 Cf. also 'PostFinance becomes a bank' in section 8, 'Comments on the historical comparability of the statistics', 'Changes to accounting procedures, legal requirements or other revisions'.

<p>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.</p>	<p>Reclassification of EFG Bank Ltd</p>
<p>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.</p>	<p>Dissolution of category 5.11 (commercial banks)</p>
<p>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).</p>	<p>Takeover of Banca del Gottardo</p>
<p>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.</p>	<p>UBS Card Center Ltd</p>
<p>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).</p>	<p>Reclassification of Bank Sarasin & Cie Ltd</p>
<p>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.</p>	<p>Reallocation of Bank Julius Bär & Co Ltd</p>
<p>In 1999, Crédit Agricole Indosuez bank (category 7.00) was taken over by Banque du Crédit Agricole (Suisse) SA, a bank which falls within the category of foreign-controlled banks (5.20). Previously, Crédit Agricole Indosuez had been one of the largest branches of a foreign bank (category 7.00). Consequently, this take-over resulted in a noticeable reduction in the balance sheet total for category 7.00.</p>	<p>Takeover of Crédit Agricole Indosuez</p>
<p>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.</p>	<p>Reclassification of Banca del Gottardo</p>

<p>Dissolution of category 5.13 (consumer credit banks)</p> <p>Reclassification of Bank Leu and Banca della Svizzera Italiana</p> <p>ABN AMRO Bank N.V. included in the banking statistics for the first time</p> <p>Reclassification of the RBA central bank</p> <p>Revision of the list of countries</p> <p>Reclassification of the Netherlands Antilles</p> <p>Separate listing for South Sudan</p> <p>Reclassification of Estonia</p> <p>Reclassification of Slovakia</p> <p>Reclassification of Malta and Cyprus</p> <p>Separate listings for Serbia and Montenegro</p>	<p>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.</p> <p>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).</p> <p>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).</p> <p>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).</p> <p>Revisions in the list of countries may lead to breaks in series. The changes listed here are those whose impact on the time series published in this volume is substantial.</p> <p>As of 2012, the Netherlands Antilles, which had previously been grouped under the offshore centres, was no longer included in the list of countries, but was split into the following new countries instead: Curaçao (Offshore centres), Sint Maarten (Offshore centres) as well as Bonaire, Sint Eustatius and Saba (Latin America and Caribbean area).</p> <p>As of 2012, South Sudan is listed as a separate country to Sudan and data for these countries are recorded separately.</p> <p>As of 2011, Estonia is listed under the developed countries of Europe instead of under the developing countries, as it was previously.</p> <p>As of 2009, Slovakia is listed under the developed countries of Europe instead of under the developing countries, as it was previously.</p> <p>As of 2008, Malta and Cyprus are listed under the developed countries of Europe instead of under the developing countries, as they were previously.</p> <p>As of 2007, Serbia and Montenegro are listed as separate countries in tables 32 and 38 and no longer as ‘Serbia and Montenegro’.</p>
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As of **2007**, Slovenia is listed under the developed countries of Europe instead of under the developing countries, as it was previously.

Reclassification of Slovenia

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.

Adoption of BIS country definitions

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

Separate listing for Timor-Leste

Since **2003**, tables 32 and 38 have listed amounts due from and to Serbia and Montenegro. This replaces the former listing for Yugoslavia, which was maintained until 2002.

Amounts due from and to Serbia and Montenegro

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.

Changes to the list of countries in 2001

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

**Adjustments to
the list of countries**

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.

10. WEBSITES

Swiss Confederation

Classified Compilation of Federal Legislation (in German, French and Italian)

www.admin.ch/ch/d/sr/sr.html

Swiss Financial Market Supervisory Authority (FINMA)

www.finma.ch

Swiss National Bank (SNB)

www.snb.ch

Tabellen / Banken

Tables covering banks

1 Bilanzsumme Balance sheet total

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
	1	2	3	4	5	6	7	8	9	10
1.00–8.00 Alle Banken	2 490 768	2 846 455	3 194 197	3 457 897	3 079 613	2 668 223	2 714 526	2 792 965	2 778 284	2 849 167
1.00 Kantonalbanken	314 331	326 997	343 080	356 580	389 316	403 548	421 548	449 385	482 278	495 555
2.00 Grossbanken	1 643 506	1 910 445	2 198 373	2 341 136	1 885 316	1 444 799	1 482 146	1 466 696	1 364 750	1 322 279
3.00 Regionalbanken und Sparkassen	81 492	83 878	85 942	85 311	89 922	92 276	96 070	101 117	104 307	106 426
4.00 Raiffeisenbanken	106 098	108 187	113 998	123 076	131 575	139 520	147 239	155 889	164 670	173 619
5.00 Übrige Banken	313 610	382 315	410 586	487 838	519 090	524 978	496 813	508 667	506 389	607 008
5.11 Handelsbanken	42 948	44 593	45 936	47 214	.	.	.	.	.	.
5.12 Börsenbanken	85 514	106 069	121 919	144 645	131 395	138 424	122 968	137 250	125 344	139 992
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	3 502	3 426	3 617	7 177	56 051	58 745	61 137	65 715	69 143	188 306
5.20 Ausländisch beherrschte Banken	181 645	228 227	239 114	288 802	331 644	327 809	312 708	305 701	311 902	278 711
6.00 Finanzgesellschaften	.	.	.	.	.	.	.	.	.	.
7.00 Filialen ausländischer Banken	14 925	17 427	23 657	34 444	23 717	23 891	24 912	56 813	94 121	78 643
8.00 Privatbankiers	16 807	17 207	18 561	29 513	40 677	39 211	45 798	54 399	61 768	65 636
1.00–5.00 Total	2 459 036	2 811 821	3 151 979	3 393 940	3 015 219	2 605 121	2 643 816	2 681 753	2 622 395	2 704 888

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	11.3	14.3	12.2	8.3	-10.9	-13.4	1.7	2.9	-0.5	2.6
1.00 Cantonal banks	1.2	4.0	4.9	3.9	9.2	3.7	4.5	6.6	7.3	2.8
2.00 Big banks	16.7	16.2	15.1	6.5	-19.5	-23.4	2.6	-1.0	-7.0	-3.1
3.00 Regional banks and savings banks	1.1	2.9	2.5	-0.7	5.4	2.6	4.1	5.3	3.2	2.0
4.00 Raiffeisen banks	3.9	2.0	5.4	8.0	6.9	6.0	5.5	5.9	5.6	5.4
5.00 Other banks	4.0	21.9	7.4	18.8	6.4	1.1	-5.4	2.4	-0.4	19.9
5.11 Commercial banks	2.3	3.8	3.0	2.8	.	.	.	.	.	.
5.12 Stock exchange banks	3.2	24.0	14.9	18.6	-9.2	5.3	-11.2	11.6	-8.7	11.7
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	11.6	-2.2	5.6	98.4	681.0	4.8	4.1	7.5	5.2	172.3
5.20 Foreign-controlled banks	4.7	25.6	4.8	20.8	14.8	-1.2	-4.6	-2.2	2.0	-10.6
6.00 Finance companies	.	.	.	.	.	.	.	.	.	.
7.00 Branches of foreign banks	-6.8	16.8	35.7	45.6	-31.1	0.7	4.3	128.1	65.7	-16.4
8.00 Private bankers	-3.6	2.4	7.9	59.0	37.8	-3.6	16.8	18.8	13.5	6.3
Total for 1.00–5.00	11.6	14.3	12.1	7.7	-11.2	-13.6	1.5	1.4	-2.2	3.1

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	2009	2010	2011	2012	2013
	1	2	3	4	5	6	7	8	9	10
1.00–8.00 Alle Banken All banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1.00 Kantonalbanken Cantonal banks	18.5	19.8	19.8	14.3	11.5	15.1	15.5	16.1	17.4	17.4
2.00 Grossbanken Big banks	50.7	48.4	55.2	63.1	67.1	54.1	54.6	52.5	49.1	46.4
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	8.3	8.7	5.5	3.6	2.9	3.5	3.5	3.6	3.8	3.7
4.00 Raiffeisenbanken Raiffeisen banks	2.7	3.1	3.8	3.6	3.8	5.2	5.4	5.6	5.9	6.1
5.00 Übrige Banken Other banks	14.7	15.5	14.1	13.7	13.4	19.7	18.3	18.2	18.2	21.3
5.11 Handelsbanken Commercial banks	3.1	4.9	4.1	2.6	1.6	.	.	.	.	.
5.12 Börsenbanken Stock exchange banks	1.2	1.6	2.3	3.3	3.7	5.2	4.5	4.9	4.5	4.9
5.13 Kleinkreditbanken Consumer credit banks	0.5	0.6	0.4	.	.	.	.	.	.	.
5.14 Andere Banken Other banking institutions	0.1	0.1	0.1	0.2	0.1	2.2	2.3	2.4	2.5	6.6
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	9.9	8.4	7.3	7.6	8.0	12.3	11.5	10.9	11.2	9.8
6.00 Finanzgesellschaften Finance companies	2.5	2.3	.	.	.	.	.	.	.	.
7.00 Filialen ausländischer Banken Branches of foreign banks	2.1	1.7	1.2	0.9	0.6	0.9	0.9	2.0	3.4	2.8
8.00 Privatbankiers Private bankers	0.5	0.5	0.5	0.9	0.6	1.5	1.7	1.9	2.2	2.3
1.00–5.00 Total	94.9	95.5	98.3	98.2	98.8	97.6	97.4	96.0	94.4	94.9

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

2009	.	.	.	.	.	.	.	.	.	325
2010	.	.	.	.	.	.	.	.	.	320
2011	.	.	.	.	.	.	.	.	.	312
2012	.	.	.	.	.	.	.	.	.	297
2013	.	.	.	.	.	.	.	.	.	283

1.00 Kantonalbanken / Cantonal banks

2009	—	—	—	—	7	3	13	—	1	24
2010	—	—	—	—	7	2	14	—	1	24
2011	—	—	—	—	7	2	14	—	1	24
2012	—	—	—	—	6	3	14	—	1	24
2013	—	—	—	—	6	2	15	—	1	24

2.00 Grossbanken / Big banks

2009	—	—	—	—	—	—	—	—	2	2
2010	—	—	—	—	—	—	—	—	2	2
2011	—	—	—	—	—	—	—	—	2	2
2012	—	—	—	—	—	—	—	—	2	2
2013	—	—	—	—	—	—	—	—	2	2

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	5	9	21	17	15	1	2	—	—	70
2010	4	8	22	17	15	1	2	—	—	69
2011	4	8	21	16	14	1	2	—	—	66
2012	4	7	20	16	16	1	2	—	—	66
2013	3	5	21	16	16	1	2	—	—	64

4.00 Raiffeisenbanken / Raiffeisen banks

2009	—	—	—	—	—	—	—	—	1	1
2010	—	—	—	—	—	—	—	—	1	1
2011	—	—	—	—	—	—	—	—	1	1
2012	—	—	—	—	—	—	—	—	1	1
2013	—	—	—	—	—	—	—	—	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

2009	.	.	.	.	.	.	.	.	.	2 668 223
2010	.	.	.	.	.	.	.	.	.	2 714 526
2011	.	.	.	.	.	.	.	.	.	2 792 965
2012	.	.	.	.	.	.	.	.	.	2 778 284
2013	.	.	.	.	.	.	.	.	.	2 849 167

1.00 Kantonalbanken / Cantonal banks

2009	—	—	—	—	20 522	25 327	242 620	—	115 079	403 548
2010	—	—	—	—	21 221	15 907	260 579	—	123 840	421 548
2011	—	—	—	—	22 242	16 935	279 484	—	130 724	449 385
2012	—	—	—	—	18 205	22 854	293 590	—	147 628	482 278
2013	—	—	—	—	19 386	15 173	313 647	—	147 348	495 555

2.00 Grossbanken / Big banks

2009	—	—	—	—	—	—	—	—	1 444 799	1 444 799
2010	—	—	—	—	—	—	—	—	1 482 146	1 482 146
2011	—	—	—	—	—	—	—	—	1 466 696	1 466 696
2012	—	—	—	—	—	—	—	—	1 364 750	1 364 750
2013	—	—	—	—	—	—	—	—	1 322 279	1 322 279

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	244	1 775	7 448	11 906	25 650	6 110	39 143	—	—	92 276
2010	191	1 575	8 028	12 448	25 700	6 377	41 751	—	—	96 070
2011	193	1 653	7 859	12 123	26 656	6 684	45 949	—	—	101 117
2012	191	1 467	7 458	11 645	29 713	6 781	47 052	—	—	104 307
2013	181	1 084	8 081	12 223	31 025	6 862	46 970	—	—	106 426

4.00 Raiffeisenbanken / Raiffeisen banks

2009	—	—	—	—	—	—	—	—	139 520	139 520
2010	—	—	—	—	—	—	—	—	147 239	147 239
2011	—	—	—	—	—	—	—	—	155 889	155 889
2012	—	—	—	—	—	—	—	—	164 670	164 670
2013	—	—	—	—	—	—	—	—	173 619	173 619

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)

2009	26	37	31	26	42	7	11	1	—	181
2010	29	34	33	26	40	5	11	1	—	179
2011	23	35	34	21	42	6	11	2	—	174
2012	14	35	29	22	44	6	11	2	—	163
2013	11	26	32	24	38	9	12	1	1	154

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	10	9	12	5	7	2	4	—	—	49
2010	9	7	15	4	7	2	3	—	—	47
2011	9	7	13	3	9	1	3	1	—	46
2012	8	9	11	5	10	1	2	1	—	47
2013	7	10	9	7	10	1	2	1	—	47

5.14 Andere Banken / Other banking institutions

2009	—	2	—	2	3	—	2	—	—	9
2010	1	2	—	1	4	—	2	—	—	10
2011	—	3	1	2	4	—	2	—	—	12
2012	1	3	2	1	4	—	2	—	—	13
2013	1	2	3	—	4	1	2	—	1	14

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	16	26	19	19	32	5	5	1	—	123
2010	19	25	18	21	29	3	6	1	—	122
2011	14	25	20	16	29	5	6	1	—	116
2012	5	23	16	16	30	5	7	1	—	103
2013	3	14	20	17	24	7	8	—	—	93

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)

2009	1 693	6 676	11 993	19 439	99 580	47 081	265 201	73 314	—	524 978
2010	1 879	6 052	11 762	18 890	98 347	34 957	261 328	63 598	—	496 813
2011	1 463	6 015	12 523	14 296	95 263	39 711	221 459	117 936	—	508 667
2012	890	6 275	11 491	14 838	104 697	38 837	211 994	117 366	—	506 389
2013	730	4 389	11 882	17 466	88 834	57 702	238 688	70 301	117 018	607 008

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	607	1 559	4 542	3 891	11 416	15 178	101 231	—	—	138 424
2010	500	1 202	5 205	3 011	12 339	14 998	85 712	—	—	122 968
2011	493	1 236	4 612	1 897	15 625	7 443	54 314	51 630	—	137 250
2012	481	1 621	4 177	3 413	21 466	7 783	32 448	53 954	—	125 344
2013	423	1 633	3 525	5 059	20 925	7 896	30 230	70 301	—	139 992

5.14 Andere Banken / Other banking institutions

2009	—	379	—	1 763	10 439	—	46 163	—	—	58 745
2010	92	390	—	777	11 881	—	47 997	—	—	61 137
2011	—	613	255	1 493	12 684	—	50 670	—	—	65 715
2012	36	665	746	943	13 634	—	53 119	—	—	69 143
2013	59	388	984	—	10 492	5 399	53 965	—	117 018	188 306

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	1 087	4 738	7 451	13 784	77 725	31 904	117 806	73 314	—	327 809
2010	1 287	4 460	6 557	15 102	74 126	19 959	127 619	63 598	—	312 708
2011	970	4 166	7 656	10 906	66 953	32 268	116 475	66 306	—	305 701
2012	373	3 990	6 568	10 482	69 596	31 054	126 427	63 412	—	311 902
2013	247	2 367	7 373	12 407	57 417	44 406	154 494	—	—	278 711

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

2009	12	4	7	3	6	1	—	—	—	33
2010	13	3	6	2	7	1	—	—	—	32
2011	12	3	4	5	6	1	1	—	—	32
2012	9	2	4	4	3	3	3	—	—	28
2013	9	3	3	4	3	3	2	—	—	27

8.00 Privatbankiers / Private bankers

2009	.	.	.	.	.	.	.	.	.	14
2010	.	.	.	.	.	.	.	.	.	13
2011	.	.	.	.	.	.	.	.	.	13
2012	.	.	.	.	.	.	.	.	.	13
2013	.	.	.	.	.	.	.	.	.	11

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

2009	31	46	52	43	64	11	26	1	4	278
2010	33	42	55	43	62	8	27	1	4	275
2011	27	43	55	37	63	9	27	2	4	267
2012	18	42	49	38	66	10	27	2	4	256
2013	14	31	53	40	60	12	29	1	5	245

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

2009	174	604	2 360	2 057	11 556	7 140	—	—	—	23 891
2010	296	552	2 602	1 400	13 102	6 960	—	—	—	24 912
2011	326	551	1 630	3 630	12 883	6 253	31 540	—	—	56 813
2012	182	322	1 452	3 044	7 935	22 393	58 793	—	—	94 121
2013	200	602	1 170	3 138	6 845	23 816	42 872	—	—	78 643

8.00 Privatbankiers / Private bankers

2009	.	.	.	.	.	.	.	.	.	39 211
2010	.	.	.	.	.	.	.	.	.	45 798
2011	.	.	.	.	.	.	.	.	.	54 399
2012	.	.	.	.	.	.	.	.	.	61 768
2013	.	.	.	.	.	.	.	.	.	65 636

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

2009	1 937	8 451	19 441	31 345	145 752	78 519	546 964	73 314	1 699 397	2 605 121
2010	2 070	7 628	19 790	31 338	145 268	57 240	563 659	63 598	1 753 226	2 643 816
2011	1 656	7 667	20 383	26 419	144 161	63 330	546 892	117 936	1 753 308	2 681 753
2012	1 081	7 743	18 950	26 483	152 616	68 472	552 636	117 366	1 677 049	2 622 395
2013	910	5 472	19 963	29 689	139 245	79 737	599 306	70 301	1 760 264	2 704 888

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

Anzahl Institute / Number of institutions

Gruppe Category	Staatsinstitute	Gemeinde- institute	Aktien- gesellschaften	Genossen- schaften	Übrige Institute	Total
	Cantonal institutions	Municipal institutions	Joint-stock companies	Cooperatives	Other institutions	
	1	2	3	4	5	6
1.00–8.00 Alle Banken All banks	15	2	203	24	39	283
1.00 Kantonalbanken Cantonal banks	15	.	9	.	.	24
2.00 Grossbanken Big banks	.	.	2	.	.	2
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	.	2	40	21	1	64
4.00 Raiffeisenbanken Raiffeisen banks	.	.	.	1	.	1
5.00 Übrige Banken Other banks	.	.	152	2	.	154
5.11 Handelsbanken Commercial banks	.	.	.	.	.	.
5.12 Börsenbanken Stock exchange banks	.	.	47	.	.	47
5.14 Andere Banken Other banking institutions	.	.	12	2	.	14
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	.	.	93	.	.	93
7.00 Filialen ausländischer Banken Branches of foreign banks	.	.	.	.	27	27
8.00 Privatbankiers Private bankers	.	.	.	.	11	11
1.00–5.00 Total	15	2	203	24	1	245

4 Aktiven Assets

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2009	325	93 202	157 157	106 990	488 173	548 246	260 874	733 808
2010	320	106 143	143 252	104 405	497 426	517 300	270 811	767 088
2011	312	258 964	78 167	110 627	490 169	514 885	261 639	809 368
2012	297	340 813	55 543	96 940	401 379	559 668	296 076	847 859
2013	283	399 344	38 749	94 825	366 571	564 720	309 848	883 973

1.00 Kantonalbanken / Cantonal banks

2009	24	6 426	3 082	6 793	33 273	45 928	12 211	246 158
2010	24	5 547	6 297	8 603	24 563	47 046	13 208	260 478
2011	24	18 271	894	10 749	23 576	50 101	13 171	276 147
2012	24	46 782	307	10 798	18 657	52 368	15 398	290 301
2013	24	55 330	229	9 018	17 903	51 691	16 250	303 986

2.00 Grossbanken / Big banks

2009	2	49 723	95 442	40 015	324 768	352 589	140 805	234 474
2010	2	71 246	77 260	40 459	366 887	316 377	143 172	236 270
2011	2	130 015	46 103	43 167	354 133	316 186	134 157	243 890
2012	2	98 121	36 450	34 435	297 522	349 082	159 980	256 603
2013	2	123 316	26 639	35 977	259 871	345 702	172 169	263 521

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	70	2 046	10	1 077	2 268	6 443	3 211	73 941
2010	69	1 924	27	958	2 612	6 326	2 990	77 674
2011	66	3 160	7	1 024	2 527	6 816	3 174	80 623
2012	66	4 226	6	942	1 985	6 786	3 465	83 466
2013	64	4 153	7	1 212	1 945	6 806	3 506	86 047

4.00 Raiffeisenbanken / Raiffeisen banks

2009	1	1 338	4	3 083	5 717	6 958	3 013	110 678
2010	1	1 463	101	1 886	4 733	7 666	3 543	119 595
2011	1	4 698	1	332	3 336	7 678	3 271	128 527
2012	1	6 535	1	145	4 065	7 674	3 425	135 599
2013	1	6 660	1	299	5 657	7 621	3 260	143 271

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

1.00–8.00 Alle Banken / All banks

205 832	130 780	43 710	23 357	9 450	127 418	100	.	2 668 223
206 989	146 359	61 074	23 319	8 772	132 299	100	.	2 714 526
179 501	122 496	64 309	23 663	9 250	131 466	100	.	2 792 965
166 816	130 701	61 713	22 454	9 152	85 145	100	.	2 778 284
146 354	187 201	64 343	24 396	8 918	69 675	100	.	2 849 167

1.00 Kantonalbanken / Cantonal banks

11 122	32 568	1 526	3 196	1 254	12 222	—	.	403 548
14 840	31 113	1 583	3 244	1 319	16 913	—	.	421 548
15 104	28 438	1 703	3 230	1 389	19 783	—	.	449 385
15 124	25 002	1 563	3 195	1 242	16 939	—	.	482 278
13 885	24 976	1 424	3 142	1 111	12 860	—	.	495 555

2.00 Grossbanken / Big banks

175 752	20 831	37 854	9 185	4 796	99 369	—	.	1 444 799
169 087	40 841	55 237	8 877	4 170	95 435	—	.	1 482 146
144 336	23 828	58 493	9 291	4 576	92 678	—	.	1 466 696
135 190	32 102	55 229	8 589	4 695	56 733	—	.	1 364 750
114 764	35 785	57 792	8 444	4 227	46 243	—	.	1 322 279

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

45	4 871	177	1 029	175	194	—	.	92 276
67	4 817	168	1 080	158	260	—	.	96 070
67	5 079	180	1 097	168	368	—	.	101 117
62	5 084	235	1 115	149	251	—	.	104 307
53	4 589	217	1 068	154	174	—	.	106 426

4.00 Raiffeisenbanken / Raiffeisen banks

500	6 627	456	2 098	227	1 833	—	.	139 520
1 299	5 703	557	2 219	232	1 783	—	.	147 239
1 548	4 775	519	2 275	259	1 940	—	.	155 889
1 652	3 489	1 210	2 335	198	1 766	—	.	164 670
1 169	3 655	1 293	2 355	188	1 452	—	.	173 619

4 Aktiven Assets

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	181	28 218	50 052	45 817	109 190	123 670	94 206	67 293
2010	179	19 948	47 433	41 418	86 430	125 784	97 940	71 794
2011	174	53 049	23 471	43 876	90 790	121 174	99 508	78 977
2012	163	82 862	16 589	39 403	68 260	128 156	104 519	81 121
2013	154	121 599	10 809	38 159	72 185	134 885	101 998	86 409

5.11 Handelsbanken / Commercial banks

2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

2009	49	16 768	15 821	13 716	28 035	24 194	22 258	6 205
2010	47	8 007	13 422	13 420	23 308	22 070	19 919	7 071
2011	46	24 317	4 987	16 161	21 810	24 136	22 702	8 440
2012	47	32 358	1 926	12 372	12 746	24 899	24 258	6 828
2013	47	30 809	4 104	14 702	13 992	30 664	29 766	8 449

5.14 Andere Banken / Other banking institutions

2009	9	1 938	1	1 066	2 425	7 975	2 336	40 127
2010	10	2 632	15	1 352	1 532	8 922	2 589	41 666
2011	12	2 909	16	1 552	2 933	9 550	3 077	44 322
2012	13	4 853	16	1 645	2 003	9 926	3 269	46 593
2013	14	44 076	26	1 488	12 063	19 281	2 686	49 631

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	123	9 513	34 230	31 035	78 730	91 502	69 612	20 962
2010	122	9 309	33 996	26 646	61 590	94 792	75 433	23 056
2011	116	25 822	18 468	26 163	66 047	87 489	73 730	26 214
2012	103	45 651	14 647	25 387	53 511	93 331	76 992	27 700
2013	93	46 713	6 678	21 968	46 130	84 940	69 546	28 329

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

5.00 Übrige Banken / Other banks (5.11–5.20)

15 511	60 002	3 527	7 120	2 682	11 796	100	.	524 978
18 516	58 259	3 334	7 219	2 604	13 974	100	.	496 813
16 061	54 701	3 211	7 113	2 602	13 541	100	.	508 667
12 652	57 996	3 264	6 641	2 565	6 778	100	.	506 389
14 161	106 666	3 461	8 828	2 977	6 771	100	.	607 008

5.11 Handelsbanken / Commercial banks

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5.12 Börsenbanken / Stock exchange banks

7 746	16 320	1 399	3 061	693	4 467	—	.	138 424
10 247	15 244	614	3 008	652	5 904	—	.	122 968
10 825	16 789	485	3 147	663	5 489	—	.	137 250
7 500	20 341	509	2 806	604	2 455	—	.	125 344
9 415	20 765	691	3 144	671	2 584	—	.	139 992

5.14 Andere Banken / Other banking institutions

569	3 623	95	521	206	199	—	.	58 745
378	3 531	104	528	205	273	—	.	61 137
324	2 930	147	516	203	313	—	.	65 715
324	2 699	179	501	186	217	—	.	69 143
313	56 761	193	3 248	888	339	—	.	188 306

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

7 196	40 059	2 033	3 538	1 784	7 129	100	.	327 809
7 891	39 484	2 616	3 684	1 746	7 798	100	.	312 708
4 912	34 982	2 579	3 450	1 736	7 738	100	.	305 701
4 828	34 957	2 576	3 334	1 775	4 105	100	.	311 902
4 433	29 140	2 577	2 437	1 418	3 848	100	.	278 711

4 Aktiven Assets

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2009	33	2 189	48	3 305	6 711	8 170	3 351	952
2010	32	3 555	1 106	4 398	4 123	8 001	4 226	940
2011	32	37 481	103	2 869	6 808	7 695	3 473	844
2012	28	75 506	84	2 589	4 486	10 051	4 236	754
2013	27	61 090	12	2 285	4 583	9 334	4 617	713

8.00 Privatbankiers / Private bankers

2009	14	3 261	8 520	6 901	6 246	4 488	4 077	312
2010	13	2 459	11 028	6 684	8 078	6 101	5 732	338
2011	13	12 289	7 588	8 611	8 996	5 235	4 885	361
2012	13	26 782	2 106	8 627	6 404	5 551	5 052	14
2013	11	27 197	1 052	7 874	4 426	8 681	8 047	27

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

1 603	368	0	55	126	364	—	.	23 891
1 771	542	0	61	115	300	—	.	24 912
422	140	0	61	68	321	—	.	56 813
124	111	0	35	103	278	—	.	94 121
0	135	0	17	104	370	—	.	78 643

8.00 Privatbankiers / Private bankers

1 298	5 511	170	674	190	1 640	—	.	39 211
1 408	5 083	194	618	174	3 633	—	.	45 798
1 963	5 535	202	595	188	2 836	—	.	54 399
2 011	6 917	210	545	200	2 401	—	.	61 768
2 321	11 396	155	542	158	1 805	—	.	65 636

4 Aktiven Assets

In Millionen Franken / In CHF millions

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

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

1984	439	22 054	28 896	23 320	143 500	177 179	78 418	196 187
1985	441	23 832	31 093	24 359	156 520	188 719	86 814	214 076
1986	448	25 140	30 730	25 754	182 060	195 627	91 111	236 362
1987	452	26 375	29 463	26 038	187 485	208 926	92 265	264 443
1988	454	12 360	21 328	20 163	205 905	241 208	106 325	299 588
1989	455	12 332	25 776	23 186	174 180	280 979	119 699	340 395
1990	457	11 876	33 898	18 766	177 849	300 671	128 590	369 590
1991	445	11 715	29 411	18 170	169 268	322 499	134 390	388 908
1992	435	11 818	34 438	18 293	178 049	325 471	136 554	401 270
1993	419	11 828	34 822	22 818	183 128	327 660	137 346	410 944
1994	393	10 996	38 926	17 932	178 278	314 510	140 733	429 980
1995	382	11 424	46 850	19 435	212 142	284 708	122 744	445 815
1996	370	13 255	50 271	28 064	259 542	320 651	152 892	463 710
1997	360	14 619	71 706	31 383	365 357	348 792	160 598	478 961
1998	339	14 314	57 188	47 486	456 024	398 542	208 392	496 419
1999	334	19 699	116 959	37 872	595 355	407 596	217 328	507 665
2000	335	14 972	103 409	45 630	475 675	409 371	195 342	512 262
2001	327	33 144	104 647	39 029	492 639	416 188	185 550	526 963
2002	316	16 501	80 034	34 078	485 834	393 560	149 190	545 733
2003	301	15 717	62 935	60 003	552 583	343 957	179 404	578 713
2004	299	16 594	68 856	66 773	631 471	385 866	220 184	601 118
2005	295	16 361	93 804	70 643	729 460	455 468	266 342	646 199
2006	288	16 505	116 537	74 778	787 135	621 973	303 182	666 605
2007	286	25 594	116 574	126 715	856 933	710 044	359 548	681 341
2008	282	122 653	134 176	133 624	664 059	570 313	287 152	700 738
2009	278	87 752	148 589	96 785	475 216	535 587	253 447	732 544
2010	275	100 128	131 119	93 324	485 225	503 198	260 854	765 811
2011	267	209 194	70 476	99 147	474 363	501 955	253 281	808 164
2012	256	238 526	53 354	85 723	390 489	544 067	286 788	847 091
2013	245	311 056	37 684	84 665	357 561	546 705	297 184	883 233

Handelsbestände in Wertpapieren und Edelmetallen ¹	Finanzanlagen	Beteiligungen	Sachanlagen	Rechnungsabgrenzungen	Sonstige Aktiven	Nicht einbezahltes Gesellschaftskapital	Saldovortrag ² (Verlust)	Bilanzsumme
Trading portfolios of securities and precious metals ¹	Financial investments	Participating interests	Tangible fixed assets	Accrued income and prepaid expenses	Other assets	Unpaid capital	Balance carried forward ²	Balance sheet total
9	10	11	12	13	14	15	16	17

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

40 987	.	4 307	8 962	.	43 625	71	18	689 106
46 885	.	4 101	9 540	.	38 987	21	7	738 140
55 714	.	4 817	10 625	.	38 214	21	18	805 082
59 004	.	5 116	11 327	.	38 256	21	30	856 484
61 364	.	5 553	12 491	.	35 791	21	38	915 812
66 220	.	5 687	13 511	.	35 989	55	36	978 346
64 705	.	6 452	14 888	.	33 998	25	61	1 032 779
74 337	.	7 158	16 766	.	34 940	25	125	1 073 321
78 932	.	8 526	18 510	.	36 288	77	541	1 112 213
113 879	.	10 358	20 035	.	42 049	73	210	1 177 805
113 167	.	12 485	22 173	.	44 121	73	141	1 182 782
126 190	.	15 177	22 842	.	116 019	73	61	1 300 735
120 544	47 530	15 664	22 270	10 488	115 394	75	.	1 467 458
157 791	53 635	15 270	18 878	12 142	178 192	87	.	1 746 814
232 894	49 590	14 962	20 004	12 245	217 818	157	.	2 017 643
243 098	54 925	18 038	20 473	9 183	175 853	151	.	2 206 867
205 670	73 780	31 161	20 941	10 823	183 773	145	.	2 087 613
217 404	87 193	33 449	21 458	10 698	210 075	145	.	2 193 032
228 267	78 621	33 538	20 171	8 660	294 090	129	.	2 219 217
269 751	90 898	37 966	19 092	9 860	162 075	51	.	2 203 602
331 794	85 933	44 538	18 499	9 016	198 530	51	.	2 459 036
419 055	96 499	48 782	17 722	12 749	205 052	27	.	2 811 821
482 052	91 573	51 294	19 892	14 563	209 045	27	.	3 151 979
504 264	72 313	44 989	21 116	17 370	216 659	27	.	3 393 940
210 092	97 161	47 915	21 009	12 215	301 237	27	.	3 015 219
202 930	124 901	43 540	22 628	9 134	125 414	100	.	2 605 121
203 811	140 733	60 880	22 640	8 482	128 366	100	.	2 643 816
177 116	116 821	64 106	23 007	8 994	128 309	100	.	2 681 753
164 681	123 674	61 502	21 874	8 849	82 466	100	.	2 622 395
144 032	175 670	64 187	23 838	8 656	67 499	100	.	2 704 888

¹ Ab 1981: Aufnahme der Edelmetallkonten in der Bilanz.

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

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

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

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

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

² Ab 1996 unter den Passiven.

As of 1996, stated as a liability.

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

Anteil in Prozent / Percentage share of total

Jahres- ende	Bilanz- summe	Flüssige Mittel	Forderungen aus Geld- markt- papieren	Forderungen gegen- über Banken ¹	Forderungen gegen- über Kunden ¹	Hypothek- 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	Amounts due arising from money market ins- truments	Amounts due from banks ¹	Amounts due from cus- tomers ¹	Mortgage loans	Trading portfolios of securi- ties and precious metals ¹	Financial invest- ments	Partici- pating interests	Tangible fixed assets	Sundry items ²
	1	2	3	4	5	6	7	8	9	10	11

1.00–8.00 Alle Banken / All banks

Bilanz / Balance sheet, as a whole

2001	100.0	1.5	4.8	24.6	19.1	23.7	9.8	4.0	1.5	1.0	10.0
2002	100.0	0.9	3.7	23.7	17.8	24.3	10.2	3.5	1.5	0.9	13.5
2003	100.0	0.8	2.9	28.1	15.7	25.9	12.1	4.1	1.7	0.9	7.8
2004	100.0	0.7	2.9	28.6	15.7	24.2	13.4	3.5	1.8	0.8	8.4
2005	100.0	0.6	3.4	28.7	16.3	22.7	14.8	3.4	1.7	0.6	7.7
2006	100.0	0.6	3.7	27.6	19.8	20.9	15.3	2.9	1.6	0.6	7.1
2007	100.0	0.8	3.4	29.3	20.9	19.7	14.8	2.1	1.3	0.6	6.9
2008	100.0	4.2	4.5	26.7	19.0	22.8	6.9	3.2	1.6	0.7	10.4
2009	100.0	3.5	5.9	22.3	20.5	27.5	7.7	4.8	1.6	0.9	5.1
2010	100.0	3.9	5.3	22.2	19.1	28.3	7.6	5.3	2.2	0.9	5.2
2011	100.0	9.3	2.8	21.5	18.4	29.0	6.4	4.3	2.3	0.8	5.0
2012	100.0	12.3	2.0	17.9	20.1	30.5	6.0	4.5	2.2	0.8	3.4
2013	100.0	14.0	1.4	16.2	19.8	31.0	5.1	6.4	2.3	0.9	2.8

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

2001	100.0	1.6	1.2	9.0	17.0	54.9	3.1	4.2	1.0	2.1	5.9
2002	100.0	1.6	1.2	9.8	14.6	54.7	2.2	4.1	3.0	2.0	6.8
2003	100.0	1.5	1.1	10.7	13.4	56.8	2.5	4.4	3.4	1.9	4.3
2004	100.0	1.4	1.0	10.3	12.9	57.6	3.7	3.8	3.8	1.8	3.8
2005	100.0	1.3	1.1	9.3	11.9	58.9	4.2	3.8	4.3	1.6	3.6
2006	100.0	1.4	0.9	8.1	12.8	58.5	4.8	3.2	4.1	1.7	4.4
2007	100.0	1.6	0.6	9.7	13.5	56.6	5.1	2.9	3.4	1.7	4.8
2008	100.0	3.9	2.0	8.1	13.7	56.2	2.2	3.5	2.7	1.7	6.0
2009	100.0	4.4	0.9	6.5	13.0	59.4	2.0	5.2	2.9	1.8	3.9
2010	100.0	3.5	3.9	6.5	10.8	58.0	2.7	4.7	3.8	1.7	4.5
2011	100.0	13.0	0.7	4.5	9.7	56.2	2.1	3.8	4.4	1.6	4.1
2012	100.0	18.5	0.2	3.3	9.5	55.2	1.6	3.4	3.9	1.4	2.9
2013	100.0	19.1	0.1	3.3	9.6	53.3	1.6	6.1	3.5	1.4	2.1

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

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

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

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

² Rechnungsabgrenzungen, Sonstige Aktiven, Nicht einbezahltes Gesellschaftskapital.

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

6 Flüssige Mittel Liquid assets

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2009	93 202	7 542	44 083	1 213	665	36 908
2010	106 143	6 446	37 992	1 166	703	56 994
2011	258 964	6 256	174 488	3 645	908	70 508
2012	340 813	6 503	269 079	4 252	1 103	56 152
2013	399 344	8 241	302 352	1	1 395	83 716

1.00 Kantonalbanken / Cantonal banks

2009	6 426	1 594	3 999	346	0	7
2010	5 547	1 534	3 295	300	0	5
2011	18 271	1 651	15 250	945	—	12
2012	46 782	1 732	43 537	1 104	—	8
2013	55 330	1 811	52 992	—	—	5

2.00 Grossbanken / Big banks

2009	49 723	2 971	9 569	71	—	36 256
2010	71 246	2 756	11 323	159	—	56 180
2011	130 015	2 357	55 226	1 914	—	69 540
2012	98 121	2 452	36 921	2 318	—	55 406
2013	123 316	2 202	36 977	—	—	83 118

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	2 046	479	611	163	665	—
2010	1 924	461	538	150	647	—
2011	3 160	446	1 416	226	898	—
2012	4 226	473	2 309	170	1 102	—
2013	4 153	507	2 060	—	1 394	—

4.00 Raiffeisenbanken / Raiffeisen banks

2009	1 338	1 140	—	3	—	—
2010	1 463	1 108	71	24	—	—
2011	4 698	1 209	3 180	12	—	—
2012	6 535	1 243	4 814	11	—	—
2013	6 660	1 273	4 881	—	—	—

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

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

6 Flüssige Mittel Liquid assets

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	28 218	1 272	24 742	506	0	646
2010	19 948	523	16 961	441	56	809
2011	53 049	535	49 877	439	10	956
2012	82 862	563	79 452	524	0	739
2013	121 599	2 416	117 339	1	0	594

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.
2010	.	.	.	.	.	.
2011	.	.	.	.	.	.
2012	.	.	.	.	.	.
2013	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	16 768	65	16 332	39	0	18
2010	8 007	65	7 448	89	0	15
2011	24 317	71	23 575	140	4	22
2012	32 358	101	31 465	77	—	27
2013	30 809	68	30 434	—	—	28

5.14 Andere Banken / Other banking institutions

2009	1 938	1 045	630	77	—	1
2010	2 632	295	2 083	98	—	20
2011	2 909	300	2 346	108	—	—
2012	4 853	286	4 201	215	—	0
2013	44 076	2 189	41 605	—	—	15

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	9 513	162	7 780	390	0	627
2010	9 309	163	7 431	255	56	775
2011	25 822	164	23 956	191	6	934
2012	45 651	176	43 786	232	0	712
2013	46 713	159	45 299	1	0	550

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2009	2 189	3	2 115	67	—	—
2010	3 555	3	3 493	56	—	—
2011	37 481	3	37 432	39	—	—
2012	75 506	3	75 441	41	—	—
2013	61 090	2	61 081	—	—	—

8.00 Privatbankiers / Private bankers

2009	3 261	83	3 048	58	—	—
2010	2 459	61	2 311	36	—	—
2011	12 289	56	12 108	70	—	—
2012	26 782	36	26 606	84	—	—
2013	27 197	30	27 023	—	—	—

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

2009	87 752	7 456	38 920	1 088	665	36 908
2010	100 128	6 382	32 188	1 074	703	56 994
2011	209 194	6 197	124 949	3 535	908	70 508
2012	238 526	6 463	167 033	4 127	1 103	56 152
2013	311 056	8 209	214 248	1	1 395	83 716

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

7 Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments

In Millionen Franken / In CHF millions

Jahres- ende 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

2009	1 646	94 429	.	.	.	61 082	157 157
2010	1 488	51 673	.	.	.	90 091	143 252
2011	731	30 881	.	.	.	46 556	78 167
2012	1 403	23 140	.	.	.	31 000	55 543
2013	1 530	17 061	.	.	.	20 158	38 749

1.00 Kantonalbanken / Cantonal banks

2009	205	1 149	1 018	—	—	1 727	3 082
2010	138	463	450	—	—	5 696	6 297
2011	130	212	100	—	—	551	894
2012	291	14	—	—	—	1	307
2013	227	1	—	—	—	1	229

2.00 Grossbanken / Big banks

2009	68	89 771	—	—	—	5 604	95 442
2010	54	46 934	200	—	—	30 272	77 260
2011	112	28 073	5	—	—	17 918	46 103
2012	38	21 016	—	—	—	15 396	36 450
2013	155	15 692	3	—	—	10 792	26 639

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	6	4	4	—	—	—	10
2010	7	—	—	—	—	20	27
2011	7	—	—	—	—	—	7
2012	6	—	—	—	—	—	6
2013	7	—	—	—	—	—	7

4.00 Raiffeisenbanken / Raiffeisen banks

2009	4	—	—	—	—	—	4
2010	2	—	—	—	—	100	101
2011	1	—	—	—	—	—	1
2012	1	—	—	—	—	—	1
2013	1	—	—	—	—	—	1

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	1 314	3 142	56	—	—	45 595	50 052
2010	1 181	3 211	102	—	—	43 041	47 433
2011	384	2 528	72	—	—	20 559	23 471
2012	1 006	1 918	0	—	—	13 665	16 589
2013	1 139	1 195	—	—	—	8 474	10 809

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	2	2 393	56	—	—	13 425	15 821
2010	1	1 880	102	—	—	11 542	13 422
2011	0	978	71	—	—	4 009	4 987
2012	0	612	0	—	—	1 314	1 926
2013	0	897	—	—	—	3 206	4 104

5.14 Andere Banken / Other banking institutions

2009	1	—	—	—	—	—	1
2010	0	15	—	—	—	—	15
2011	1	15	—	—	—	—	16
2012	1	15	—	—	—	—	16
2013	12	14	—	—	—	—	26

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	1 311	749	—	—	—	32 170	34 230
2010	1 180	1 317	—	—	—	31 499	33 996
2011	383	1 535	1	—	—	16 550	18 468
2012	1 004	1 292	—	—	—	12 351	14 647
2013	1 127	284	—	—	—	5 268	6 678

7 Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments

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

2009	48	—	—	—	—	—	48
2010	106	—	—	—	—	1 000	1 106
2011	91	—	—	—	—	12	103
2012	60	—	—	—	—	24	84
2013	—	—	—	—	—	12	12

8.00 Privatbankiers / Private bankers

2009	0	362	.	.	.	8 157	8 520
2010	0	1 065	.	.	.	9 962	11 028
2011	5	67	.	.	.	7 515	7 588
2012	0	192	.	.	.	1 913	2 106
2013	1	173	.	.	.	878	1 052

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

2009	1 597	94 067	1 077	—	—	52 925	148 589
2010	1 382	50 608	751	—	—	79 129	131 119
2011	634	30 814	176	—	—	39 029	70 476
2012	1 343	22 948	0	—	—	29 062	53 354
2013	1 529	16 888	3	—	—	19 267	37 684

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

2009	486 530	993 924	1 055 865	1 117 112	1 004 337	855 025	663 447	546 023	406 069
2010	475 839	977 948	1 050 099	1 100 034	957 920	822 520	646 077	538 050	410 419
2011	483 504	1 026 295	1 103 934	1 141 455	996 821	882 443	698 449	585 657	446 609
2012	505 352	1 052 339	1 073 586	1 061 729	964 284	851 158	682 716	564 861	437 202
2013	542 804	1 035 267	904 112	876 000	779 124	693 028	562 394	489 602	381 877

Anzahl Kredite / Number of loans

2009	152 134	138 584	85 438	64 176	44 888	31 231	20 515	14 606	9 590
2010	147 357	133 306	84 858	63 177	42 824	30 033	19 975	14 387	9 687
2011	149 566	139 857	89 270	65 624	44 557	32 219	21 579	15 659	10 541
2012	154 616	144 170	86 860	61 026	43 091	31 081	21 106	15 103	10 312
2013	161 878	142 977	73 442	50 375	34 816	25 296	17 377	13 086	9 016

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

2009	329 180	240 475	183 522	126 577	89 262	58 599	25 950	8 181 897	54
2010	329 431	242 755	195 694	142 044	99 105	58 296	32 836	8 079 064	57
2011	363 288	279 737	223 193	162 776	121 718	83 146	61 624	8 660 649	59
2012	355 575	271 483	213 241	152 548	112 186	76 767	59 481	8 434 511	55
2013	313 649	235 623	194 029	136 622	99 906	69 113	39 724	7 352 876	53

2009	6 946	4 592	3 197	2 033	1 325	810	336	580 401	54
2010	6 948	4 638	3 409	2 277	1 470	807	426	565 579	57
2011	7 664	5 343	3 887	2 610	1 807	1 149	797	592 129	59
2012	7 509	5 183	3 716	2 446	1 666	1 062	769	589 717	55
2013	6 619	4 500	3 383	2 192	1 483	956	515	547 911	53

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

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

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

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

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2009	5 063	18 254	.	.
2010	1 817	19 634	.	.
2011	244	18 779	.	.
2012	192	19 120	.	.
2013	176	26 107	.	.

1.00 Kantonalbanken / Cantonal banks

2009	1 018	9 258	6 684	16 959
2010	450	9 646	6 856	16 951
2011	100	11 049	6 717	17 866
2012	—	11 600	5 414	17 014
2013	—	11 287	5 680	16 968

2.00 Grossbanken / Big banks

2009	3 623	4 232	606	8 461
2010	200	5 352	1 544	7 096
2011	5	3 443	1 701	5 149
2012	—	3 355	2 263	5 618
2013	3	2 806	1 646	4 455

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	4	1 102	1 057	2 163
2010	—	1 119	922	2 042
2011	—	1 128	1 200	2 328
2012	—	1 110	1 459	2 569
2013	—	1 249	1 111	2 359

4.00 Raiffeisenbanken / Raiffeisen banks

2009	—	2 981	3 181	6 161
2010	—	2 830	2 426	5 257
2011	—	2 735	2 207	4 942
2012	—	2 537	828	3 364
2013	—	2 566	629	3 194

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	56	633	3 805	4 494
2010	102	562	3 075	3 739
2011	72	375	2 513	2 959
2012	0	471	2 662	3 133
2013	—	8 110	5 773	13 883

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.
2010	.	.	.	.
2011	.	.	.	.
2012	.	.	.	.
2013	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	56	8	858	922
2010	102	35	772	909
2011	71	0	774	845
2012	0	0	1 072	1 072
2013	—	236	1 059	1 295

5.14 Andere Banken / Other banking institutions

2009	—	387	510	897
2010	—	83	473	556
2011	—	193	328	521
2012	—	276	233	508
2013	—	7 669	3 260	10 929

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	—	237	2 437	2 674
2010	—	444	1 830	2 274
2011	1	182	1 410	1 593
2012	—	195	1 357	1 552
2013	—	204	1 455	1 659

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

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

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2009	—	47	100	147
2010	—	47	82	129
2011	—	47	61	108
2012	—	47	73	120
2013	—	40	66	106

8.00 Privatbankiers / Private bankers

2009	362	2	.	.
2010	1 065	77	.	.
2011	67	2	.	.
2012	192	1	.	.
2013	173	50	.	.

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

2009	4 701	18 205	15 332	38 237
2010	751	19 510	14 823	35 085
2011	176	18 730	14 337	33 244
2012	0	19 073	12 624	31 697
2013	3	26 018	14 839	40 859

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2009	-	-	-	724 764
2010	-	-	-	758 130
2011	-	-	-	797 840
2012	-	-	-	834 422
2013	-	-	-	869 820

1.00 Kantonalbanken / Cantonal banks

2009	229 996	49 797	33 990	245 803
2010	245 803	45 453	31 137	260 119
2011	260 119	53 499	37 875	275 743
2012	275 743	48 829	34 749	289 823
2013	289 829	49 129	35 495	303 463

2.00 Grossbanken / Big banks

2009	228 106	48 006	44 845	231 266
2010	231 266	43 851	41 093	234 024
2011	234 024	42 289	35 737	240 576
2012	240 576	48 357	36 786	252 147
2013	252 145	46 675	40 395	258 426

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	69 772	12 060	8 070	73 762
2010	73 724	11 275	7 511	77 488
2011	76 441	12 677	8 654	80 464
2012	80 506	11 121	8 319	83 308
2013	83 129	10 249	7 476	85 902

4.00 Raiffeisenbanken / Raiffeisen banks

2009	101 435	16 351	7 108	110 678
2010	110 678	16 326	7 409	119 595
2011	119 595	17 183	8 251	128 527
2012	128 527	16 205	9 132	135 599
2013	135 599	16 754	9 082	143 271

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

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	58 495	11 189	7 623	62 062
2010	60 553	11 098	5 913	65 739
2011	65 585	14 850	9 041	71 394
2012	68 452	14 418	10 041	72 829
2013	72 639	14 817	9 392	78 064

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.
2010	.	.	.	.
2011	.	.	.	.
2012	.	.	.	.
2013	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	5 579	908	501	5 986
2010	5 944	1 342	482	6 804
2011	6 807	1 760	620	7 946
2012	5 027	1 707	601	6 134
2013	6 145	1 889	432	7 602

5.14 Andere Banken / Other banking institutions

2009	38 413	6 574	4 965	40 022
2010	40 022	4 500	2 987	41 534
2011	41 534	7 543	4 899	44 178
2012	44 178	7 458	5 204	46 432
2013	46 433	7 853	4 824	49 462

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	14 503	3 708	2 157	16 054
2010	14 587	5 257	2 443	17 401
2011	17 245	5 547	3 522	19 270
2012	19 247	5 253	4 236	20 264
2013	20 061	5 076	4 136	21 001

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

1987	186 319	42 340	23 751	206 441
1988	206 151	54 224	33 231	229 013
1989	228 323	57 697	30 909	257 435
1990	256 429	44 402	24 093	278 672
1991	277 096	39 723	25 378	293 181
1992	290 699	41 583	30 076	303 930
1993	298 636	60 769	49 413	309 992
1994	302 097	81 747	60 097	323 747
1995	311 493	86 741	62 152	336 082
1996	434 205	115 985	93 036	457 154
1997	457 218	104 519	89 170	472 567
1998	472 417	103 090	91 231	484 276
1999	484 151	92 598	79 059	497 690
2000	500 391	84 344	79 682	505 053
2001	504 618	97 414	81 124	520 908
2002	520 713	118 680	99 578	539 815
2003	538 347	113 824	89 605	562 566
2004	562 487	109 679	85 299	586 867
2005	586 686	117 515	86 152	618 049
2006	618 039	120 997	96 496	642 540
2007	642 164	120 398	98 409	664 153
2008	664 008	130 494	106 405	688 097
2009	687 804	137 404	101 637	723 571
2010	722 024	128 003	93 062	756 965
2011	755 764	140 498	99 559	796 703
2012	793 804	138 929	99 026	833 706
2013	833 341	137 624	101 841	869 125

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

² Bis 1986 exklusive Raiffeisenbanken und Darlehenskassen.
Von 1987 bis 1992 inklusive Darlehenskassen, exklusive Raiffeisenbanken.
Ab 1993 inklusive Raiffeisenbanken und Darlehenskassen.

Until 1986, excluding Raiffeisen banks and credit unions (*Darlehenskassen / Caisses de crédit mutuels*).
From 1987 to 1992, including credit unions (*Darlehenskassen / Caisses de crédit mutuels*).
As of 1993, including Raiffeisen banks and credit unions (*Darlehenskassen / Caisses de crédit mutuels*).

11a Hypothekendarforderungen Inland – Belehnungsgruppen ¹

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2009	724 764	.	.	.	.	.	.
2010	758 130	.	.	.	.	.	.
2011	797 840	.	.	.	.	.	.
2012	834 422	.	.	.	.	.	.
2013	869 820	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2009	245 803	228 542	194 375	13 118	10 629	4 144	3 176
2010	260 119	240 735	215 056	14 004	12 070	5 380	4 349
2011	275 743	246 127	223 628	20 153	18 419	9 463	8 558
2012	289 823	262 317	229 339	18 795	16 639	8 711	7 681
2013	303 463	275 473	253 087	19 002	17 414	8 988	7 762

2.00 Grossbanken / Big banks

2009	231 266	211 862	159 068	14 758	10 834	4 646	3 153
2010	234 024	215 237	162 183	14 429	10 724	4 358	3 080
2011	240 576	220 028	184 679	16 952	14 555	3 596	2 927
2012	252 147	231 119	195 010	16 949	14 367	4 079	3 398
2013	258 426	238 220	198 530	16 533	13 833	3 673	3 036

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	73 762	67 037	50 516	5 328	2 121	1 397	865
2010	77 488	70 497	58 121	5 498	2 263	1 492	1 055
2011	80 464	72 493	64 068	6 470	4 858	1 500	1 161
2012	83 308	75 376	68 071	6 299	5 401	1 633	1 319
2013	85 902	78 214	71 992	6 301	5 492	1 387	1 099

4.00 Raiffeisenbanken / Raiffeisen banks

2009	110 678	104 171	74 170	5 481	2 185	1 026	527
2010	119 595	112 927	85 061	5 935	2 390	733	406
2011	128 527	119 587	90 968	6 777	5 342	2 163	1 493
2012	135 599	125 077	98 264	8 488	6 897	2 034	1 529
2013	143 271	132 530	104 762	8 828	7 146	1 913	1 423

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)

2009	62 062	56 287	43 261	3 994	2 791	1 781	1 286
2010	65 739	60 502	48 337	3 242	2 287	1 994	1 175
2011	71 394	64 617	54 126	3 994	3 173	2 783	2 111
2012	72 829	66 163	56 880	4 125	3 392	2 542	2 051
2013	78 064	71 068	62 431	4 433	3 806	2 563	2 263

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	5 986	5 473	5 088	331	307	181	152
2010	6 804	6 083	5 736	461	442	260	238
2011	7 946	7 159	6 503	542	502	245	226
2012	6 134	5 428	5 083	483	428	222	207
2013	7 602	6 742	6 017	535	466	325	318

5.14 Andere Banken / Other banking institutions

2009	40 022	37 533	28 343	1 828	1 013	661	355
2010	41 534	39 088	30 896	1 863	1 123	583	320
2011	44 178	40 603	36 014	2 296	1 874	1 279	1 091
2012	46 432	42 672	38 463	2 368	1 989	1 392	1 251
2013	49 462	45 339	41 535	2 561	2 247	1 562	1 444

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	16 054	13 281	9 830	1 835	1 471	939	779
2010	17 401	15 331	11 705	919	722	1 151	617
2011	19 270	16 854	11 609	1 157	797	1 258	794
2012	20 264	18 063	13 334	1 274	975	927	593
2013	21 001	18 987	14 880	1 337	1 094	676	500

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

11a Hypothekarforderungen Inland – Belehnungsgruppen²

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

In Millionen Franken / In CHF millions

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

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

1987	261 700	244 410	.	.	.	.	.
1988	293 953	273 492	.	.	.	.	.
1989	333 730	309 984	.	.	.	.	.
1990	363 355	336 741	.	.	.	.	.
1991	382 026	353 799	.	.	.	.	.
1992	395 360	366 780	.	.	.	.	.
1993	405 490	374 949	.	.	.	.	.
1994	425 400	393 986	.	.	.	.	.
1995	439 753	402 408	.	.	.	.	.
1996	457 154	379 242	159 381	43 588	17 278	34 324	18 363
1997	472 567	402 131	185 428	43 601	18 253	26 835	13 054
1998	484 276	414 299	204 015	41 301	17 697	28 676	13 132
1999	497 690	436 314	222 424	37 159	15 905	24 217	9 815
2000	505 053	454 233	198 986	39 462	14 890	11 358	4 301
2001	520 908	469 393	206 160	38 647	14 272	12 867	5 255
2002	539 815	491 796	271 452	38 446	17 239	9 574	4 923
2003	562 566	509 424	345 756	40 724	22 071	12 418	7 957
2004	586 867	533 943	389 352	41 961	25 315	10 963	7 100
2005	618 049	566 679	430 598	42 233	26 325	9 137	5 921
2006	642 540	594 085	447 559	39 071	24 656	9 385	6 049
2007	664 153	615 352	406 746	39 121	21 889	9 680	5 673
2008	688 097	637 002	425 601	39 526	22 365	11 570	6 515
2009	723 571	667 899	521 391	42 678	28 560	12 994	9 007
2010	756 965	699 898	568 758	43 109	29 734	13 958	10 066
2011	796 703	722 852	617 469	54 347	46 348	19 504	16 250
2012	833 706	760 051	647 564	54 657	46 695	18 999	15 978
2013	869 125	795 505	690 802	55 096	47 690	18 524	15 583

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

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

Die 3. Belehnungsgruppe beinhaltet die 2. Belehnungsgruppe übersteigenden und allfällige durch Zusatzsicherheiten gedeckte Forderungen.

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

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

Third mortgages comprise claims that exceed those included under second mortgages as well as any claims covered by additional collateral.

13 Spartätigkeit nach Domizil und Hypothekarforderungen nach Standort der Pfandobjekte

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

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

In Millionen Franken / In CHF millions

Gebiet Area	Verpflichtungen in Spar- und Anlageform Amounts due in savings and deposit accounts		Total Anzahl Konten Total number of accounts	Inländische Hypothekarforderungen Domestic mortgage loans		
	Total	davon / of which Grossbanken Big banks		Total	davon / of which Grossbanken Big banks	
	1	2	3	4	5	
Zürich	Zurich	131 915	47 471	4 126 298	166 121	59 855
Bern	Berne	63 654	11 014	2 905 093	93 075	30 257
Luzern	Lucerne	27 448	3 586	1 253 487	40 094	7 906
Uri	Uri	2 117	256	110 039	3 507	513
Schwyz	Schwyz	16 337	3 450	464 606	20 561	3 824
Obwalden	Obwalden	2 814	365	118 819	4 083	461
Nidwalden	Nidwalden	4 171	773	139 964	4 639	761
Glarus	Glarus	2 477	275	110 069	3 793	516
Zug	Zug	13 216	3 180	376 585	17 672	4 163
Freiburg	Fribourg	14 460	2 234	813 273	28 330	6 963
Solothurn	Solothurn	15 978	2 813	782 997	29 191	6 688
Basel-Stadt	Basel-Stadt	19 619	7 990	443 557	16 554	4 944
Basellandschaft	Baselland	19 662	3 658	813 164	33 390	9 028
Schaffhausen	Schaffhausen	4 657	792	202 185	8 080	1 715
Appenzell AR	Appenzell Ausserrhoden	3 816	966	147 092	5 404	1 495
Appenzell IR	Appenzell Innerrhoden	1 341	120	45 326	1 592	120
St. Gallen	St Gallen	31 292	3 841	1 342 988	49 651	7 737
Graubünden	Graubünden	13 676	2 262	517 620	28 988	8 407
Aargau	Aargau	43 482	5 740	1 934 479	75 291	14 399
Thurgau	Thurgau	16 789	2 149	700 297	30 401	4 914
Tessin	Ticino	19 579	5 720	777 008	41 825	13 776
Waadt	Vaud	35 109	9 650	1 730 837	70 428	28 633
Wallis	Valais	18 149	3 983	820 839	31 658	10 610
Neuenburg	Neuchâtel	6 723	1 623	393 133	13 413	4 112
Genf	Geneva	23 106	10 792	875 818	44 800	25 033
Jura	Jura	3 272	540	195 732	6 524	1 594
Fürstentum Liechtenstein	Principality of Liechtenstein	804	337	11 414	58	1
Total	Total	555 661	135 582	22 152 719	869 125	258 426

14 Forderungen gegenüber und Einlagen von inländischen Kunden ¹

Amounts due from and deposits by domestic customers ¹

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
	1	2	3	4	5	6	7	8	9	10

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

1.00–8.00 Alle Banken	697 677	721 293	756 667	790 529	832 883	862 911	879 834	914 900	962 714	1 009 759
1.00 Kantonalbanken	237 991	243 028	249 402	256 252	267 686	284 930	300 428	317 622	333 678	346 254
2.00 Grossbanken	240 775	250 518	269 393	278 833	296 361	293 208	275 853	277 077	297 445	308 449
3.00 Regionalbanken und Sparkassen	70 332	72 124	73 944	73 547	76 496	79 986	83 600	87 020	89 781	92 429
4.00 Raiffeisenbanken	86 523	90 742	95 049	101 473	108 536	117 582	127 188	136 123	143 123	150 783
5.00 Übrige Banken	59 762	61 899	65 686	76 140	79 615	83 511	88 675	93 549	95 705	109 366
5.11 Handelsbanken	32 861	33 759	35 810	37 787	.	.	.	.	.	.
5.12 Börsenbanken	10 564	11 352	11 613	11 354	8 952	9 377	11 587	12 154	11 497	12 345
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	2 189	2 419	2 879	5 357	45 069	47 322	49 837	53 044	55 600	67 842
5.20 Ausländisch beherrschte Banken	14 148	14 369	15 384	21 642	25 594	26 812	27 251	28 351	28 608	29 179
7.00 Filialen ausländischer Banken	1 615	1 946	2 239	3 065	2 868	2 522	2 368	2 304	2 123	1 290
8.00 Privatbankiers	679	1 037	954	1 217	1 321	1 171	1 722	1 206	860	1 189
1.00–5.00 Total	695 383	718 310	753 474	786 246	828 694	859 217	875 744	911 390	959 732	1 007 280

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	34.1	33.7	33.0	32.4	32.1	33.0	34.1	34.7	34.7	34.3
2.00 Big banks	34.5	34.7	35.6	35.3	35.6	34.0	31.4	30.3	30.9	30.5
3.00 Regional banks and savings banks	10.1	10.0	9.8	9.3	9.2	9.3	9.5	9.5	9.3	9.2
4.00 Raiffeisen banks	12.4	12.6	12.6	12.8	13.0	13.6	14.5	14.9	14.9	14.9
5.00 Other banks	8.6	8.6	8.7	9.6	9.6	9.7	10.1	10.2	9.9	10.8
5.11 Commercial banks	4.7	4.7	4.7	4.8	.	.	.	.	.	.
5.12 Stock exchange banks	1.5	1.6	1.5	1.4	1.1	1.1	1.3	1.3	1.2	1.2
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	0.3	0.3	0.4	0.7	5.4	5.5	5.7	5.8	5.8	6.7
5.20 Foreign-controlled banks	2.0	2.0	2.0	2.7	3.1	3.1	3.1	3.1	3.0	2.9
7.00 Branches of foreign banks	0.2	0.3	0.3	0.4	0.3	0.3	0.3	0.3	0.2	0.1
8.00 Private bankers	0.1	0.1	0.1	0.2	0.2	0.1	0.2	0.1	0.1	0.1
Total for 1.00–5.00	99.7	99.6	99.6	99.5	99.5	99.6	99.5	99.6	99.7	99.8

Gruppe Category	Jahresende End of year									
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
	1	2	3	4	5	6	7	8	9	10

Einlagen inländischer Kunden³ / Deposits by domestic customers³

1.00–8.00 Alle Banken	659 622	687 093	706 684	724 556	737 288	775 940	824 603	873 931	948 242	1 083 910
1.00 Kantonalbanken	234 060	236 732	239 071	245 801	270 642	278 698	285 182	306 959	333 984	347 844
2.00 Grossbanken	207 861	222 317	234 465	233 711	196 382	213 295	234 302	243 601	272 768	279 417
3.00 Regionalbanken und Sparkassen	67 476	69 828	71 064	70 444	74 371	76 522	79 637	83 380	86 749	89 540
4.00 Raiffeisenbanken	85 774	88 400	93 033	99 366	108 788	114 474	122 186	131 221	140 193	147 649
5.00 Übrige Banken	58 676	64 240	63 830	68 482	77 105	82 098	89 672	94 347	98 688	201 567
5.11 Handelsbanken	33 093	34 271	35 488	36 307	.	.	.	.	.	.
5.12 Börsenbanken	13 444	17 987	15 928	14 718	16 270	17 093	16 495	19 416	19 971	20 276
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	2 778	2 913	2 857	3 330	42 529	44 123	46 182	48 903	52 015	154 308
5.20 Ausländisch beherrschte Banken	9 362	9 068	9 557	14 128	18 306	20 882	26 995	26 028	26 702	26 983
7.00 Filialen ausländischer Banken	499	452	414	1 270	1 180	1 553	1 468	1 663	1 899	2 198
8.00 Privatbankiers	5 277	5 125	4 807	5 483	8 820	9 299	12 155	12 761	13 961	15 695
1.00–5.00 Total	653 846	681 516	701 463	717 804	727 288	765 087	810 980	859 507	932 382	1 066 017

Anteil in Prozent / Percentage share of total

1.00–8.00 All banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1.00 Cantonal banks	35.5	34.5	33.8	33.9	36.7	35.9	34.6	35.1	35.2	32.1
2.00 Big banks	31.5	32.4	33.2	32.3	26.6	27.5	28.4	27.9	28.8	25.8
3.00 Regional banks and savings banks	10.2	10.2	10.1	9.7	10.1	9.9	9.7	9.5	9.1	8.3
4.00 Raiffeisen banks	13.0	12.9	13.2	13.7	14.8	14.8	14.8	15.0	14.8	13.6
5.00 Other banks	8.9	9.3	9.0	9.5	10.5	10.6	10.9	10.8	10.4	18.6
5.11 Commercial banks	5.0	5.0	5.0	5.0	.	.	.	.	.	.
5.12 Stock exchange banks	2.0	2.6	2.3	2.0	2.2	2.2	2.0	2.2	2.1	1.9
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	0.4	0.4	0.4	0.5	5.8	5.7	5.6	5.6	5.5	14.2
5.20 Foreign-controlled banks	1.4	1.3	1.4	1.9	2.5	2.7	3.3	3.0	2.8	2.5
7.00 Branches of foreign banks	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2
8.00 Private bankers	0.8	0.7	0.7	0.8	1.2	1.2	1.5	1.5	1.5	1.4
Total for 1.00–5.00	99.1	99.2	99.3	99.1	98.6	98.6	98.3	98.3	98.3	98.3

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

² Forderungen gegenüber Kunden und Hypothekarforderungen.
Amounts due from customers and mortgage loans.

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

15 Wertschriften¹ Securities¹

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2009	4 624	1 466	593	6 684	2 086	483	577	326	11 499	21 655
2010	4 956	1 302	598	6 856	2 397	615	830	306	11 014	22 018
2011	4 699	1 337	680	6 717	2 162	866	1 212	271	10 307	21 535
2012	3 188	1 565	660	5 414	3 485	870	1 233	169	8 185	19 356
2013	2 776	2 116	789	5 680	1 589	908	1 172	176	9 838	19 363

2.00 Grossbanken / Big banks

2009	567	29	10	606	101	967	164	116	110	2 063
2010	1 441	31	72	1 544	570	859	106	128	1 134	4 341
2011	1 631	52	19	1 701	727	61	27	63	1 371	3 950
2012	2 221	32	10	2 263	1 163	1 025	60	66	218	4 795
2013	1 592	30	24	1 646	1 122	2 031	94	15	291	5 199

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	263	560	235	1 057	426	124	202	107	1 530	3 447
2010	199	500	224	922	428	111	273	127	1 492	3 353
2011	436	491	274	1 200	429	155	297	126	1 554	3 760
2012	672	522	264	1 459	411	181	285	121	1 465	3 921
2013	466	480	165	1 111	357	152	269	107	1 429	3 426

4.00 Raiffeisenbanken / Raiffeisen banks

2009	3 063	72	46	3 181	145	—	3	—	2 373	5 702
2010	2 345	40	41	2 426	227	—	45	—	2 411	5 109
2011	2 048	85	73	2 207	153	—	75	—	2 201	4 636
2012	399	274	155	828	246	—	96	—	2 580	3 750
2013	51	418	159	629	104	9	49	—	2 854	3 644

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

1.00–8.00 Alle Banken / All banks

.	.	.	.	.	.	.	.	.	.	.	.	309 895
.	.	.	.	.	.	.	.	.	.	.	.	321 493
.	.	.	.	.	.	.	.	.	.	.	.	266 825
.	.	.	.	.	.	.	.	.	.	.	.	261 764
.	.	.	.	.	.	.	.	.	.	.	.	311 451

1.00 Kantonalbanken / Cantonal banks

625	240	920	144	1 930	23 585	16 272	2 328	703	16 974	1 303	478	41 862
525	363	1 935	49	2 872	24 891	16 849	2 085	748	17 597	1 723	734	44 211
526	256	1 918	46	2 746	24 281	15 123	2 495	686	15 809	1 943	825	42 032
705	365	1 939	19	3 029	22 385	12 569	2 188	915	13 484	1 707	657	37 576
435	297	1 603	18	2 353	21 716	12 263	2 428	1 037	13 299	1 355	470	36 370

2.00 Grossbanken / Big banks

1 023	1 293	2 298	2	4 617	6 680	112 068	44 838	41 934	154 002	14 069	13 456	174 751
1 433	796	4 309	0	6 539	10 880	125 414	60 875	35 586	161 000	12 146	11 190	184 025
1 237	855	2 406	762	5 261	9 211	88 372	41 206	33 259	121 631	9 649	8 682	140 491
1 380	1 049	4 671	1 230	8 331	13 125	77 339	41 100	38 742	116 081	13 686	13 062	142 893
1 844	1 268	5 087	1 203	9 402	14 600	67 714	32 812	44 962	112 676	10 905	10 378	138 182

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

45	13	31	17	106	3 553	1 273	372	19	1 292	30	8	4 876
50	14	42	14	119	3 472	1 334	311	11	1 345	34	9	4 851
55	21	40	16	132	3 892	1 180	302	8	1 188	39	9	5 119
56	15	41	14	125	4 045	1 035	185	9	1 044	34	9	5 123
69	14	36	12	131	3 557	1 019	209	9	1 028	35	8	4 620

4.00 Raiffeisenbanken / Raiffeisen banks

28	—	3	—	31	5 733	1 089	570	0	1 089	—	—	6 822
28	—	30	—	58	5 167	968	580	1	969	0	—	6 136
1	9	7	—	17	4 654	593	419	88	681	43	31	5 377
0	16	9	—	26	3 776	304	23	141	445	19	12	4 240
0	8	13	—	22	3 665	284	24	0	284	246	167	4 195

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

² Einschliesslich Schuldbuchforderungen.
Including debt register claims.

15 Wertschriften³ Securities³

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	3 064	559	182	3 805	1 549	299	407	479	616	7 155
2010	2 486	443	146	3 075	3 233	247	332	322	607	7 814
2011	2 045	372	96	2 513	1 536	418	418	167	784	5 835
2012	2 127	436	99	2 662	1 563	550	584	117	1 046	6 521
2013	4 066	1 413	295	5 773	5 090	867	1 265	173	15 683	28 851

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	570	207	81	858	840	84	217	297	275	2 571
2010	530	165	77	772	821	77	107	106	275	2 158
2011	663	89	23	774	922	170	151	84	111	2 212
2012	940	99	32	1 072	839	233	313	41	124	2 621
2013	916	96	47	1 059	410	164	213	85	269	2 200

5.14 Andere Banken / Other banking institutions

2009	412	73	25	510	419	76	167	124	223	1 520
2010	386	65	22	473	415	86	180	154	217	1 524
2011	242	60	26	328	227	100	195	51	214	1 115
2012	169	40	23	233	309	92	196	38	198	1 065
2013	2 054	1 009	197	3 260	4 222	564	979	53	14 519	23 596

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	2 083	279	76	2 437	290	139	23	57	117	3 064
2010	1 570	213	47	1 830	1 996	84	45	62	115	4 132
2011	1 140	223	47	1 410	386	148	73	33	459	2 509
2012	1 018	296	43	1 357	415	226	75	38	724	2 835
2013	1 096	309	50	1 455	459	139	72	35	894	3 054

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

5.00 Übrige Banken / Other banks (5.11–5.20)

1 087	610	4 619	77	6 393	13 548	54 050	10 157	2 962	57 012	2 756	2 348	73 318
771	732	4 982	91	6 576	14 391	52 683	9 769	3 051	55 734	3 896	2 217	74 021
393	1 044	4 369	39	5 845	11 680	49 369	6 551	2 826	52 194	2 336	1 889	66 212
454	262	1 667	19	2 401	8 923	50 449	8 796	1 611	52 060	2 320	1 849	63 303
835	361	2 514	25	3 734	32 585	77 168	13 289	2 776	79 944	2 270	1 916	114 800

5.11 Handelsbanken / Commercial banks

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5.12 Börsenbanken / Stock exchange banks

456	176	756	23	1 412	3 983	15 295	4 068	1 313	16 608	2 038	1 916	22 629
374	391	2 169	18	2 953	5 111	13 508	4 056	1 672	15 180	3 251	1 868	23 542
202	892	3 043	25	4 161	6 373	14 614	1 761	1 550	16 164	1 586	1 361	24 123
223	135	734	12	1 104	3 725	17 271	2 180	1 172	18 442	1 555	1 332	23 723
435	201	1 639	13	2 288	4 488	19 070	2 344	1 965	21 035	1 429	1 283	26 952

5.14 Andere Banken / Other banking institutions

22	1	29	7	58	1 578	2 317	78	20	2 337	235	94	4 151
37	0	31	6	75	1 599	2 099	68	15	2 114	180	48	3 894
44	6	27	12	89	1 204	1 847	267	12	1 859	168	44	3 232
55	9	43	4	111	1 177	1 640	274	44	1 683	137	23	2 997
279	24	156	7	467	24 063	32 372	4 473	270	32 642	343	249	57 049

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

610	433	3 834	46	4 923	7 987	36 438	6 011	1 629	38 067	482	339	46 538
359	341	2 781	67	3 548	7 681	37 076	5 645	1 364	38 440	464	301	46 585
147	145	1 299	2	1 594	4 103	32 908	4 522	1 264	34 171	582	484	38 856
176	117	890	3	1 186	4 021	31 539	6 341	395	31 934	627	494	36 583
120	136	718	5	979	4 033	25 726	6 472	541	26 267	499	384	30 799

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

⁴ Einschliesslich Schuldbuchforderungen.
Including debt register claims.

15 Wertschriften⁵ Securities⁵

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2009	99	0	2	100	1	—	0	—	23	124
2010	66	15	1	82	—	—	1	—	—	83
2011	61	—	—	61	5	—	—	—	—	67
2012	73	—	—	73	3	1	6	—	—	82
2013	66	—	—	66	—	—	—	—	—	66

8.00 Privatbankiers / Private bankers

2009	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.

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

2009	11 580	2 686	1 066	15 332	4 306	1 873	1 354	1 028	16 128	40 021
2010	11 427	2 316	1 080	14 823	6 856	1 831	1 585	883	16 658	42 636
2011	10 858	2 337	1 143	14 337	5 007	1 500	2 030	627	16 216	39 717
2012	8 607	2 830	1 188	12 624	6 868	2 626	2 258	473	13 493	38 342
2013	8 950	4 457	1 432	14 839	8 262	3 967	2 848	472	30 095	60 483

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

135	59	657	—	851	975	995	658	—	995	—	—	1970
135	65	760	—	960	1043	1 270	777	—	1 270	—	—	2 313
3	5	12	—	19	86	463	28	—	463	—	—	562
—	20	—	—	20	103	109	2	—	109	—	—	226
—	20	—	—	20	87	—	—	4	4	—	—	104

8.00 Privatbankiers / Private bankers

.	.	.	.	.	.	.	.	.	.	.	.	6 297
.	.	.	.	.	.	.	.	.	.	.	.	5 934
.	.	.	.	.	.	.	.	.	.	.	.	7 031
.	.	.	.	.	.	.	.	.	.	.	.	8 404
.	.	.	.	.	.	.	.	.	.	.	.	13 179

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

2 809	2 156	7 871	240	13 077	53 098	184 752	58 265	45 617	230 369	18 159	16 290	301 628
2 807	1 904	11 298	154	16 164	58 800	197 249	73 620	39 396	236 645	17 799	14 151	313 245
2 213	2 186	8 739	863	14 002	53 718	154 637	50 973	36 866	191 503	14 010	11 434	259 232
2 595	1 707	8 327	1 282	13 912	52 254	141 695	52 292	41 417	183 113	17 766	15 588	253 134
3 183	1 949	9 253	1 257	15 641	76 124	158 448	48 762	48 784	207 232	14 811	12 939	298 168

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

2009	.	.	.	.	9 433	.	.	.	.	34 278	43 710
2010	.	.	.	.	3 656	.	.	.	.	57 419	61 074
2011	.	.	.	.	4 744	.	.	.	.	59 565	64 309
2012	.	.	.	.	7 185	.	.	.	.	54 527	61 713
2013	.	.	.	.	5 088	.	.	.	.	59 254	64 343

1.00 Kantonalbanken / Cantonal banks

2009	1 016	259	11	141	1 428	85	14	0	0	98	1 526
2010	963	353	12	147	1 474	104	5	0	0	109	1 583
2011	1 058	359	12	155	1 585	109	8	0	0	118	1 703
2012	1 024	254	23	142	1 443	111	9	0	0	120	1 563
2013	915	255	95	38	1 303	109	12	0	0	122	1 424

2.00 Grossbanken / Big banks

2009	27	6 046	129	2	6 204	7 945	23 584	106	15	31 651	37 854
2010	32	217	89	2	340	16 443	38 138	311	5	54 897	55 237
2011	19	1 249	107	2	1 377	16 654	40 140	281	42	57 117	58 493
2012	2 234	781	86	2	3 103	10 489	41 321	288	29	52 126	55 229
2013	14	860	73	2	949	18 200	38 383	244	16	56 843	57 792

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	114	47	0	16	177	—	0	—	0	0	177
2010	101	46	0	20	168	—	—	—	0	0	168
2011	106	54	0	19	180	—	—	—	0	0	180
2012	146	68	12	9	235	—	—	—	0	0	235
2013	147	51	1	18	217	0	—	—	—	0	217

4.00 Raiffeisenbanken / Raiffeisen banks

2009	321	27	—	104	452	4	0	—	—	4	456
2010	327	120	—	107	553	4	—	—	—	4	557
2011	280	130	—	105	515	4	—	—	—	4	519
2012	945	152	—	108	1 206	4	—	—	—	4	1 210
2013	990	193	—	105	1 289	4	—	—	—	4	1 293

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)

2009	548	407	36	58	1 050	1 616	705	148	9	2 477	3 527
2010	536	369	42	49	996	1 404	726	201	6	2 338	3 334
2011	486	359	49	44	938	1 466	599	202	6	2 273	3 211
2012	522	423	45	52	1 042	1 278	835	107	2	2 222	3 264
2013	610	527	16	37	1 191	1 540	618	104	8	2 270	3 461

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	196	196	2	14	408	379	609	0	3	991	1 399
2010	108	152	10	3	273	189	145	3	5	341	614
2011	108	109	1	3	222	202	52	5	5	263	485
2012	106	71	2	12	191	207	106	3	1	318	509
2013	180	165	2	7	354	228	99	3	7	337	691

5.14 Andere Banken / Other banking institutions

2009	48	8	2	1	59	32	4	—	0	36	95
2010	55	9	2	2	68	32	3	—	0	36	104
2011	57	48	4	3	112	32	3	0	0	36	147
2012	88	51	2	3	144	32	3	—	0	36	179
2013	88	60	2	3	153	36	4	—	0	40	193

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	305	203	33	43	583	1 205	92	148	5	1 450	2 033
2010	374	207	30	44	655	1 183	579	199	1	1 961	2 616
2011	321	202	44	38	605	1 232	544	197	1	1 974	2 579
2012	328	301	41	37	707	1 039	725	104	1	1 869	2 576
2013	342	302	12	27	684	1 276	516	101	0	1 894	2 577

16 Beteiligungen Participating interests

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2009	—	0	—	0	0	—	—	—	—	—	0
2010	—	0	—	0	0	—	—	—	—	—	0
2011	0	—	0	0	0	—	—	—	—	—	0
2012	0	—	0	—	0	—	—	—	—	—	0
2013	0	—	0	0	0	—	—	—	—	—	0

8.00 Privatbankiers / Private bankers

2009	.	.	.	.	122	.	.	.	.	48	170
2010	.	.	.	.	124	.	.	.	.	71	194
2011	.	.	.	.	148	.	.	.	.	54	202
2012	.	.	.	.	156	.	.	.	.	54	210
2013	.	.	.	.	140	.	.	.	.	16	155

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

2009	2 026	6 786	177	322	9 310	9 649	24 303	254	24	34 230	43 540
2010	1 959	1 105	144	324	3 532	17 955	38 870	513	11	57 348	60 880
2011	1 950	2 152	169	325	4 595	18 234	40 747	482	47	59 511	64 106
2012	4 872	1 678	166	313	7 029	11 882	42 164	395	31	54 473	61 502
2013	2 677	1 886	185	200	4 949	19 853	39 014	348	24	59 238	64 187

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	15	41 822	63	6 420	14 649	30 322	9 014	190 806
Gemeindeinstitute Municipal institutions	2	62	0	84	14	53	30	979
Aktiengesellschaften Joint-stock companies	203	261 693	37 620	77 661	336 879	506 868	283 493	531 186
Genossenschaften Cooperatives	24	7 478	1	494	6 018	9 461	4 645	160 199
Übrige Institute Other institutions	39	88 289	1 065	10 165	9 010	18 017	12 666	802
Total	283	399 344	38 749	94 825	366 571	564 720	309 848	883 973

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

Staatsinstitute Cantonal institutions	15	41 822	63	6 420	14 649	30 322	9 014	190 806
Gemeindeinstitute Municipal institutions	2	62	0	84	14	53	30	979
Aktiengesellschaften Joint-stock companies	203	261 693	37 620	77 661	336 879	506 868	283 493	531 186
Genossenschaften Cooperatives	24	7 478	1	494	6 018	9 461	4 645	160 199
Übrige Institute Other institutions	1	1	—	5	1	2	2	63
Total	245	311 056	37 684	84 665	357 561	546 705	297 184	883 233

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

1.00–8.00 Alle Banken / All banks

12 845	13 389	837	1 663	675	11 066	—	324 555
—	69	3	5	1	3	—	1 274
129 861	157 962	62 008	19 476	7 770	54 962	100	2 184 047
1 326	4 247	1 340	2 693	210	1 469	—	194 937
2 321	11 533	156	559	262	2 176	—	144 354
146 354	187 201	64 343	24 396	8 918	69 675	100	2 849 167

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

12 845	13 389	837	1 663	675	11 066	—	324 555
—	69	3	5	1	3	—	1 274
129 861	157 962	62 008	19 476	7 770	54 962	100	2 184 047
1 326	4 247	1 340	2 693	210	1 469	—	194 937
—	3	0	0	0	0	—	75
144 032	175 670	64 187	23 838	8 656	67 499	100	2 704 888

18 Passiven Liabilities

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2009	325	62 780	115 941	389 656	426 043	556 173	417 304	44 451	273 135	38 466	64 376
2010	320	91 386	122 587	378 361	456 694	571 197	361 385	36 118	290 522	38 955	69 477
2011	312	115 681	117 305	363 124	488 478	640 051	336 629	34 250	279 970	39 455	74 794
2012	297	59 853	120 579	349 847	526 533	725 753	289 144	30 106	277 816	36 724	81 631
2013	283	77 705	102 537	332 627	601 686	827 179	246 160	25 909	230 703	37 304	88 040

1.00 Kantonalbanken / Cantonal banks

2009	24	8	7 820	29 089	148 256	79 653	23 055	13 088	24 687	221	22 734
2010	24	4	9 570	33 182	158 368	76 259	24 017	9 136	25 855	337	23 632
2011	24	8	10 505	32 425	170 485	84 585	26 418	7 475	27 107	825	26 092
2012	24	16	10 964	37 999	181 108	98 375	26 045	5 638	29 669	798	29 378
2013	24	62	8 934	40 974	186 627	101 610	26 821	4 306	31 509	1 384	33 939

2.00 Grossbanken / Big banks

2009	2	57 801	72 712	238 834	115 406	223 079	310 577	4 466	243 146	37 975	15 187
2010	2	85 611	78 453	237 355	123 745	245 335	262 815	4 712	256 712	38 478	16 526
2011	2	110 152	74 494	202 262	131 969	274 983	235 062	4 638	243 902	37 851	14 703
2012	2	56 517	66 029	162 170	146 620	311 971	201 818	3 754	241 653	35 245	15 425
2013	2	77 429	50 008	154 313	161 677	338 178	179 299	2 663	192 293	34 651	15 275

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	70	1	154	3 281	42 299	11 454	3 465	7 129	1 462	230	14 020
2010	69	0	411	3 562	44 883	12 328	3 119	6 102	1 695	100	14 801
2011	66	0	270	3 906	47 262	14 535	2 713	5 589	1 583	110	15 501
2012	66	1	364	3 872	49 978	14 700	2 610	5 297	1 458	10	16 189
2013	64	0	95	3 573	52 405	15 617	2 706	4 847	1 323	10	16 091

4.00 Raiffeisenbanken / Raiffeisen banks

2009	1	—	1 917	7 906	79 688	9 698	4 882	16 472	1 798	—	5 619
2010	1	—	423	8 158	86 591	10 583	5 601	13 668	2 726	—	7 022
2011	1	—	252	6 380	92 549	11 419	4 589	13 616	3 696	535	9 941
2012	1	—	400	5 347	100 648	12 149	4 073	12 877	3 370	535	11 816
2013	1	—	599	6 302	107 086	12 978	3 151	11 640	3 414	1 085	14 097

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

1.00–8.00 Alle Banken / All banks

21 895	121 532	18 945	18 766	137 226	26 486	72 108	24 244	14 879	– 492	2 668 223
20 514	135 965	16 933	19 253	144 134	26 541	78 682	27 298	12 316	– 703	2 714 526
18 208	134 760	16 139	19 947	153 629	26 668	80 532	32 979	14 298	– 849	2 792 965
17 989	109 076	17 999	20 467	151 491	26 257	80 278	32 915	12 650	– 610	2 778 284
17 627	92 718	19 230	21 208	165 836	27 950	91 330	33 966	13 939	– 1 350	2 849 167

1.00 Kantonalbanken / Cantonal banks

2 085	16 200	4 909	14 571	17 394	5 672	7 948	3 792	27	– 46	403 548
2 016	21 513	4 646	14 990	18 360	5 560	8 679	4 132	24	– 35	421 548
1 939	23 165	4 353	15 591	19 235	5 568	9 068	4 577	22	—	449 385
1 947	20 734	4 217	16 043	20 146	5 569	9 431	5 122	23	—	482 278
1 848	16 894	4 321	16 699	21 011	5 656	9 871	5 460	24	—	495 555

2.00 Grossbanken / Big banks

13 708	83 909	3 652	—	62 323	4 755	49 718	1 444	6 405	—	1 444 799
12 719	88 150	2 634	—	67 379	4 783	55 834	3 042	3 721	—	1 482 146
10 636	87 545	2 250	—	74 100	4 783	56 280	8 050	4 987	—	1 466 696
10 178	71 977	4 463	—	72 174	4 783	55 932	6 299	5 160	—	1 364 750
10 200	56 829	4 156	—	79 959	4 784	62 660	6 299	6 216	—	1 322 279

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

348	650	1 602	1 170	5 241	630	2 336	2 262	13	—	92 276
330	721	1 600	1 189	5 329	637	2 458	2 219	15	—	96 070
344	921	1 560	1 166	5 764	649	2 702	2 397	17	—	101 117
331	697	1 578	1 190	6 042	650	2 784	2 588	20	—	104 307
306	456	1 572	1 233	6 202	654	2 861	2 647	40	—	106 426

4.00 Raiffeisenbanken / Raiffeisen banks

546	1 418	977	—	8 600	536	—	8 064	—	—	139 520
550	1 690	976	—	9 251	570	—	8 681	—	—	147 239
558	2 061	985	—	9 844	599	—	9 245	—	—	155 889
583	1 943	1 031	—	10 434	616	—	9 818	—	—	164 670
574	1 568	1 057	—	11 152	637	—	10 516	—	—	173 619

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

18 Passiven Liabilities

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	181	4961	22992	96770	36681	206532	73725	3294	2043	40	6815
2010	179	5766	20906	83362	39278	196632	64020	2499	3535	40	7496
2011	174	5520	19178	75447	41942	213696	65969	2931	3682	133	8558
2012	163	3319	25865	59177	46860	241492	53645	2538	1666	137	8823
2013	154	212	26183	60908	92903	307336	33429	2449	2163	174	8639

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	49	4897	9068	6577	1640	69213	25547	10	492	—	77
2010	47	5695	7977	6750	2045	59723	17739	11	1452	—	81
2011	46	5437	8301	7508	1718	74232	17740	9	1874	—	63
2012	47	3246	9991	3396	3573	79933	9090	7	—	—	61
2013	47	140	11248	4461	3683	88594	11086	8	345	—	29

5.14 Andere Banken / Other banking institutions

2009	9	1	541	3858	30093	6552	1569	2694	1440	—	5847
2010	10	1	472	3705	31494	7354	1944	1750	1440	—	6482
2011	12	14	816	4162	33988	7771	1736	1913	1318	—	7202
2012	13	9	1033	3919	36530	8913	1748	1659	1227	45	7140
2013	14	2	3530	3539	81393	74554	1373	1586	907	45	6853

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	123	64	13382	86335	4948	130766	46609	590	112	40	891
2010	122	70	12457	72907	5739	129556	44337	738	643	40	933
2011	116	69	10061	63778	6236	131694	46493	1008	490	133	1293
2012	103	63	14841	51862	6757	152646	42807	872	439	92	1623
2013	93	70	11406	52908	7828	144187	20970	855	912	129	1757

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

5.00 Übrige Banken / Other banks (5.11–5.20)

4374	17011	6664	2492	40623	12459	12100	8600	7887	-424	524978
4040	19754	6244	2488	40793	12529	11706	9137	8042	-621	496813
3917	17696	6157	2544	41428	12436	12475	8621	8636	-739	508667
4138	10887	6027	2502	39450	12132	12124	8996	6670	-472	506389
3962	14816	7267	2491	44252	13737	15931	8952	6752	-1120	607008

5.11 Handelsbanken / Commercial banks

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5.12 Börsenbanken / Stock exchange banks

1127	7227	1294	586	10669	2262	4877	2290	1309	-69	138424
1104	8925	1228	548	9690	1872	4758	2005	1144	-90	122968
960	7962	1248	550	9648	1854	4869	1989	1102	-166	137250
924	4611	1104	449	8958	1844	4394	2247	620	-146	125344
1056	8921	1406	407	8609	1861	4179	2142	542	-114	139992

5.14 Andere Banken / Other banking institutions

302	554	1935	348	3008	1189	1004	782	33	0	58745
281	692	1980	379	3163	1211	1031	878	49	-6	61137
310	632	2018	384	3451	1243	1037	1106	70	-5	65715
313	506	2050	412	3685	1250	1022	1326	94	-7	69143
455	842	2208	434	10630	3254	5719	1532	133	-8	188306

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2944	9230	3435	1558	26945	9008	6219	5528	6545	-354	327809
2655	10137	3035	1561	27940	9447	5916	6254	6848	-526	312708
2648	9103	2890	1610	28329	9339	6569	5526	7463	-568	305701
2902	5770	2873	1641	26807	9039	6708	5423	5956	-319	311902
2451	5052	3652	1650	25013	8622	6033	5278	6077	-998	278711

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

18 Passiven Liabilities

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2009	33	0	3 475	12 727	387	4 743	507	2	—	—	—
2010	32	—	4 419	12 089	549	5 780	561	1	—	—	—
2011	32	—	3 304	42 469	432	8 365	580	1	—	—	—
2012	28	—	3 432	80 913	584	7 125	321	2	—	—	—
2013	27	—	3 607	66 012	339	6 541	355	3	—	—	—

8.00 Privatbankiers / Private bankers

2009	14	9	6 872	1 049	3 325	21 014	1 094	—	—	—	—
2010	13	5	8 405	652	3 280	24 279	1 251	—	—	—	—
2011	13	1	9 301	236	3 838	32 468	1 298	—	—	—	—
2012	13	1	13 525	370	734	39 941	633	—	—	—	—
2013	11	3	13 111	544	650	44 919	400	—	—	—	—

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

303	469	492	202	586	180	1	—	428	- 22	23 891
289	237	214	252	519	177	—	—	389	- 46	24 912
317	281	221	258	587	190	0	—	506	- 109	56 813
314	205	191	336	697	197	—	—	639	- 138	94 121
241	196	208	396	744	197	0	5	770	- 228	78 643

8.00 Privatbankiers / Private bankers

532	1 876	648	332	2 460	2 253	5	83	119	—	39 211
570	3 901	618	334	2 503	2 285	6	86	125	—	45 798
497	3 090	613	387	2 670	2 444	6	89	131	—	54 399
498	2 632	491	396	2 547	2 310	7	91	139	—	61 768
496	1 959	649	389	2 516	2 285	7	87	139	- 2	65 636

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

18 Passiven Liabilities

In Millionen Franken / In CHF millions

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

1984	439	2 499	33 406	90 701	148 971	82 983	148 807	67 542	25 093	2 691	11 845
1985	441	2 877	33 456	109 734	156 017	80 911	150 549	75 748	28 783	3 580	12 729
1986	448	3 513	35 262	135 058	167 081	83 092	156 398	83 242	33 069	5 239	14 036
1987	452	4 545	35 200	143 520	184 314	90 633	157 750	88 903	36 054	5 713	15 357
1988	454	4 312	26 877	156 557	197 646	85 362	184 150	94 417	39 770	7 862	16 865
1989	455	4 541	25 821	169 852	180 590	80 148	233 300	102 480	42 914	9 387	18 834
1990	457	3 806	23 362	186 957	172 618	73 641	264 403	112 695	47 784	10 582	21 030
1991	445	4 516	23 935	183 043	182 512	72 483	279 726	117 406	50 957	11 864	23 416
1992	435	4 513	22 670	188 703	196 217	75 544	285 303	115 599	52 951	12 431	25 900
1993	419	5 177	26 927	214 266	237 629	90 088	260 542	100 262	55 728	14 284	27 611
1994	393	2 875	26 332	204 906	249 966	86 998	276 813	88 534	57 373	15 034	28 402
1995	382	17 711	30 032	213 217	278 489	92 939	255 725	81 110	64 272	18 089	28 964
1996	370	25 698	33 161	265 104	298 373	109 370	306 155	68 968	64 833	19 826	33 300
1997	360	54 980	38 345	336 972	315 432	125 685	351 869	58 552	82 089	23 847	34 252
1998	339	44 779	47 244	454 234	311 169	134 443	441 224	46 746	84 093	22 490	37 871
1999	334	72 309	36 020	572 898	311 259	156 878	506 810	36 439	100 049	25 263	39 682
2000	335	54 061	40 836	545 636	288 618	147 926	435 128	37 896	101 084	28 617	45 557
2001	327	76 480	54 377	529 127	295 356	163 442	465 070	39 341	131 146	32 152	47 399
2002	316	47 674	42 188	508 985	323 739	175 280	418 942	38 791	136 020	27 301	47 829
2003	301	56 865	69 202	566 082	355 849	243 572	360 388	32 369	113 022	25 676	47 194
2004	299	89 568	65 908	649 500	361 291	241 657	428 093	29 793	137 630	25 337	44 594
2005	295	120 526	71 749	724 766	371 952	277 092	548 371	29 225	191 954	25 106	44 952
2006	288	135 303	79 949	823 214	356 976	292 345	711 814	34 488	233 547	31 501	47 023
2007	286	176 075	110 732	779 390	333 864	312 983	851 249	41 059	287 058	32 252	47 963
2008	282	93 470	127 799	570 409	355 883	361 896	653 620	50 272	251 475	44 204	53 643
2009	278	62 771	105 594	375 880	422 331	530 416	415 704	44 449	273 135	38 466	64 376
2010	275	91 381	109 763	365 620	452 864	541 137	359 572	36 117	290 522	38 955	69 477
2011	267	115 680	104 700	320 420	484 208	599 218	334 751	34 249	279 970	39 455	74 794
2012	256	59 853	103 622	268 564	525 215	678 686	288 190	30 104	277 816	36 724	81 631
2013	245	77 703	85 819	266 071	600 697	775 719	245 406	25 906	230 703	37 304	88 040

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ⁵	Reserven für allgemeine Bankrisiken	Eigene Mittel						Bilanzsumme
				Equity						
				Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag		Balance sheet total
	Bank capital	General legal reserve	Other reserves	Profit carried forward	Loss carried forward					
12	13	14	15	16	17	18	19	20	21	22

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

.	36 957	.	.	40 302	17 489	12 513	10 092	208	.	689 106
.	41 894	.	.	45 442	18 973	14 958	11 176	335	.	738 140
.	43 606	.	.	50 725	20 796	17 086	12 467	376	.	805 082
.	45 576	.	.	54 632	21 957	18 699	13 521	455	.	856 484
.	51 389	.	.	58 466	23 089	19 932	14 971	474	.	915 812
.	55 941	.	.	63 925	24 341	21 265	17 765	554	.	978 346
.	59 155	.	.	67 328	25 592	22 537	18 614	585	.	1 032 779
.	65 960	.	.	69 368	26 288	22 612	19 777	691	.	1 073 321
.	72 571	.	.	72 241	27 202	23 170	21 067	802	.	1 112 213
.	81 570	.	.	78 005	28 248	26 746	21 957	1 054	.	1 177 805
.	80 067	.	.	80 516	27 935	28 871	22 629	1 081	.	1 182 782
.	155 382	.	.	82 893	28 482	28 956	24 295	1 161	.	1 300 735
15 984	126 311	32 588	7 533	80 081	28 219	29 970	21 022	1 428	- 559	1 467 458
15 181	203 427	40 344	7 969	81 717	30 251	29 882	20 074	1 618	- 108	1 746 814
19 873	264 367	40 179	7 807	83 613	28 587	33 492	18 809	2 861	- 136	2 017 643
19 224	214 535	39 805	8 529	92 430	29 044	35 305	23 643	4 528	- 90	2 206 867
23 240	213 637	28 230	9 448	116 315	30 241	49 373	30 308	6 520	- 128	2 087 613
20 760	217 853	23 118	9 710	119 852	30 372	47 479	35 667	6 567	- 231	2 193 032
17 709	310 096	23 536	10 418	118 010	27 879	47 749	38 158	5 989	- 1 765	2 219 217
17 286	190 982	20 717	11 243	118 831	27 538	43 315	39 594	8 587	- 203	2 203 602
17 847	239 418	19 552	12 605	121 579	27 629	42 353	40 990	10 811	- 203	2 459 036
23 980	239 805	19 482	14 135	133 832	24 498	52 127	45 483	11 984	- 259	2 811 821
31 280	234 965	17 259	15 610	138 205	23 044	49 547	48 933	16 778	- 97	3 151 979
34 860	245 724	19 058	16 939	136 985	22 738	51 134	43 861	19 357	- 104	3 393 940
20 567	303 558	17 656	17 258	137 713	23 945	70 697	23 474	19 896	- 300	3 015 219
21 061	119 187	17 805	18 233	134 180	24 053	72 103	24 162	14 332	- 470	2 605 121
19 655	131 828	16 100	18 667	141 112	24 078	78 677	27 212	11 802	- 656	2 643 816
17 394	131 388	15 306	19 302	150 372	24 034	80 525	32 891	13 661	- 739	2 681 753
17 178	106 238	17 317	19 735	148 247	23 750	80 271	32 824	11 873	- 472	2 622 395
16 890	90 563	18 373	20 422	162 576	25 468	91 323	33 875	13 031	- 1 120	2 704 888

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

Until 1983, this item includes exclusively convertible bond issues.

⁵ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.

From 1997 to 2006, including fluctuation reserve for credit risks.

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

Anteil in Prozent / Percentage share of total

Jahres- ende End of year	Bilanz- summe Balance sheet total	Verpflich- tungen aus Geld- markt- papieren Liabilities from money market instru- ments	Verpflich- tungen gegen- über Banken Amounts due to banks	Verpflichtungen gegenüber Kunden Amounts due to customers					Übrige Positionen ¹ Sundry items ¹	Eigene Mittel Equity	
				Total	davon / of which						
					in Spar- und Anla- geform In savings or deposit accounts	Übrige Verpflich- tungen auf Sicht Other sight liabilities	Übrige Verpflich- tungen auf Zeit Other time liabilities	Kassen- obliga- tionen Cash bonds	Anleihen und Pfand- brief- darlehen Bond issues and central mortgage institution loans		
	1	2	3	4	5	6	7	8	9	10	11

1.00–8.00 Alle Banken / All banks

Bilanz / Balance sheet, as a whole

2001	100.0	3.4	27.0	51.9	13.3	7.8	21.0	1.8	8.0	12.3	5.4
2002	100.0	2.1	25.1	51.3	14.4	8.3	18.6	1.7	8.2	16.2	5.3
2003	100.0	2.5	29.1	52.2	15.9	11.5	16.1	1.4	7.2	10.9	5.4
2004	100.0	3.6	29.3	50.4	14.5	10.1	17.2	1.2	7.3	11.8	4.9
2005	100.0	4.2	28.6	51.9	13.1	10.1	19.3	1.0	8.3	10.6	4.7
2006	100.0	4.2	29.0	52.9	11.2	9.5	22.3	1.1	8.8	9.5	4.4
2007	100.0	5.1	26.7	54.8	9.7	9.6	24.5	1.2	9.7	9.3	4.0
2008	100.0	3.0	23.6	56.9	11.6	12.4	21.3	1.6	9.9	12.0	4.6
2009	100.0	2.4	18.9	66.8	16.0	20.8	15.6	1.7	12.6	6.8	5.1
2010	100.0	3.4	18.5	65.8	16.8	21.0	13.3	1.3	13.3	7.1	5.3
2011	100.0	4.1	17.2	66.4	17.5	22.9	12.0	1.2	12.7	6.8	5.5
2012	100.0	2.2	16.9	69.5	19.0	26.1	10.4	1.1	12.9	6.0	5.5
2013	100.0	2.7	15.3	70.9	21.1	29.0	8.6	0.9	11.2	5.3	5.8

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

2001	100.0	0.0	12.8	65.5	29.5	9.3	11.9	3.9	10.9	9.7	12.0
2002	100.0	0.1	12.4	64.7	31.1	10.2	9.3	3.8	10.3	11.4	11.4
2003	100.0	0.4	11.5	67.4	34.1	14.3	6.2	3.1	9.8	9.2	11.5
2004	100.0	0.3	11.2	68.1	34.1	12.7	8.5	2.8	9.9	8.9	11.5
2005	100.0	0.5	10.9	67.6	33.3	12.7	9.5	2.7	9.5	8.9	12.0
2006	100.0	0.9	10.9	67.0	30.8	10.9	12.9	3.0	9.3	9.3	11.9
2007	100.0	1.0	12.7	65.4	27.3	9.9	15.7	3.4	9.0	9.5	11.4
2008	100.0	0.4	10.5	66.3	29.0	13.1	11.1	4.2	9.0	11.3	11.4
2009	100.0	0.3	8.6	71.3	34.4	17.7	5.5	3.7	9.9	8.1	11.7
2010	100.0	0.4	8.4	71.4	35.2	18.7	4.4	2.9	10.3	8.2	11.6
2011	100.0	0.3	9.1	71.7	35.5	20.1	3.6	2.6	9.9	7.4	11.5
2012	100.0	0.3	11.0	71.7	35.4	21.1	3.3	2.1	9.8	6.4	10.6
2013	100.0	0.2	9.0	74.5	36.7	23.7	3.2	1.7	9.3	5.7	10.6

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

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

22 Pfandbriefdarlehen Central mortgage institution loans

Gruppe Category	Jahresende End of year									
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
	1	2	3	4	5	6	7	8	9	10

Anzahl Banken / Number of institutions

1.00–8.00 Alle Banken	105	105	104	103	101	98	97	96	97	97
1.00 Kantonalbanken	23	24	24	24	24	24	24	24	24	24
2.00 Grossbanken	2	2	2	2	2	2	2	2	2	2
3.00 Regionalbanken und Sparkassen	74	72	71	70	68	65	64	61	61	60
4.00 Raiffeisenbanken	1	1	1	1	1	1	1	1	1	1
5.00 Übrige Banken	5	6	6	6	6	6	6	8	9	10
5.11 Handelsbanken	2	2	2	2	2	.	.	.	.	.
5.12 Börsenbanken	1	2	2	1	1	1	1	1	1	1
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	1	1	1	1	3	3	3	3	4	5
5.20 Ausländisch beherrschte Banken	1	1	1	2	2	2	2	4	4	4
7.00 Filialen ausländischer Banken	—	—	—	—	—	—	—	—	—	—
8.00 Privatbankiers	—	—	—	—	—	—	—	—	—	—
1.00–5.00 Total	105	105	104	103	101	98	97	96	97	97

In Millionen Franken / In CHF millions

1.00–8.00 All banks	43 966	44 922	46 996	47 954	53 624	64 364	69 466	74 782	81 621	88 032
1.00 Cantonal banks	23 415	23 293	23 974	23 472	24 207	22 734	23 632	26 092	29 378	33 939
2.00 Big banks	419	367	345	555	4 033	15 187	16 526	14 703	15 425	15 275
3.00 Regional banks and savings banks	11 473	11 721	12 151	12 123	12 945	14 015	14 801	15 501	16 189	16 091
4.00 Raiffeisen banks	3 922	4 304	4 946	5 468	5 852	5 619	7 022	9 941	11 816	14 097
5.00 Other banks	4 738	5 237	5 581	6 335	6 588	6 808	7 485	8 545	8 812	8 630
5.11 Commercial banks	4 289	4 736	5 070	5 190	.	.	.	.	.	.
5.12 Stock exchange banks	69	121	126	70	70	70	70	50	50	20
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	320	320	340	408	5 747	5 847	6 482	7 202	7 140	6 853
5.20 Foreign-controlled banks	60	60	45	668	771	891	933	1 293	1 623	1 757
7.00 Branches of foreign banks	—	—	—	—	—	—	—	—	—	—
8.00 Private bankers	—	—	—	—	—	—	—	—	—	—
Total for 1.00–5.00	43 966	44 922	46 996	47 954	53 624	64 364	69 466	74 782	81 621	88 032

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	15	8	6 269	36 215	113 273	60 127	21 054
Gemeindeinstitute Municipal institutions	2	—	1	5	702	157	5
Aktiengesellschaften Joint-stock companies	203	77 694	78 939	223 164	368 203	700 392	220 112
Genossenschaften Cooperatives	24	—	610	6 686	118 457	15 041	4 234
Übrige Institute Other institutions	39	3	16 718	66 557	1 051	51 463	755
Total	283	77 705	102 537	332 627	601 686	827 179	246 160

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

Staatsinstitute Cantonal institutions	15	8	6 269	36 215	113 273	60 127	21 054
Gemeindeinstitute Municipal institutions	2	—	1	5	702	157	5
Aktiengesellschaften Joint-stock companies	203	77 694	78 939	223 164	368 203	700 392	220 112
Genossenschaften Cooperatives	24	—	610	6 686	118 457	15 041	4 234
Übrige Institute Other institutions	1	—	—	—	62	2	1
Total	245	77 703	85 819	266 071	600 697	775 719	245 406

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

1.00–8.00 Alle Banken / All banks

3 220	21 426	764	19 838	1 165	14 420	2 534	13 635
169	—	—	103	4	5	15	34
9 713	205 818	35 410	51 359	15 086	74 523	14 011	6 296
12 805	3 459	1 130	16 741	634	1 615	1 812	454
3	—	—	—	737	2 155	858	788
25 909	230 703	37 304	88 040	17 627	92 718	19 230	21 208

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

3 220	21 426	764	19 838	1 165	14 420	2 534	13 635
169	—	—	103	4	5	15	34
9 713	205 818	35 410	51 359	15 086	74 523	14 011	6 296
12 805	3 459	1 130	16 741	634	1 615	1 812	454
—	—	—	—	0	0	0	3
25 906	230 703	37 304	88 040	16 890	90 563	18 373	20 422

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

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

In Millionen Franken / In CHF millions

Gruppe Category	Eigene Mittel Equity						Bilanzsumme Balance sheet total
	Total eigene Mittel	Gesellschafts- kapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag	
	Total equity	Bank capital	General legal reserve	Other reserves	Profit carried forward	Loss carried forward	
	16	17	18	19	20	21	22

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	11 371	3 860	6 783	711	17	—	324 555
Gemeindeinstitute Municipal institutions	75	11	23	41	0	—	1 274
Aktiengesellschaften Joint-stock companies	138 736	20 887	83 478	22 480	13 011	– 1 120	2 184 047
Genossenschaften Cooperatives	12 387	710	1 032	10 642	2	—	194 937
Übrige Institute Other institutions	3 266	2 482	13	92	909	– 230	144 354
Total	165 836	27 950	91 330	33 966	13 939	– 1 350	2 849 167

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

Staatsinstitute Cantonal institutions	11 371	3 860	6 783	711	17	—	324 555
Gemeindeinstitute Municipal institutions	75	11	23	41	0	—	1 274
Aktiengesellschaften Joint-stock companies	138 736	20 887	83 478	22 480	13 011	– 1 120	2 184 047
Genossenschaften Cooperatives	12 387	710	1 032	10 642	2	—	194 937
Übrige Institute Other institutions	6	—	6	—	—	—	75
Total	162 576	25 468	91 323	33 875	13 031	– 1 120	2 704 888

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

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹ Precious metals ¹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹ Precious metals ¹	Total	
	1	2	3	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	311 988	1 773	.	313 761	0	85 583	.	85 583	399 344
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	302 352	.	.	302 352	.	.	.	.	302 352
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	970	326	.	1 295	759	36 695	.	37 453	38 749
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	176	—	.	176	—	16 885	.	16 885	17 061
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	9 283	16 052	2 996	28 331	3 998	60 476	2 020	66 493	94 825
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	22 479	9 162	5	31 646	17 737	317 175	13	334 925	366 571
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	91 232	15 578	131	106 942	2 957	144 889	85	147 930	254 872
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	49 102	19 324	205	68 631	13 188	227 943	86	241 216	309 848
davon hypothekarisch gedeckt of which, secured by mortgages	12 993	258	—	13 251	1 199	2 874	—	4 072	17 324
Hypothekarforderungen Mortgage loans	869 424	396	.	869 820	3 455	10 698	.	14 153	883 973
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	21 732	1 477	15 469	38 678	4 172	101 150	2 355	107 676	146 354
Finanzanlagen Financial investments	57 028	522	3 525	61 074	43 529	82 143	454	126 126	187 201
Beteiligungen Participating interests	5 085	3	.	5 088	51 642	7 612	.	59 254	64 343
Sachanlagen Tangible fixed assets	22 919	1	.	22 919	307	1 170	.	1 477	24 396
davon Liegenschaften of which, real estate	15 257	0	.	15 257	19	399	.	418	15 675
Rechnungsabgrenzungen Accrued income and prepaid expenses	4 007	456	.	4 463	626	3 829	.	4 455	8 918
Sonstige Aktiven Other assets	10 063	3 376	506	13 945	19 139	36 529	62	55 730	69 675
Nicht einbezahltes Gesellschaftskapital Unpaid capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	1 475 413	68 445	22 837	1 566 695	161 508	1 115 890	5 074	1 282 472	2 849 167

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	932	487	.	1 419	2 879	73 407	.	76 286	77 705
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	9 950	10 476	2 974	23 400	23 097	53 471	2 569	79 137	102 537
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	27 783	13 566	23	41 372	80 453	210 224	579	291 256	332 627
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	547 522	8 889	.	556 411	26 611	18 664	.	45 276	601 686
davon Freizügigkeitskonten (2. Säule) ² of which, vested benefit accounts (pillar 2) ²	34 923	7	.	34 937	940	0	.	940	35 878
davon gebundene Vorsorgegelder (Säule 3a) ² of which, tied pension provision (pillar 3a) ²	50 027	—	.	50 027	236	—	.	236	50 263
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	332 185	96 199	2 744	431 128	39 227	341 118	15 707	396 051	827 179
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	45 956	15 491	27	61 474	3 464	180 913	309	184 687	246 160
Kassenobligationen Cash bonds	25 891	18	.	25 909	.	.	.	.	25 909
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	132 355	8 939	.	141 294	13 001	164 449	.	177 450	318 744
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	44 315	8 939	.	53 254	13 001	164 449	.	177 450	230 703
davon nachrangig of which, subordinated	6 993	6 295	.	13 287	3 764	20 253	.	24 016	37 304
Rechnungsabgrenzungen Accrued expenses and deferred income	9 735	645	.	10 380	1 405	5 842	.	7 247	17 627
Sonstige Passiven Other liabilities	18 418	6 071	480	24 969	22 353	45 213	183	67 749	92 718
Wertberichtigungen und Rückstellungen ³ Value adjustments and provisions ³	16 304	1 862	.	18 167	241	822	.	1 063	19 230
Reserven für allgemeine Bankrisiken Reserves for general banking risks	20 864	—	.	20 864	89	255	.	344	21 208
Gesellschaftskapital Bank capital	27 950	.	.	27 950	.	.	.	.	27 950
Allgemeine gesetzliche Reserven General legal reserve	91 330	.	.	91 330	.	.	.	.	91 330
Reserve für eigene Beteiligungstitel Reserve for own shares	1 305	.	.	1 305	.	.	.	.	1 305
Aufwertungsreserve Revaluation reserve	0	.	.	0	.	.	.	.	0
Andere Reserven Other reserves	32 661	.	.	32 661	.	.	.	.	32 661
Gewinnvortrag Profit carried forward	12 957	1	.	12 957	499	483	.	982	13 939
Verlustvortrag Loss carried forward	- 1 141	—	.	- 1 141	- 209	—	.	- 209	- 1 350
Bilanzsumme Balance sheet total	1 352 958	162 642	6 247	1 521 848	213 111	1 094 861	19 347	1 327 319	2 849 167

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	54 802	315	.	55 117	—	212	.	212	55 330
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	52 992	.	.	52 992	.	.	.	.	52 992
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	133	5	.	138	5	86	.	91	229
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	1	.	1	1
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	1 333	3 037	602	4 972	376	3 617	53	4 046	9 018
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	4 181	1 237	—	5 418	680	11 805	—	12 485	17 903
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	28 687	2 976	10	31 673	426	3 341	0	3 767	35 441
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	14 153	414	3	14 570	935	746	—	1 681	16 250
davon hypothekarisch gedeckt of which, secured by mortgages	5 399	21	—	5 420	40	140	—	181	5 601
Hypothekarforderungen Mortgage loans	303 413	50	.	303 463	419	105	.	523	303 986
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	5 046	194	2 228	7 468	1 367	5 050	—	6 417	13 885
Finanzanlagen Financial investments	17 456	34	133	17 623	5 601	1 752	—	7 352	24 976
Beteiligungen Participating interests	1 303	—	.	1 303	32	90	.	122	1 424
Sachanlagen Tangible fixed assets	3 142	—	.	3 142	—	0	.	0	3 142
davon Liegenschaften of which, real estate	2 784	—	.	2 784	—	0	.	0	2 784
Rechnungsabgrenzungen Accrued income and prepaid expenses	988	81	.	1 069	26	16	.	42	1 111
Sonstige Aktiven Other assets	5 184	562	59	5 806	5 156	1 849	49	7 054	12 860
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	439 824	8 903	3 036	451 762	15 022	28 668	102	43 793	495 555

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	56	6	.	62	—	—	.	—	62
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	3 281	2 383	1 573	7 237	308	1 385	4	1 697	8 934
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	8 581	5 878	1	14 460	8 302	18 213	—	26 514	40 974
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	175 144	1 427	.	176 571	8 644	1 411	.	10 055	186 627
davon Freizügigkeitskonten (2. Säule) ⁵ of which, vested benefit accounts (pillar 2) ⁵	10 113	—	.	10 113	468	—	.	468	10 581
davon gebundene Vorsorgegelder (Säule 3a) ⁵ of which, tied pension provision (pillar 3a) ⁵	15 212	—	.	15 212	130	—	.	130	15 342
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	80 237	11 096	540	91 873	3 301	6 146	290	9 737	101 610
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	22 999	1 343	0	24 342	53	2 427	—	2 480	26 821
Kassenobligationen Cash bonds	4 306	—	.	4 306	.	.	.	.	4 306
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	65 158	—	.	65 158	140	150	.	290	65 448
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	31 219	—	.	31 219	140	150	.	290	31 509
davon nachrangig of which, subordinated	1 384	—	.	1 384	—	—	.	—	1 384
Rechnungsabgrenzungen Accrued expenses and deferred income	1 768	49	.	1 816	27	4	.	31	1 848
Sonstige Passiven Other liabilities	8 253	1 257	60	9 571	5 392	1 907	24	7 323	16 894
Wertberichtigungen und Rückstellungen ⁶ Value adjustments and provisions ⁶	4 246	43	.	4 289	26	6	.	32	4 321
Reserven für allgemeine Bankrisiken Reserves for general banking risks	16 699	—	.	16 699	—	—	.	—	16 699
Gesellschaftskapital Bank capital	5 656	.	.	5 656	.	.	.	.	5 656
Allgemeine gesetzliche Reserven General legal reserve	9 871	.	.	9 871	.	.	.	.	9 871
Reserve für eigene Beteiligungstitel Reserve for own shares	164	.	.	164	.	.	.	.	164
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	5 296	.	.	5 296	.	.	.	.	5 296
Gewinnvortrag Profit carried forward	24	—	.	24	—	—	.	—	24
Verlustvortrag Loss carried forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	411 739	23 481	2 175	437 395	26 194	31 649	318	58 160	495 555

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

⁵ In Sparform.
In the form of savings.

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

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

2.00 Grossbanken / Big banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁷ Precious metals ⁷	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁷ Precious metals ⁷	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	39 179	417	.	39 596	0	83 720	.	83 720	123 316
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	36 977	.	.	36 977	.	.	.	.	36 977
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	606	37	.	643	504	25 493	.	25 996	26 639
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	3	—	.	3	—	15 689	.	15 689	15 692
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	672	537	159	1 369	330	33 654	624	34 608	35 977
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	5 838	331	1	6 169	4 218	249 471	13	253 702	259 871
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	33 105	7 381	119	40 604	2 089	130 758	82	132 929	173 533
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	17 062	7 033	6	24 102	4 965	143 069	33	148 067	172 169
davon hypothekarisch gedeckt of which, secured by mortgages	2 085	124	—	2 208	53	1 063	—	1 116	3 324
Hypothekarforderungen Mortgage loans	258 282	144	.	258 426	367	4 728	.	5 095	263 521
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	12 092	1 104	10 021	23 217	1 889	87 389	2 268	91 546	114 764
Finanzanlagen Financial investments	2 009	—	—	2 009	11	33 765	—	33 776	35 785
Beteiligungen Participating interests	949	—	.	949	50 029	6 813	.	56 843	57 792
Sachanlagen Tangible fixed assets	7 311	—	.	7 311	0	1 133	.	1 133	8 444
davon Liegenschaften of which, real estate	5 618	—	.	5 618	—	372	.	372	5 990
Rechnungsabgrenzungen Accrued income and prepaid expenses	981	64	.	1 045	74	3 108	.	3 182	4 227
Sonstige Aktiven Other assets	1 179	1 943	434	3 557	10 544	32 143	0	42 686	46 243
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	379 263	18 991	10 740	408 995	75 020	835 244	3 020	913 284	1 322 279

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	771	415	.	1 186	2 879	73 364	.	76 243	77 429
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	1 286	2 224	635	4 145	8 423	36 040	1 400	45 863	50 008
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	2 489	2 599	0	5 088	4 573	144 077	576	149 225	154 313
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	131 415	4 167	.	135 582	11 096	14 999	.	26 095	161 677
davon Freizügigkeitskonten (2. Säule) ⁸ of which, vested benefit accounts (pillar 2) ⁸	9 589	—	.	9 589	—	—	.	—	9 589
davon gebundene Vorsorgegelder (Säule 3a) ⁸ of which, tied pension provision (pillar 3a) ⁸	10 425	—	.	10 425	—	—	.	—	10 425
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	113 035	47 782	1 069	161 886	14 762	153 347	8 183	176 292	338 178
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	10 608	9 572	15	20 195	2 393	156 425	286	159 103	179 299
Kassenobligationen Cash bonds	2 653	11	.	2 663	.	.	.	.	2 663
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	21 707	8 831	.	30 538	12 820	164 211	.	177 031	207 569
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	6 431	8 831	.	15 262	12 820	164 211	.	177 031	192 293
davon nachrangig of which, subordinated	4 469	6 295	.	10 764	3 724	20 164	.	23 887	34 651
Rechnungsabgrenzungen Accrued expenses and deferred income	3 406	225	.	3 631	1 189	5 380	.	6 569	10 200
Sonstige Passiven Other liabilities	3 942	2 520	405	6 866	12 405	37 557	0	49 962	56 829
Wertberichtigungen und Rückstellungen ⁹ Value adjustments and provisions ⁹	2 337	991	.	3 328	87	740	.	827	4 156
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Bank capital	4 784	.	.	4 784	.	.	.	.	4 784
Allgemeine gesetzliche Reserven General legal reserve	62 660	.	.	62 660	.	.	.	.	62 660
Reserve für eigene Beteiligungstitel Reserve for own shares	1 020	.	.	1 020	.	.	.	.	1 020
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	5 279	.	.	5 279	.	.	.	.	5 279
Gewinnvortrag Profit carried forward	5 227	0	.	5 228	505	483	.	988	6 216
Verlustvortrag Loss carried forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	372 618	79 338	2 123	454 080	71 132	786 623	10 444	868 199	1 322 279

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

⁸ In Sparform.
In the form of savings.

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

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

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	3 962	52	.	4 014	—	139	.	139	4 153
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	2 060	.	.	2 060	.	.	.	.	2 060
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	7	0	.	7	—	0	.	0	7
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	614	465	70	1 149	9	54	—	63	1 212
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	1 250	590	—	1 840	—	106	—	106	1 945
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	3 143	142	0	3 284	12	3	—	15	3 300
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	3 398	17	—	3 415	69	23	—	92	3 506
davon hypothekarisch gedeckt of which, secured by mortgages	1 301	6	—	1 307	3	0	—	3	1 310
Hypothekarforderungen Mortgage loans	85 888	13	.	85 902	143	2	.	145	86 047
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	45	1	0	46	5	2	—	7	53
Finanzanlagen Financial investments	3 556	3	1	3 560	912	118	—	1 029	4 589
Beteiligungen Participating interests	217	—	.	217	—	0	.	0	217
Sachanlagen Tangible fixed assets	1 068	—	.	1 068	—	—	.	—	1 068
davon Liegenschaften of which, real estate	975	—	.	975	—	—	.	—	975
Rechnungsabgrenzungen Accrued income and prepaid expenses	152	0	.	153	1	1	.	1	154
Sonstige Aktiven Other assets	156	3	8	167	6	0	—	6	174
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	103 457	1 285	80	104 822	1 157	448	—	1 605	106 426

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen	Edel- metalle ¹⁰	Total	CHF	Fremd- wäh- rungen	Edel- metalle ¹⁰	Total	
		Foreign curren- cies	Precious metals ¹⁰			Foreign curren- cies	Precious metals ¹⁰		
1	2	3	4	5	6	7	8	9	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	0	—	.	0	—	—	.	—	0
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	84	8	0	92	2	0	—	3	95
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	3 195	379	—	3 573	0	0	—	0	3 573
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	50 896	298	.	51 194	1 031	179	.	1 211	52 405
davon Freizügigkeitskonten (2. Säule) ¹¹ of which, vested benefit accounts (pillar 2) ¹¹	4 463	—	.	4 463	19	—	.	19	4 482
davon gebundene Vorsorgegelder (Säule 3a) ¹¹ of which, tied pension provision (pillar 3a) ¹¹	5 095	—	.	5 095	5	—	.	5	5 100
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	13 766	1 181	49	14 997	259	340	21	620	15 617
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	2 617	51	—	2 668	10	28	—	38	2 706
Kassenobligationen Cash bonds	4 847	—	.	4 847	.	.	.	.	4 847
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	17 414	—	.	17 414	—	—	.	—	17 414
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	1 323	—	.	1 323	—	—	.	—	1 323
davon nachrangig of which, subordinated	10	—	.	10	—	—	.	—	10
Rechnungsabgrenzungen Accrued expenses and deferred income	306	0	.	306	0	0	.	0	306
Sonstige Passiven Other liabilities	436	4	8	448	9	0	—	9	456
Wertberichtigungen und Rückstellungen ¹² Value adjustments and provisions ¹²	1 572	—	.	1 572	—	—	.	—	1 572
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1 233	—	.	1 233	—	—	.	—	1 233
Gesellschaftskapital Bank capital	654	.	.	654	.	.	.	.	654
Allgemeine gesetzliche Reserven General legal reserve	2 861	.	.	2 861	.	.	.	.	2 861
Reserve für eigene Beteiligungstitel Reserve for own shares	7	.	.	7	.	.	.	.	7
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	2 640	.	.	2 640	.	.	.	.	2 640
Gewinnvortrag Profit carried forward	40	—	.	40	—	—	.	—	40
Verlustvortrag Loss carried forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	102 568	1 921	57	104 546	1 311	548	21	1 880	106 426

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	6 154	480	.	6 634	—	26	.	26	6 660
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	4 881	.	.	4 881	.	.	.	.	4 881
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	1	0	.	1	—	—	.	—	1
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	34	160	2	196	1	93	10	103	299
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	966	977	5	1 948	1 535	2 174	—	3 709	5 657
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	4 302	55	—	4 357	4	1	—	4	4 361
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	3 210	3	—	3 214	10	36	—	46	3 260
davon hypothekarisch gedeckt of which, secured by mortgages	2 578	1	—	2 579	—	—	—	—	2 579
Hypothekarforderungen Mortgage loans	143 271	—	.	143 271	—	—	.	—	143 271
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	479	8	579	1 067	25	50	27	102	1 169
Finanzanlagen Financial investments	3 272	7	—	3 279	204	172	—	375	3 655
Beteiligungen Participating interests	1 289	—	.	1 289	—	4	.	4	1 293
Sachanlagen Tangible fixed assets	2 355	—	.	2 355	—	—	.	—	2 355
davon Liegenschaften of which, real estate	2 028	—	.	2 028	—	—	.	—	2 028
Rechnungsabgrenzungen Accrued income and prepaid expenses	183	0	.	183	2	2	.	5	188
Sonstige Aktiven Other assets	846	0	—	846	605	0	—	605	1 452
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	166 361	1 692	586	168 640	2 386	2 557	36	4 980	173 619

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	—	—	.	—	—	—	.	—	—
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	101	97	354	552	40	1	6	47	599
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	2 115	1 989	22	4 125	960	1 217	—	2 177	6 302
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	103 803	785	.	104 587	2 188	310	.	2 498	107 086
davon Freizügigkeitskonten (2. Säule) ¹⁴ of which, vested benefit accounts (pillar 2) ¹⁴	5 079	—	.	5 079	197	—	.	197	5 276
davon gebundene Vorsorgegelder (Säule 3a) ¹⁴ of which, tied pension provision (pillar 3a) ¹⁴	11 313	—	.	11 313	30	—	.	30	11 343
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	11 632	906	103	12 640	120	199	19	338	12 978
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	3 063	65	—	3 128	16	6	—	23	3 151
Kassenobligationen Cash bonds	11 640	—	.	11 640	.	.	.	.	11 640
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	17 511	—	.	17 511	—	—	.	—	17 511
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	3 414	—	.	3 414	—	—	.	—	3 414
davon nachrangig of which, subordinated	1 085	—	.	1 085	—	—	.	—	1 085
Rechnungsabgrenzungen Accrued expenses and deferred income	573	0	.	573	0	0	.	1	574
Sonstige Passiven Other liabilities	537	0	—	537	1 031	—	—	1 031	1 568
Wertberichtigungen und Rückstellungen ¹⁵ Value adjustments and provisions ¹⁵	1 056	—	.	1 056	1	—	.	1	1 057
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Bank capital	637	.	.	637	.	.	.	.	637
Allgemeine gesetzliche Reserven General legal reserve	—	.	.	—	.	.	.	.	—
Reserve für eigene Beteiligungstitel Reserve for own shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	10 516	.	.	10 516	.	.	.	.	10 516
Gewinnvortrag Profit carried forward	—	—	.	—	—	—	.	—	—
Verlustvortrag Loss carried forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	163 184	3 841	479	167 503	4 356	1 734	25	6 116	173 619

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

¹⁴ In Sparform.
In the form of savings.

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

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

5.00 Übrige Banken / Other banks (5.11–5.20)

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen	Edel- metalle ¹⁶	Total	CHF	Fremd- wäh- rungen	Edel- metalle ¹⁶	Total	
	1	Foreign curren- cies	Precious metals ¹⁶	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	119 755	479	.	120 234	0	1 364	.	1 365	121 599
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	117 339	.	.	117 339	.	.	.	.	117 339
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	50	283	.	333	250	10 226	.	10 475	10 809
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	1 195	.	1 195	1 195
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	4 576	9 493	1 969	16 037	2 194	18 634	1 294	22 122	38 159
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	10 233	4 838	—	15 071	10 368	46 746	—	57 114	72 185
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	21 257	2 911	2	24 169	377	8 337	3	8 717	32 886
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	10 234	7 519	196	17 950	6 877	77 119	53	84 049	101 998
davon hypothekarisch gedeckt of which, secured by mortgages	1 612	106	—	1 719	1 102	1 670	—	2 772	4 491
Hypothekarforderungen Mortgage loans	77 875	189	.	78 064	2 492	5 853	.	8 345	86 409
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	3 796	146	2 624	6 565	882	6 654	60	7 595	14 161
Finanzanlagen Financial investments	28 716	322	2 848	31 886	36 258	38 068	454	74 780	106 666
Beteiligungen Participating interests	1 188	3	.	1 191	1 568	703	.	2 270	3 461
Sachanlagen Tangible fixed assets	8 490	0	.	8 491	301	37	.	338	8 828
davon Liegenschaften of which, real estate	3 376	0	.	3 376	14	26	.	41	3 417
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 528	292	.	1 820	497	660	.	1 157	2 977
Sonstige Aktiven Other assets	2 163	747	5	2 915	1 796	2 047	13	3 856	6 771
Nicht einbezahltes Gesellschaftskapital Unpaid capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	289 961	27 223	7 642	324 826	63 859	216 447	1 876	282 183	607 008

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	102	66	.	168	1	43	.	44	212
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	4 282	2 300	407	6 988	9 202	9 154	839	19 194	26 183
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	11 365	2 717	—	14 083	8 871	37 954	—	46 825	60 908
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	85 554	2 172	.	87 726	3 447	1 730	.	5 177	92 903
davon Freizügigkeitskonten (2. Säule) ¹⁷ of which, vested benefit accounts (pillar 2) ¹⁷	5 517	4	.	5 524	257	0	.	257	5 781
davon gebundene Vorsorgegelder (Säule 3a) ¹⁷ of which, tied pension provision (pillar 3a) ¹⁷	7 977	—	.	7 977	71	—	.	71	8 048
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	96 606	27 251	929	124 786	16 143	159 643	6 764	182 550	307 336
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	6 399	4 252	—	10 651	895	21 873	10	22 778	33 429
Kassenobligationen Cash bonds	2 442	7	.	2 449	.	.	.	.	2 449
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	10 565	108	.	10 673	40	89	.	129	10 802
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	1 927	108	.	2 034	40	89	.	129	2 163
davon nachrangig of which, subordinated	45	—	.	45	40	89	.	129	174
Rechnungsabgrenzungen Accrued expenses and deferred income	3 014	322	.	3 336	186	440	.	626	3 962
Sonstige Passiven Other liabilities	4 642	2 091	7	6 740	2 616	5 300	159	8 075	14 816
Wertberichtigungen und Rückstellungen ¹⁸ Value adjustments and provisions ¹⁸	6 278	787	.	7 065	126	75	.	201	7 267
Reserven für allgemeine Bankrisiken Reserves for general banking risks	2 147	—	.	2 147	89	255	.	344	2 491
Gesellschaftskapital Bank capital	13 737	.	.	13 737	.	.	.	.	13 737
Allgemeine gesetzliche Reserven General legal reserve	15 931	.	.	15 931	.	.	.	.	15 931
Reserve für eigene Beteiligungstitel Reserve for own shares	114	.	.	114	.	.	.	.	114
Aufwertungsreserve Revaluation reserve	0	.	.	0	.	.	.	.	0
Andere Reserven Other reserves	8 838	.	.	8 838	.	.	.	.	8 838
Gewinnvortrag Profit carried forward	6 757	0	.	6 757	-6	—	.	-6	6 752
Verlustvortrag Loss carried forward	- 1 120	—	.	- 1 120	—	—	.	—	- 1 120
Bilanzsumme Balance sheet total	277 655	42 073	1 343	321 071	41 609	236 557	7 772	285 937	607 008

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

¹⁷ In Sparform.
In the form of savings.

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

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

5.11 Handelsbanken / Commercial banks

In Millionen Franken / In CHF millions

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

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

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	.	.	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	.	.	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	.	.	.	.	.	.	.	.	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	.	.	.	.	.	.	.	.	.
davon Freizügigkeitskonten (2. Säule) ²⁰ of which, vested benefit accounts (pillar 2) ²⁰	.	.	.	.	.	.	.	.	.
davon gebundene Vorsorgegelder (Säule 3a) ²⁰ of which, tied pension provision (pillar 3) ²⁰	.	.	.	.	.	.	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	.	.	.	.	.	.	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	.	.	.	.	.	.	.	.	.
Kassenobligationen Cash bonds	.	.	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	.	.	.	.	.	.	.	.	.
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	.	.	.	.	.	.	.	.	.
davon nachrangig of which, subordinated	.	.	.	.	.	.	.	.	.
Rechnungsabgrenzungen Accrued expenses and deferred income	.	.	.	.	.	.	.	.	.
Sonstige Passiven Other liabilities	.	.	.	.	.	.	.	.	.
Wertberichtigungen und Rückstellungen ²¹ Value adjustments and provisions ²¹	.	.	.	.	.	.	.	.	.
Reserven für allgemeine Bankrisiken Reserves for general banking risks	.	.	.	.	.	.	.	.	.
Gesellschaftskapital Bank capital	.	.	.	.	.	.	.	.	.
Allgemeine gesetzliche Reserven General legal reserve	.	.	.	.	.	.	.	.	.
Reserve für eigene Beteiligungstitel Reserve for own shares	.	.	.	.	.	.	.	.	.
Aufwertungsreserve Revaluation reserve	.	.	.	.	.	.	.	.	.
Andere Reserven Other reserves	.	.	.	.	.	.	.	.	.
Gewinnvortrag Profit carried forward	.	.	.	.	.	.	.	.	.
Verlustvortrag Loss carried forward	.	.	.	.	.	.	.	.	.
Bilanzsumme Balance sheet total	.	.	.	.	.	.	.	.	.

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

²⁰ In Sparform.
In the form of savings.

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

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

5.12 Börsenbanken / Stock exchange banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen	Edel- metalle ²²	Total	CHF	Fremd- wäh- rungen	Edel- metalle ²²	Total	
	1	Foreign curren- cies	Precious metals ²²	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	30 502	74	.	30 576	0	233	.	233	30 809
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	30 434	.	.	30 434	.	.	.	.	30 434
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	0	0	.	0	229	3 875	.	4 104	4 104
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	897	.	897	897
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	1 179	3 036	393	4 607	395	9 236	464	10 095	14 702
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	1 278	2 108	—	3 386	361	10 245	—	10 606	13 992
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	384	72	0	456	55	387	—	442	898
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	4 366	1 344	0	5 710	2 183	21 871	2	24 057	29 766
davon hypothekarisch gedeckt of which, secured by mortgages	74	15	—	89	11	2	—	13	102
Hypothekarforderungen Mortgage loans	7 594	7	.	7 602	9	838	.	847	8 449
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	2 486	80	2 060	4 626	194	4 595	0	4 789	9 415
Finanzanlagen Financial investments	1 983	86	1 167	3 236	2 669	14 860	—	17 529	20 765
Beteiligungen Participating interests	351	3	.	354	253	84	.	337	691
Sachanlagen Tangible fixed assets	2 856	—	.	2 856	286	2	.	288	3 144
davon Liegenschaften of which, real estate	782	—	.	782	13	—	.	13	795
Rechnungsabgrenzungen Accrued income and prepaid expenses	332	56	.	387	63	221	.	284	671
Sonstige Aktiven Other assets	605	416	2	1 023	514	1 043	4	1 561	2 584
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	53 916	7 281	3 622	64 819	7 211	67 492	470	75 172	139 992

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	89	51	.	139	1	0	.	1	140
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	515	590	210	1 315	6 745	2 963	224	9 932	11 248
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	444	165	—	609	351	3 501	—	3 852	4 461
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	2 118	370	.	2 488	300	894	.	1 195	3 683
davon Freizügigkeitskonten (2. Säule) ²³ of which, vested benefit accounts (pillar 2) ²³	36	1	.	39	—	—	.	—	39
davon gebundene Vorsorgegelder (Säule 3a) ²³ of which, tied pension provision (pillar 3a) ²³	0	—	.	0	0	—	.	0	0
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	16 234	8 358	436	25 027	7 384	53 471	2 712	63 567	88 594
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	1 651	1 281	—	2 932	101	8 053	—	8 154	11 086
Kassenobligationen Cash bonds	8	—	.	8	.	.	.	.	8
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	265	108	.	373	—	—	.	—	373
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	237	108	.	345	—	—	.	—	345
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	856	16	.	873	108	75	.	183	1 056
Sonstige Passiven Other liabilities	1 769	1 328	5	3 102	1 469	4 193	156	5 819	8 921
Wertberichtigungen und Rückstellungen ²⁴ Value adjustments and provisions ²⁴	1 260	108	.	1 369	6	32	.	38	1 406
Reserven für allgemeine Bankrisiken Reserves for general banking risks	407	—	.	407	—	—	.	—	407
Gesellschaftskapital Bank capital	1 861	.	.	1 861	.	.	.	.	1 861
Allgemeine gesetzliche Reserven General legal reserve	4 179	.	.	4 179	.	.	.	.	4 179
Reserve für eigene Beteiligungstitel Reserve for own shares	73	.	.	73	.	.	.	.	73
Aufwertungsreserve Revaluation reserve	0	.	.	0	.	.	.	.	0
Andere Reserven Other reserves	2 069	.	.	2 069	.	.	.	.	2 069
Gewinnvortrag Profit carried forward	542	—	.	542	—	—	.	—	542
Verlustvortrag Loss carried forward	- 114	—	.	- 114	—	—	.	—	- 114
Bilanzsumme Balance sheet total	34 225	12 375	651	47 251	16 465	73 183	3 092	92 741	139 992

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

²³ In Sparform.
In the form of savings.

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

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

5.14 Andere Banken / Other banking institutions

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²⁵ Precious metals ²⁵	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²⁵ Precious metals ²⁵	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	43 794	215	.	44 009	—	67	.	67	44 076
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	41 605	.	.	41 605	.	.	.	.	41 605
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	—	12	.	12	—	14	.	14	26
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	14	.	14	14
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	533	560	139	1 232	21	236	—	256	1 488
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	4 226	1 004	—	5 230	4 950	1 883	—	6 833	12 063
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	16 133	275	—	16 408	72	115	—	187	16 595
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	2 248	22	17	2 287	62	337	—	399	2 686
davon hypothekarisch gedeckt of which, secured by mortgages	818	1	—	819	0	—	—	0	819
Hypothekarforderungen Mortgage loans	49 461	1	.	49 462	169	—	.	169	49 631
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	184	1	2	187	28	98	—	126	313
Finanzanlagen Financial investments	23 787	200	8	23 995	29 305	3 460	—	32 765	56 761
Beteiligungen Participating interests	153	—	.	153	33	7	.	40	193
Sachanlagen Tangible fixed assets	3 248	—	.	3 248	—	—	.	—	3 248
davon Liegenschaften of which, real estate	1 194	—	.	1 194	—	—	.	—	1 194
Rechnungsabgrenzungen Accrued income and prepaid expenses	525	2	.	527	320	41	.	361	888
Sonstige Aktiven Other assets	268	21	—	289	39	11	—	50	339
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	144 561	2 313	166	147 039	34 998	6 269	—	41 267	188 306

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	1	1	.	2	—	—	.	—	2
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	2 502	467	37	3 006	308	200	15	524	3 530
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	3 433	12	—	3 445	73	21	—	94	3 539
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	76 692	1 651	.	78 343	2 673	376	.	3 050	81 393
davon Freizügigkeitskonten (2. Säule) ²⁶ of which, vested benefit accounts (pillar 2) ²⁶	4 914	2	.	4 918	253	0	.	253	5 172
davon gebundene Vorsorgegelder (Säule 3a) ²⁶ of which, tied pension provision (pillar 3a) ²⁶	7 157	—	.	7 157	70	—	.	70	7 226
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	66 917	3 928	51	70 897	1 972	1 634	51	3 658	74 554
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	1 360	7	—	1 367	5	1	—	6	1 373
Kassenobligationen Cash bonds	1 579	7	.	1 586	.	.	.	.	1 586
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	7 760	—	.	7 760	—	—	.	—	7 760
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	907	—	.	907	—	—	.	—	907
davon nachrangig of which, subordinated	45	—	.	45	—	—	.	—	45
Rechnungsabgrenzungen Accrued expenses and deferred income	455	0	.	455	0	0	.	0	455
Sonstige Passiven Other liabilities	801	12	—	813	18	12	—	29	842
Wertberichtigungen und Rückstellungen ²⁷ Value adjustments and provisions ²⁷	2 208	0	.	2 208	1	0	.	1	2 208
Reserven für allgemeine Bankrisiken Reserves for general banking risks	434	—	.	434	—	—	.	—	434
Gesellschaftskapital Bank capital	3 254	.	.	3 254	.	.	.	.	3 254
Allgemeine gesetzliche Reserven General legal reserve	5 719	.	.	5 719	.	.	.	.	5 719
Reserve für eigene Beteiligungstitel Reserve for own shares	34	.	.	34	.	.	.	.	34
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	1 498	.	.	1 498	.	.	.	.	1 498
Gewinnvortrag Profit carried forward	133	—	.	133	—	—	.	—	133
Verlustvortrag Loss carried forward	-8	—	.	-8	—	—	.	—	-8
Bilanzsumme Balance sheet total	174 771	6 085	89	180 944	5 050	2 245	66	7 361	188 306

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

²⁶ In Sparform.
In the form of savings.

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

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

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen	Edel- metalle ²⁸	Total	CHF	Fremd- wäh- rungen	Edel- metalle ²⁸	Total	
	1	Foreign curren- cies	Precious metals ²⁸	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	45 459	190	.	45 649	0	1 064	.	1 065	46 713
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	45 299	.	.	45 299	.	.	.	.	45 299
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	50	270	.	321	21	6 336	.	6 358	6 678
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	284	.	284	284
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	2 864	5 897	1 437	10 198	1 779	9 163	830	11 771	21 968
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	4 729	1 727	—	6 456	5 057	34 617	—	39 674	46 130
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	4 740	2 564	1	7 305	250	7 835	3	8 088	15 393
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	3 620	6 154	180	9 953	4 632	54 910	51	59 593	69 546
davon hypothekarisch gedeckt of which, secured by mortgages	720	91	—	811	1 091	1 668	—	2 759	3 570
Hypothekarforderungen Mortgage loans	20 819	181	.	21 001	2 314	5 015	.	7 328	28 329
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	1 126	65	562	1 752	660	1 961	60	2 681	4 433
Finanzanlagen Financial investments	2 946	36	1 672	4 655	4 283	19 748	454	24 485	29 140
Beteiligungen Participating interests	684	0	.	684	1 282	612	.	1 894	2 577
Sachanlagen Tangible fixed assets	2 387	0	.	2 387	15	35	.	50	2 437
davon Liegenschaften of which, real estate	1 400	0	.	1 400	1	26	.	27	1 427
Rechnungsabgrenzungen Accrued income and prepaid expenses	671	234	.	905	114	398	.	512	1 418
Sonstige Aktiven Other assets	1 290	311	2	1 603	1 244	993	9	2 245	3 848
Nicht einbezahltes Gesellschaftskapital Unpaid capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	91 484	17 629	3 854	112 968	21 650	142 686	1 406	165 743	278 711

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	13	14	.	27	0	43	.	43	70
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	1 265	1 243	159	2 667	2 148	5 991	600	8 738	11 406
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	7 488	2 541	—	10 029	8 447	34 432	—	42 879	52 908
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	6 745	151	.	6 895	473	459	.	932	7 828
davon Freizügigkeitskonten (2. Säule) ²⁹ of which, vested benefit accounts (pillar 2) ²⁹	567	—	.	567	4	—	.	4	571
davon gebundene Vorsorgegelder (Säule 3a) ²⁹ of which, tied pension provision (pillar 3a) ²⁹	820	—	.	820	1	—	.	1	821
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	13 455	14 966	442	28 862	6 786	104 538	4 001	115 325	144 187
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	3 389	2 964	—	6 353	789	13 819	10	14 618	20 970
Kassenobligationen Cash bonds	855	—	.	855	.	.	.	.	855
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	2 540	—	.	2 540	40	89	.	129	2 669
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	783	—	.	783	40	89	.	129	912
davon nachrangig of which, subordinated	—	—	.	—	40	89	.	129	129
Rechnungsabgrenzungen Accrued expenses and deferred income	1 703	306	.	2 009	78	365	.	443	2 451
Sonstige Passiven Other liabilities	2 072	751	3	2 825	1 129	1 095	3	2 227	5 052
Wertberichtigungen und Rückstellungen ³⁰ Value adjustments and provisions ³⁰	2 810	679	.	3 489	120	43	.	163	3 652
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1 306	—	.	1 306	89	255	.	344	1 650
Gesellschaftskapital Bank capital	8 622	.	.	8 622	.	.	.	.	8 622
Allgemeine gesetzliche Reserven General legal reserve	6 033	.	.	6 033	.	.	.	.	6 033
Reserve für eigene Beteiligungstitel Reserve for own shares	7	.	.	7	.	.	.	.	7
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	5 271	.	.	5 271	.	.	.	.	5 271
Gewinnvortrag Profit carried forward	6 083	0	.	6 083	-6	—	.	-6	6 077
Verlustvortrag Loss carried forward	-998	—	.	-998	—	—	.	—	-998
Bilanzsumme Balance sheet total	68 658	23 614	604	92 875	20 093	161 129	4 614	185 835	278 711

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

²⁹ In Sparform.
In the form of savings.

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

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen	Edel- metalle ³¹	Total	CHF	Fremd- wäh- rungen	Edel- metalle ³¹	Total	
	1	Foreign curren- cies	Precious metals ³¹	4	5	6	Precious metals ³¹	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	61 083	0	.	61 083	—	7	.	7	61 090
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	61 081	.	.	61 081	.	.	.	.	61 081
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	—	—	.	—	—	12	.	12	12
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	245	205	5	456	456	1 362	11	1 829	2 285
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	1	17	—	18	908	3 658	—	4 565	4 583
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	452	2 081	—	2 534	26	2 158	—	2 184	4 717
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	167	1 646	—	1 813	31	2 773	—	2 804	4 617
davon hypothekarisch gedeckt of which, secured by mortgages	18	—	—	18	0	—	—	0	18
Hypothekarforderungen Mortgage loans	671	—	.	671	32	10	.	42	713
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	0	0	0	0	0	0	—	0	0
Finanzanlagen Financial investments	99	11	21	130	—	4	—	4	135
Beteiligungen Participating interests	0	—	.	0	—	—	.	—	0
Sachanlagen Tangible fixed assets	16	0	.	17	—	—	.	—	17
davon Liegenschaften of which, real estate	7	0	.	7	—	—	.	—	7
Rechnungsabgrenzungen Accrued income and prepaid expenses	62	14	.	76	22	6	.	28	104
Sonstige Aktiven Other assets	240	17	0	257	110	3	—	113	370
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	63 037	3 992	26	67 054	1 584	9 993	11	11 589	78 643

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	—	—	.	—	—	—	.	—	—
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	217	115	4	335	2279	979	14	3272	3607
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	1	0	—	1	57613	8398	—	66011	66012
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	83	33	.	117	188	35	.	222	339
davon Freizügigkeitskonten (2. Säule) ³² of which, vested benefit accounts (pillar 2) ³²	2	—	.	2	—	—	.	—	2
davon gebundene Vorsorgegelder (Säule 3a) ³² of which, tied pension provision (pillar 3a) ³²	5	—	.	5	—	—	.	—	5
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	2101	2212	3	4316	543	1666	17	2225	6541
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	10	200	—	210	0	145	—	145	355
Kassenobligationen Cash bonds	3	—	.	3	.	.	.	.	3
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	—	—	.	—	—	—	.	—	—
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	—	—	.	—	—	—	.	—	—
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	177	44	.	221	3	17	.	20	241
Sonstige Passiven Other liabilities	39	42	—	81	112	3	—	115	196
Wertberichtigungen und Rückstellungen ³³ Value adjustments and provisions ³³	175	32	.	207	0	1	.	1	208
Reserven für allgemeine Bankrisiken Reserves for general banking risks	396	—	.	396	—	—	.	—	396
Gesellschaftskapital Bank capital	197	.	.	197	.	.	.	.	197
Allgemeine gesetzliche Reserven General legal reserve	0	.	.	0	.	.	.	.	0
Reserve für eigene Beteiligungstitel Reserve for own shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	5	.	.	5	.	.	.	.	5
Gewinnvortrag Profit carried forward	769	1	.	770	—	—	.	—	770
Verlustvortrag Loss carried forward	-18	—	.	-18	-209	—	.	-209	-228
Bilanzsumme Balance sheet total	4156	2678	7	6840	60529	11243	31	71803	78643

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

³² In Sparform.
In the form of savings.

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

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

8.00 Privatbankiers / Private bankers

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen	Edel- metalle ³⁴	Total	CHF	Fremd- wäh- rungen	Edel- metalle ³⁴	Total	
	1	Foreign curren- cies	Precious metals ³⁴	4	5	6	7	8		9
Aktiven / Assets									
Flüssige Mittel Liquid assets	27 053	30	.	27 083	—	114	.	114	27 197
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	27 023	.	.	27 023	.	.	.	.	27 023
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	173	1	.	174	—	878	.	878	1 052
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	173	—	.	173	—	—	.	—	173
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	1 809	2 156	188	4 153	632	3 062	28	3 722	7 874
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	10	1 172	—	1 182	28	3 217	—	3 244	4 426
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	286	34	—	320	23	291	—	314	634
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	878	2 691	—	3 569	301	4 177	0	4 478	8 047
davon hypothekarisch gedeckt of which, secured by mortgages	0	—	—	0	0	—	—	0	0
Hypothekarforderungen Mortgage loans	25	—	.	25	2	—	.	2	27
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	274	24	16	314	3	2 005	—	2 008	2 321
Finanzanlagen Financial investments	1 920	145	522	2 587	544	8 264	—	8 808	11 396
Beteiligungen Participating interests	140	—	.	140	14	2	.	16	155
Sachanlagen Tangible fixed assets	536	—	.	536	6	—	.	6	542
davon Liegenschaften of which, real estate	470	—	.	470	5	—	.	5	475
Rechnungsabgrenzungen Accrued income and prepaid expenses	113	4	.	118	5	36	.	40	158
Sonstige Aktiven Other assets	294	102	0	397	922	487	0	1 409	1 805
Nicht einbezahltes Gesellschaftskapital Unpaid capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	33 511	6 360	726	40 597	2 478	22 532	29	25 039	65 636

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	2	0	.	3	—	—	.	—	3
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	699	3 349	2	4 049	2 843	5 912	307	9 062	13 111
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	37	4	—	42	134	365	3	503	544
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	626	7	.	633	17	—	.	17	650
davon Freizügigkeitskonten (2. Säule) ³⁵ of which, vested benefit accounts (pillar 2) ³⁵	159	3	.	166	—	—	.	—	166
davon gebundene Vorsorgegelder (Säule 3a) ³⁵ of which, tied pension provision (pillar 3a) ³⁵	—	—	.	—	—	—	.	—	—
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	14 808	5 770	51	20 630	4 099	19 776	414	24 289	44 919
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	261	8	11	280	98	9	13	120	400
Kassenobligationen Cash bonds	—	—	.	—	.	.	.	.	—
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	—	—	.	—	—	—	.	—	—
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	—	—	.	—	—	—	.	—	—
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	492	5	.	496	0	0	.	0	496
Sonstige Passiven Other liabilities	568	157	0	726	788	445	0	1 233	1 959
Wertberichtigungen und Rückstellungen ³⁶ Value adjustments and provisions ³⁶	640	8	.	649	—	—	.	—	649
Reserven für allgemeine Bankrisiken Reserves for general banking risks	389	—	.	389	—	—	.	—	389
Gesellschaftskapital Bank capital	2 285	.	.	2 285	.	.	.	.	2 285
Allgemeine gesetzliche Reserven General legal reserve	7	.	.	7	.	.	.	.	7
Reserve für eigene Beteiligungstitel Reserve for own shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	87	.	.	87	.	.	.	.	87
Gewinnvortrag Profit carried forward	139	—	.	139	—	—	.	—	139
Verlustvortrag Loss carried forward	-2	—	.	-2	—	—	.	—	-2
Bilanzsumme Balance sheet total	21 039	9 309	65	30 413	7 980	26 507	736	35 223	65 636

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

³⁵ In Sparform.
In the form of savings.

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

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

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

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen	Edel- metalle ³⁷	Total	CHF	Fremd- wäh- rungen	Edel- metalle ³⁷	Total	
	1	Foreign curren- cies	Precious metals ³⁷	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	223 852	1 743	.	225 595	0	85 462	.	85 462	311 056
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	214 248	.	.	214 248	.	.	.	.	214 248
Forderungen aus Geldmarktpapieren Amounts due arising from money market instruments	797	325	.	1 121	759	35 804	.	36 563	37 684
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	3	—	.	3	—	16 885	.	16 885	16 888
Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	7 228	13 691	2 803	23 723	2 910	56 052	1 981	60 943	84 665
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	22 468	7 973	5	30 446	16 801	310 301	13	327 115	357 561
Forderungen gegenüber Kunden ohne Deckung Amounts due from customers, unsecured	90 494	13 464	131	104 089	2 909	142 439	85	145 433	249 521
Forderungen gegenüber Kunden mit Deckung Amounts due from customers, secured	48 057	14 987	205	63 249	12 856	220 993	86	233 934	297 184
davon hypothekarisch gedeckt of which, secured by mortgages	12 975	258	—	13 233	1 198	2 874	—	4 072	17 305
Hypothekarforderungen Mortgage loans	868 729	396	.	869 125	3 421	10 688	.	14 108	883 233
Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	21 458	1 453	15 453	38 364	4 169	99 145	2 355	105 668	144 032
Finanzanlagen Financial investments	55 009	366	2 982	58 357	42 984	73 875	454	117 313	175 670
Beteiligungen Participating interests	4 946	3	.	4 949	51 629	7 610	.	59 238	64 187
Sachanlagen Tangible fixed assets	22 366	0	.	22 366	301	1 170	.	1 471	23 838
davon Liegenschaften of which, real estate	14 781	0	.	14 781	14	399	.	413	15 194
Rechnungsabgrenzungen Accrued income and prepaid expenses	3 832	437	.	4 269	599	3 788	.	4 387	8 656
Sonstige Aktiven Other assets	9 529	3 257	506	13 291	18 107	36 039	62	54 208	67 499
Nicht einbezahltes Gesellschaftskapital Unpaid capital	100	.	.	100	.	.	.	.	100
Bilanzsumme Balance sheet total	1 378 865	58 094	22 085	1 459 044	157 445	1 083 364	5 035	1 245 844	2 704 888

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	930	487	.	1 416	2 879	73 407	.	76 286	77 703
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	9 034	7 012	2 969	19 015	17 975	46 580	2 249	66 804	85 819
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	27 745	13 561	23	41 329	22 706	201 460	576	224 742	266 071
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	546 812	8 849	.	555 661	26 407	18 630	.	45 036	600 697
davon Freizügigkeitskonten (2. Säule) ³⁸ of which, vested benefit accounts (pillar 2) ³⁸	34 762	4	.	34 769	940	0	.	940	35 710
davon gebundene Vorsorgegelder (Säule 3a) ³⁸ of which, tied pension provision (pillar 3a) ³⁸	50 022	—	.	50 022	236	—	.	236	50 258
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	315 276	88 216	2 689	406 182	34 585	319 676	15 276	369 537	775 719
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	45 685	15 283	16	60 984	3 366	180 760	296	184 422	245 406
Kassenobligationen Cash bonds	25 888	18	.	25 906	.	.	.	.	25 906
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	132 355	8 939	.	141 294	13 001	164 449	.	177 450	318 744
davon Obligationen-, Options- und Wandelanleihen of which, bond issues, warrant issues and convertible bond issues	44 315	8 939	.	53 254	13 001	164 449	.	177 450	230 703
davon nachrangig of which, subordinated	6 993	6 295	.	13 287	3 764	20 253	.	24 016	37 304
Rechnungsabgrenzungen Accrued expenses and deferred income	9 066	597	.	9 663	1 402	5 825	.	7 227	16 890
Sonstige Passiven Other liabilities	17 811	5 871	480	24 162	21 453	44 765	183	66 401	90 563
Wertberichtigungen und Rückstellungen ³⁹ Value adjustments and provisions ³⁹	15 489	1 822	.	17 311	241	821	.	1 062	18 373
Reserven für allgemeine Bankrisiken Reserves for general banking risks	20 078	—	.	20 078	89	255	.	344	20 422
Gesellschaftskapital Bank capital	25 468	.	.	25 468	.	.	.	.	25 468
Allgemeine gesetzliche Reserven General legal reserve	91 323	.	.	91 323	.	.	.	.	91 323
Reserve für eigene Beteiligungstitel Reserve for own shares	1 305	.	.	1 305	.	.	.	.	1 305
Aufwertungsreserve Revaluation reserve	0	.	.	0	.	.	.	.	0
Andere Reserven Other reserves	32 569	.	.	32 569	.	.	.	.	32 569
Gewinnvortrag Profit carried forward	12 048	0	.	12 049	499	483	.	982	13 031
Verlustvortrag Loss carried forward	- 1 120	—	.	- 1 120	—	—	.	—	- 1 120
Bilanzsumme Balance sheet total	1 327 763	150 655	6 176	1 484 594	144 602	1 057 111	18 580	1 220 293	2 704 888

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	2011	185 298	38 035	24 296	11 335	.	.	258 964
Liquid assets	2012	280 937	40 473	8 970	10 434	.	.	340 813
	2013	311 988	68 187	3 644	15 525	.	.	399 344
Forderungen aus Geldmarktpapieren	2011	9 309	19 916	15 597	33 345	.	.	78 167
Amounts due arising from money market instruments	2012	2 963	18 193	15 992	18 396	.	.	55 543
	2013	1 728	7 422	13 217	16 381	.	.	38 749
Forderungen gegenüber Banken, auf Sicht	2011	14 507	33 264	30 956	17 136	—	14 764	110 627
Amounts due from banks, sight	2012	13 246	25 505	29 491	15 898	—	12 801	96 940
	2013	13 281	36 476	23 169	16 883	—	5 016	94 825
Forderungen gegenüber Banken, auf Zeit	2011	49 105	242 727	106 268	88 636	3 374	58	490 168
Amounts due from banks, time	2012	37 126	201 999	77 646	84 578	—	30	401 379
	2013	40 216	165 003	96 372	64 961	—	18	366 571
Forderungen gegenüber Kunden	2011	138 908	266 246	47 026	61 670	4	1 032	514 885
Amounts due from customers	2012	144 412	298 221	49 387	66 876	—	772	559 668
	2013	156 480	294 689	52 971	60 073	—	507	564 720
Hypothekarforderungen	2011	801 009	895	1 372	6 093	.	.	809 368
Mortgage loans	2012	837 599	867	1 921	7 472	.	.	847 859
	2013	872 879	785	2 450	7 858	.	.	883 973
Wertschriften ² und Edelmetalle	2011	85 018	79 296	52 418	50 475	.	34 790	301 997
Securities ² and precious metals	2012	76 176	95 041	52 096	38 830	.	35 374	297 517
	2013	126 460	92 706	56 393	36 192	.	21 803	333 554
Beteiligungen	2011	62 379	576	640	713	.	.	64 309
Participating interests	2012	59 820	602	645	645	.	.	61 713
	2013	56 728	6 303	667	646	.	.	64 343
Sachanlagen	2011	22 744	532	4	384	.	.	23 663
Tangible fixed assets	2012	21 411	554	3	487	.	.	22 454
	2013	23 225	623	2	546	.	.	24 396
Übrige Positionen ³	2011	58 258	23 119	5 076	53 694	—	670	140 816
Sundry items ³	2012	43 346	– 3 712	10 236	43 931	21	577	94 398
	2013	33 935	– 6 939	16 397	34 731	8	560	78 693
Bilanzsumme	2011	1 426 534	704 606	283 652	323 481	3 378	51 314	2 792 965
Balance sheet total	2012	1 517 035	677 742	246 387	287 546	21	49 553	2 778 284
	2013	1 636 921	665 255	265 284	253 797	8	27 904	2 849 167

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Liabilities from money market instruments	2011	4 626	81 423	14 431	15 201	.	.	115 681
	2012	4 377	43 794	6 791	4 892	.	.	59 853
	2013	3 812	61 158	6 074	6 661	.	.	77 705
Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	2011	30 589	24 902	27 227	17 194	—	17 392	117 305
	2012	31 627	30 383	23 873	17 706	—	16 990	120 579
	2013	33 047	26 767	21 447	15 732	—	5 544	102 537
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	2011	90 707	134 064	73 746	61 132	2 082	1 393	363 124
	2012	127 000	123 305	48 230	50 144	—	1 168	349 847
	2013	108 237	131 553	52 793	39 443	—	601	332 627
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Amounts due to customers in savings or deposit accounts	2011	472 190	1 375	14 544	369	.	.	488 478
	2012	511 311	1 025	13 822	375	.	.	526 533
	2013	574 133	11 231	15 871	451	.	.	601 686
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other amounts due to customers, sight	2011	267 686	188 958	99 498	60 080	—	23 829	640 051
	2012	304 807	205 847	125 842	60 768	—	28 488	725 753
	2013	371 412	235 795	141 082	60 439	—	18 451	827 179
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other amounts due to customers, time	2011	47 858	170 053	55 163	62 650	—	905	336 629
	2012	47 884	156 989	26 801	56 605	—	864	289 144
	2013	49 421	126 974	21 230	48 200	—	335	246 160
Kassenobligationen Cash bonds	2011	34 249	.	0	.	.	.	34 250
	2012	30 077	—	29	—	.	.	30 106
	2013	25 891	—	18	—	.	.	25 909
Anleihen und Pfandbriefdarlehen Bond issues and central mortgage institution loans	2011	132 202	97 398	97 379	27 785	.	.	354 764
	2012	141 202	101 044	89 833	27 368	.	.	359 447
	2013	145 356	92 675	61 668	19 045	.	.	318 744
Übrige Positionen ⁴ Sundry items ⁴	2011	98 632	55 148	– 15 939	50 559	—	654	189 054
	2012	92 485	26 679	– 3 019	48 792	21	574	165 531
	2013	89 409	19 138	9 776	31 798	8	655	150 783
Eigene Mittel Equity	2011	152 800	– 148	303	674	.	.	153 629
	2012	153 008	– 493	309	– 1 334	.	.	151 491
	2013	165 352	– 1 195	283	1 395	.	.	165 836
Bilanzsumme Balance sheet total	2011	1 331 538	753 174	366 353	295 644	2 082	44 173	2 792 965
	2012	1 443 778	688 574	332 512	265 317	21	48 082	2 778 284
	2013	1 566 069	704 097	330 242	223 165	8	25 586	2 849 167

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

² Handelsbestände und Finanzanlagen.
Trading portfolios and financial investments.

³ Rechnungsabgrenzungen, sonstige Aktiven, nicht einbezahltes Gesellschaftskapital.
Accrued income and prepaid expenses, other assets, unpaid capital.

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

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

1.00–8.00 Alle Banken / All banks

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

Jahres- ende End of year	Aktiven Assets		Passiven Liabilities		Bilanz- summe Balance sheet total	Aktiven Assets		Passiven Liabilities	
	Inland Domestic	Ausland Foreign	Inland Domestic	Ausland Foreign		Inland Domestic	Ausland Foreign	Inland Domestic	Ausland Foreign
	1	2	3	4	5	6	7	8	9
1984	433 839	289 005	492 505	230 339	722 844	60.0	40.0	68.1	31.9
1985	469 060	308 687	539 130	238 617	777 747	60.3	39.7	69.3	30.7
1986	510 472	337 299	588 089	259 682	847 771	60.2	39.8	69.4	30.6
1987	552 548	349 700	641 831	260 418	902 248	61.2	38.8	71.1	28.9
1988	591 700	375 880	678 470	289 110	967 580	61.2	38.8	70.1	29.9
1989	654 306	382 177	727 396	309 087	1 036 483	63.1	36.9	70.2	29.8
1990	692 518	389 130	759 267	322 382	1 081 649	64.0	36.0	70.2	29.8
1991	712 825	401 960	775 653	339 132	1 114 785	63.9	36.1	69.6	30.4
1992	730 793	418 082	801 401	347 474	1 148 875	63.6	36.4	69.8	30.2
1993	760 541	458 794	840 039	379 296	1 219 335	62.4	37.6	68.9	31.1
1994	778 319	446 783	846 224	378 877	1 225 101	63.5	36.5	69.1	30.9
1995	809 693	513 740	880 442	442 985	1 323 427	61.2	38.8	66.5	33.5
1996	830 961	664 371	920 975	574 358	1 495 332	55.6	44.4	61.6	38.4
1997	880 470	901 743	980 300	801 914	1 782 213	49.4	50.6	55.0	45.0
1998	903 874	1 154 050	1 019 024	1 038 900	2 057 924	43.9	56.1	49.5	50.5
1999	962 404	1 281 445	1 087 490	1 156 359	2 243 849	42.9	57.1	48.5	51.5
2000	928 691	1 196 189	1 013 500	1 111 380	2 124 880	43.7	56.3	47.7	52.3
2001	922 407	1 305 009	1 009 123	1 218 293	2 227 416	41.4	58.6	45.3	54.7
2002	903 501	1 348 373	1 024 296	1 227 579	2 251 874	40.1	59.9	45.5	54.5
2003	921 319	1 315 724	1 061 327	1 175 716	2 237 043	41.2	58.8	47.4	52.6
2004	961 647	1 529 122	1 101 707	1 389 061	2 490 768	38.6	61.4	44.2	55.8
2005	997 008	1 849 447	1 176 674	1 669 781	2 846 455	35.0	65.0	41.3	58.7
2006	1 035 730	2 158 467	1 229 433	1 964 764	3 194 197	32.4	67.6	38.5	61.5
2007	1 137 497	2 320 400	1 311 951	2 145 946	3 457 897	32.9	67.1	37.9	62.1
2008	1 168 252	1 911 361	1 272 387	1 807 226	3 079 613	37.9	62.1	41.3	58.7
2009	1 199 834	1 468 389	1 250 971	1 417 252	2 668 223	45.0	55.0	46.9	53.1
2010	1 262 680	1 451 847	1 288 790	1 425 737	2 714 526	46.5	53.5	47.5	52.5
2011	1 369 353	1 423 613	1 304 788	1 488 178	2 792 965	49.0	51.0	46.7	53.3
2012	1 492 590	1 285 694	1 363 792	1 414 492	2 778 284	53.7	46.3	49.1	50.9
2013	1 566 695	1 282 472	1 521 848	1 327 319	2 849 167	55.0	45.0	53.4	46.6

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	2009	1 078 120	56 916	24 563	8 695	31 540	1 199 834
Domestic	2010	1 144 910	46 029	21 196	9 864	40 682	1 262 680
	2011	1 251 809	47 655	24 628	6 994	38 266	1 369 353
	2012	1 380 593	42 814	21 977	8 297	38 908	1 492 590
	2013	1 475 413	36 765	23 580	8 100	22 837	1 566 695
Ausland	2009	146 843	694 317	325 284	291 123	10 822	1 468 389
Foreign	2010	168 714	651 553	262 765	357 441	11 374	1 451 847
	2011	174 725	656 951	259 025	316 487	16 425	1 423 613
	2012	136 442	634 927	224 410	279 249	10 666	1 285 694
	2013	161 508	628 489	241 704	245 697	5 074	1 282 472
Total	2009	1 224 964	751 233	349 847	299 818	42 362	2 668 223
	2010	1 313 624	697 582	283 961	367 304	52 056	2 714 526
	2011	1 426 534	704 606	283 652	323 481	54 692	2 792 965
	2012	1 517 035	677 742	246 387	287 546	49 574	2 778 284
	2013	1 636 921	665 255	265 284	253 797	27 911	2 849 167
Passiven / Liabilities							
Inland	2009	1 044 048	80 164	88 631	23 222	14 905	1 250 971
Domestic	2010	1 100 953	76 514	72 642	20 657	18 023	1 288 790
	2011	1 131 201	66 356	70 927	20 080	16 223	1 304 788
	2012	1 204 021	64 258	62 301	19 479	13 734	1 363 792
	2013	1 352 958	73 340	70 608	18 694	6 247	1 521 848
Ausland	2009	145 160	642 259	369 565	237 270	22 997	1 417 252
Foreign	2010	152 960	649 146	311 630	284 122	27 878	1 425 737
	2011	200 338	686 819	295 425	275 564	30 032	1 488 178
	2012	239 757	624 316	270 211	245 839	34 369	1 414 492
	2013	213 111	630 757	259 634	204 470	19 347	1 327 319
Total	2009	1 189 209	722 423	458 196	260 492	37 902	2 668 223
	2010	1 253 913	725 661	384 272	304 779	45 901	2 714 526
	2011	1 331 538	753 174	366 353	295 644	46 256	2 792 965
	2012	1 443 778	688 574	332 512	265 317	48 103	2 778 284
	2013	1 566 069	704 097	330 242	223 165	25 594	2 849 167

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

2009	30 034	8 218	38 252	11 572	22 760	34 333
2010	38 279	9 750	48 029	15 455	27 242	42 697
2011	37 886	13 427	51 314	14 494	29 679	44 173
2012	38 888	10 666	49 553	13 714	34 369	48 082
2013	22 829	5 074	27 904	6 240	19 347	25 586

1.00 Kantonalbanken / Cantonal banks

2009	2 705	242	2 947	2 275	357	2 632
2010	3 338	787	4 126	3 067	547	3 615
2011	3 057	779	3 836	3 571	540	4 111
2012	4 095	370	4 465	4 495	463	4 958
2013	3 036	102	3 138	2 175	318	2 492

2.00 Grossbanken / Big banks

2009	18 404	5 057	23 461	7 125	13 752	20 877
2010	23 100	4 986	28 085	9 235	15 963	25 198
2011	21 598	8 031	29 629	8 042	15 657	23 699
2012	21 563	4 697	26 260	6 481	19 270	25 750
2013	10 740	3 020	13 760	2 123	10 444	12 567

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	133	—	133	101	29	130
2010	126	—	126	86	37	123
2011	127	—	127	85	39	125
2012	125	—	125	84	38	122
2013	72	—	72	49	21	71

4.00 Raiffeisenbanken / Raiffeisen banks

2009	317	—	317	141	30	171
2010	931	17	948	313	43	356
2011	1 034	17	1 051	258	41	299
2012	887	40	927	307	40	348
2013	586	36	623	479	25	504

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)

2009	7 289	2 900	10 188	1 737	7 576	9 313
2010	9 349	3 675	13 024	2 535	9 274	11 809
2011	10 905	3 660	14 565	2 374	11 723	14 097
2012	11 016	5 134	16 150	2 196	13 254	15 450
2013	7 642	1 876	9 519	1 343	7 772	9 115

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.
2010	.	.	.	.	.	.
2011	.	.	.	.	.	.
2012	.	.	.	.	.	.
2013	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	3 237	1 844	5 081	957	3 590	4 547
2010	4 341	2 113	6 454	1 147	4 132	5 278
2011	5 764	1 662	7 426	1 264	5 328	6 592
2012	5 564	1 669	7 234	1 001	5 117	6 118
2013	3 622	470	4 092	651	3 092	3 743

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	3 897	1 056	4 952	681	3 932	4 613
2010	4 808	1 562	6 370	1 266	5 066	6 332
2011	4 934	1 998	6 933	996	6 318	7 314
2012	5 218	3 464	8 683	1 063	8 050	9 114
2013	3 854	1 406	5 261	604	4 614	5 217

7.00 Filialen ausländischer Banken / Branches of foreign banks

2009	68	3	72	4	67	70
2010	101	—	101	11	90	101
2011	142	2	143	15	127	142
2012	133	14	147	6	142	148
2013	26	11	37	7	31	37

8.00 Privatbankiers / Private bankers

2009	1 118	17	1 135	189	951	1 140
2010	1 335	285	1 620	207	1 289	1 496
2011	1 023	939	1 962	149	1 551	1 700
2012	1 070	410	1 480	144	1 161	1 305
2013	726	29	755	65	736	801

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

2009	1 505	2 604	4 109	3 333	237	3 570
2010	2 403	1 624	4 027	2 569	636	3 204
2011	380	2 998	3 378	1 729	353	2 082
2012	21	—	21	21	—	21
2013	8	—	8	8	—	8

2.00 Grossbanken / Big banks

2009	—	—	—	—	—	—
2010	—	—	—	—	—	—
2011	—	—	—	—	—	—
2012	—	—	—	—	—	—
2013	—	—	—	—	—	—

29 Interbankenbeziehungen Interbank claims and liabilities

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

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

Forderungen / Claims

Forderungen gegenüber Banken, auf Sicht Amounts due from banks, sight	2009	9 167	14 573	23 741	7 925	65 033	72 958	96 699
	2010	8 179	13 785	21 964	7 679	59 813	67 492	89 456
	2011	8 844	16 483	25 327	5 664	64 872	70 536	95 863
	2012	8 370	13 928	22 299	4 876	56 965	61 841	84 139
	2013	9 283	16 052	25 336	3 998	60 476	64 473	89 809
Forderungen gegenüber Banken, auf Zeit Amounts due from banks, time	2009	27 110	12 655	39 766	35 576	409 556	445 132	484 898
	2010	37 501	12 313	49 814	32 511	411 031	443 542	493 356
	2011	21 264	15 907	37 170	27 841	421 724	449 565	486 736
	2012	22 580	12 376	34 956	14 546	351 847	366 393	401 350
	2013	22 479	9 162	31 641	17 737	317 175	334 912	366 552
Forderungen gegenüber Banken, Total Amounts due from banks, total	2009	36 278	27 229	63 507	43 500	474 589	518 090	581 597
	2010	45 680	26 098	71 778	40 190	470 845	511 034	582 812
	2011	30 107	32 390	62 497	33 505	486 597	520 101	582 599
	2012	30 951	26 304	57 255	19 422	408 812	428 234	485 489
	2013	31 762	25 214	56 976	21 734	377 651	399 385	456 361

Verpflichtungen / Liabilities

Verpflichtungen gegenüber Banken, auf Sicht Amounts due to banks, sight	2009	7 452	10 062	17 514	15 158	67 782	82 940	100 454
	2010	12 976	7 702	20 677	19 680	61 329	81 009	101 687
	2011	8 007	9 848	17 855	22 583	59 476	82 058	99 913
	2012	8 879	10 512	19 391	22 748	61 450	84 198	103 590
	2013	9 950	10 476	20 425	23 097	53 471	76 568	96 993
Verpflichtungen gegenüber Banken, auf Zeit Amounts due to banks, time	2009	47 636	23 587	71 223	32 570	279 976	312 545	383 768
	2010	39 048	19 860	58 907	33 043	282 862	315 904	374 811
	2011	31 041	24 467	55 508	59 666	244 475	304 141	359 649
	2012	30 136	18 012	48 148	96 864	203 667	300 531	348 679
	2013	27 783	13 566	41 349	80 453	210 224	290 677	332 026
Verpflichtungen gegenüber Banken, Total Amounts due to banks, total	2009	55 088	33 648	88 737	47 728	347 757	395 485	484 221
	2010	52 024	27 561	79 585	52 722	344 191	396 913	476 498
	2011	39 047	34 315	73 362	82 249	303 951	386 199	459 562
	2012	39 015	28 524	67 539	119 612	265 117	384 730	452 269
	2013	37 733	24 042	61 774	103 551	263 694	367 245	429 019

Überschuss Aktiven bzw. Passiven / Net position

Überschuss Aktiven (+) bzw. Passiven (-)	2009	- 18 810	- 6 419	- 25 230	- 4 227	126 832	122 605	97 375
Total Bankengelder	2010	- 6 344	- 1 463	- 7 807	- 12 533	126 654	114 121	106 314
Net position (surplus claims (+), surplus liabilities (-))	2011	- 8 940	- 1 925	- 10 865	- 48 744	182 646	133 902	123 037
	2012	- 8 065	- 2 219	- 10 284	- 100 190	143 695	43 504	33 220
	2013	- 5 971	1 172	- 4 798	- 81 816	113 957	32 140	27 342

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 in Fremd- währungen ² In foreign currencies ²	Total	davon / of which in Fremd- währungen ² In foreign currencies ²	Total	davon / of which in Fremd- währungen ² In foreign currencies ²	Total	davon / of which in Fremd- währungen ² In foreign currencies ²
2009	1 931 169	1 195 505	85 115	735 664	555 490	1 170 983	122 472	760 186	583 542
2010	1 943 010	1 251 155	69 906	691 855	484 270	1 230 077	116 451	712 933	501 159
2011	2 061 805	1 367 605	76 287	694 200	461 501	1 279 378	132 158	782 426	498 247
2012	2 153 913	1 489 289	69 085	664 624	473 123	1 344 123	128 287	809 790	486 844
2013	2 303 513	1 563 536	66 247	739 977	544 076	1 506 495	151 807	797 018	525 892

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

80 Banken / 80 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	
		Amounts due from banks	Money market instruments	Loans ³	Securities ⁴	
		1	2	3	4	5
Alle Länder	All countries	1251 778	388 925	37 199	396 291	282 886
Fortgeschrittene Volkswirtschaften	Developed countries	951 642	339 580	26 030	219 234	237 152
Europa	Europe	535 763	238 801	16 665	87 709	150 159
Andorra	Andorra	244	.	—	165	—
Belgien	Belgium	5 570	2 327	451	.	1 564
Dänemark	Denmark	12 184	8 572	.	.	.
Deutschland	Germany	60 024	20 878	2 698	9 129	22 204
Estland	Estonia	155	5	—	147	.
Färöer	Faeroe Islands	.	.	—	.	.
Finnland	Finland	6 057	2 832	.	.	2 724
Frankreich	France	54 653	17 125	5 960	8 796	20 280
Griechenland	Greece	1 266	6	—	.	.
Grönland	Greenland	.	—	—	.	—
Irland	Ireland	7 522	1 155	.	.	3 429
Island	Iceland	109	75	—	15	.
Italien	Italy	10 480	4 189	.	1 766	3 881
Luxemburg	Luxembourg	30 149	9 867	97	4 864	13 318
Malta	Malta	897	119	—	.	.
Niederlande	Netherlands	31 665	1 665	1 772	11 540	.
Norwegen	Norway	3 874	393	.	103	3 284
Österreich	Austria	10 209	2 760	140	.	.
Portugal	Portugal	1 411	135	—	.	.
San Marino	San Marino	95	0	—	95	—
Schweden	Sweden	8 184	265	.	.	6 373
Slowakei	Slovakia	258	.	.	66	169
Slowenien	Slovenia	44	.	—	36	.
Spanien	Spain	8 394	1 923	447	2 689	.
Vatikanstadt	Vatican	124	—	—	124	—
Vereinigtes Königreich	United Kingdom	278 392	164 408	3 769	35 327	45 401
Zypern	Cyprus	3 799	25	.	3 706	.
Übrige	Other	415 879	100 780	9 364	131 525	86 993
Australien	Australia	19 862	6 166	419	.	.
Japan	Japan	40 826	21 232	5 846	.	.
Kanada	Canada	10 595	1 028	.	.	6 569
Neuseeland	New Zealand	848	133	—	.	.
Vereinigte Staaten	United States	343 747	72 221	2 933	120 020	70 754
Offshore-Finanzzentren	Offshore centres	188 279	32 152	9 634	114 338	19 840
Aruba	Aruba	292	—	—	290	—
Bahamas	Bahamas	14 085	2 760	—	9 757	1 256
Bahrain	Bahrain	757	124	—	.	.
Barbados	Barbados	257	.	—	250	—

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

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

Länder Countries	Banken Banks	davon / of which				davon / of which	
		Verpflichtungen ⁵	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben Assets	Verpflichtungen Liabilities
		Amounts due ⁵	To banks	To customers in savings or deposit accounts	Other amounts due to customers		
	1	2	3	4	5	6	
Alle Länder	All countries	1 236 510	321 866	39 979	544 299	910 265	857 755
Fortgeschrittene Volkswirtschaften	Developed countries	731 165	255 681	34 701	209 100	722 650	553 828
Europa	Europe	500 207	204 847	23 345	135 083	339 668	336 925
Andorra	Andorra	487	103	9	350	107	323
Belgien	Belgium	11 276	8 124	356	2 621	1 628	2 396
Dänemark	Denmark	849	160	64	456	1 867	442
Deutschland	Germany	50 878	20 144	9 033	16 562	30 414	25 735
Estland	Estonia	142	.	9	124	12	56
Färöer	Faeroe Islands	1	.	0	.	.	0
Finnland	Finland	718	361	53	213	1 457	338
Frankreich	France	41 788	21 410	5 842	12 186	21 735	17 112
Griechenland	Greece	6 077	135	795	5 140	799	3 664
Grönland	Greenland	.	—	.	.	.	.
Irland	Ireland	5 196	1 220	105	3 126	5 390	3 667
Island	Iceland	161	95	9	35	64	112
Italien	Italy	19 983	5 898	3 392	10 153	7 797	11 190
Luxemburg	Luxembourg	45 394	31 148	77	9 990	11 274	24 109
Malta	Malta	1 756	119	34	1 591	368	1 032
Niederlande	Netherlands	13 184	3 046	423	8 590	18 774	8 988
Norwegen	Norway	1 100	181	57	773	675	925
Österreich	Austria	4 430	1 473	723	2 138	3 406	2 532
Portugal	Portugal	2 040	244	189	1 593	561	974
San Marino	San Marino	95	53	1	41	89	57
Schweden	Sweden	2 693	581	254	1 784	2 251	2 057
Slowakei	Slovakia	186	20	27	137	61	91
Slowenien	Slovenia	186	50	44	92	8	74
Spanien	Spain	11 497	2 015	857	8 319	4 621	6 898
Vatikanstadt	Vatican	74	.	0	63	45	34
Vereinigtes Königreich	United Kingdom	273 113	107 951	923	42 479	224 322	220 675
Zypern	Cyprus	6 905	295	72	6 528	1 939	3 444
Übrige	Other	230 958	50 835	11 356	74 017	382 982	216 902
Australien	Australia	12 182	5 543	199	3 620	16 761	11 395
Japan	Japan	18 472	7 933	137	9 264	39 047	17 452
Kanada	Canada	6 033	1 777	325	3 054	5 513	3 822
Neuseeland	New Zealand	1 934	76	61	1 650	563	938
Vereinigte Staaten	United States	192 336	35 506	10 635	56 430	321 099	183 295
Offshore-Finanzzentren	Offshore centres	342 919	36 796	1 493	210 354	122 034	227 298
Aruba	Aruba	176	.	1	173	238	108
Bahamas	Bahamas	41 115	8 709	45	17 247	9 161	30 632
Bahrain	Bahrain	1 294	587	6	668	178	389
Barbados	Barbados	231	59	1	166	188	94

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

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

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

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

80 Banken / 80 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben⁷	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ⁸	Wertschriften ⁹
		Assets⁷	Amounts due from banks	Money market instruments	Loans ⁸	Securities ⁹
		1	2	3	4	5
Offshore-Finanzzentren (Fortsetzung)	Offshore centres (continued)					
Bermuda	Bermuda	3 348	.	—	2 954	313
Curaçao	Curaçao	632	.	—	562	.
Gibraltar	Gibraltar	2 166	1 441	—	.	.
Guernsey	Guernsey	6 421	391	.	.	2 256
Hongkong	Hong Kong SAR	36 093	16 143	730	13 286	2 192
Insel Man	Isle of Man	981	.	—	.	.
Jersey	Jersey	9 789	461	.	.	.
Kaimaninseln	Cayman Islands	17 067	684	.	8 336	6 265
Libanon	Lebanon	1 690	116	—	.	.
Macau	Macau SAR	156	.	—	104	.
Mauritius	Mauritius	1 988	5	—	1 617	.
Panama	Panama	9 798	256	.	.	86
Samoa	Samoa	614	—	—	604	—
Singapur	Singapore	33 156	9 734	6 130	12 349	2 268
Sint Maarten	Sint Maarten	35	—	—	33	.
Vanuatu	Vanuatu	1	—	—	1	—
Westindien (GB)	West Indies UK	48 953	8	.	47 035	927
Aufstrebende Volkswirtschaften	Developing countries	111 857	17 193	1 536	62 719	25 894
Europa	Europe	14 743	4 651	142	7 701	1 979
Albanien	Albania	13	.	—	8	—
Belarus	Belarus	306	246	—	59	—
Bosnien und Herzegowina	Bosnia and Herzegovina	184	—	—	183	.
Bulgarien	Bulgaria	174	2	—	150	21
Kroatien	Croatia	337	73	—	256	.
Lettland	Lithuania	32	9	—	19	—
Litauen	Latvia	79	17	—	45	16
Mazedonien	Macedonia	13	.	—	8	—
Moldova	Moldova	8	—	—	8	.
Montenegro	Montenegro	13	—	—	13	.
Polen	Poland	995	105	—	.	.
Rumänien	Romania	83	35	—	31	.
Russische Föderation	Russia	5 489	1 305	—	3 387	.
Serbien	Serbia	65	.	—	62	.
Tschechische Republik	Czech Republic	551	227	—	213	.
Türkei	Turkey	5 653	2 298	141	.	.
Ukraine	Ukraine	509	293	.	.	.
Ungarn	Hungary	237	27	—	174	28
Residual Europa	Residual Europe	—	—	—	—	—

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

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

Länder Countries	Banken Banks	davon / of which					
		Verpflichtungen ¹⁰	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden		
		Amounts due ¹⁰	To banks	To customers in savings or deposit accounts	Other amounts due to customers	Guthaben Assets	Verpflich- tungen Liabilities
1	2	3	4	5	6		
Offshore-Finanzzentren (Fortsetzung)	Offshore centres (continued)						
Bermuda	Bermuda	7 368	100	44	7 152	2 651	5 992
Curaçao	Curaçao	1 219	19	46	1 145	205	603
Gibraltar	Gibraltar	3 651	2 585	9	969	1 122	1 953
Guernsey	Guernsey	48 935	11 364	47	8 836	3 834	35 013
Hongkong	Hong Kong SAR	24 642	3 357	128	16 296	28 831	16 948
Insel Man	Isle of Man	2 046	358	10	1 661	611	1 109
Jersey	Jersey	44 163	999	97	4 028	7 865	42 022
Kaimaninseln	Cayman Islands	25 007	2 515	50	20 858	12 129	18 218
Libanon	Lebanon	5 037	2 137	24	2 865	502	2 057
Macau	Macau SAR	196	.	.	122	130	142
Mauritius	Mauritius	936	153	32	741	1 826	449
Panama	Panama	29 376	170	218	28 896	4 062	10 018
Samoa	Samoa	1 419	—	.	1 407	524	1 159
Singapur	Singapore	22 544	3 426	367	14 843	19 822	14 814
Sint Maarten	Sint Maarten	37	.	.	35	13	12
Vanuatu	Vanuatu	60	.	.	60	0	49
Westindien (GB)	West Indies UK	83 467	195	357	82 184	28 142	45 516
Aufstrebende Volkswirtschaften	Developing countries	162 426	29 388	3 785	124 845	65 580	76 630
Europa	Europe	26 684	5 722	1 127	19 622	5 334	10 308
Albanien	Albania	73	56	3	15	6	11
Belarus	Belarus	426	340	3	83	176	66
Bosnien und Herzegowina	Bosnia and Herzegovina	397	.	29	158	9	69
Bulgarien	Bulgaria	1 360	805	35	513	37	110
Kroatien	Croatia	509	215	87	207	94	233
Lettland	Lithuania	436	309	7	120	13	340
Litauen	Latvia	121	5	9	102	4	38
Mazedonien	Macedonia	80	.	15	38	8	44
Moldova	Moldova	36	.	2	34	.	7
Montenegro	Montenegro	32	.	3	27	2	8
Polen	Poland	1 345	680	92	556	262	528
Rumänien	Romania	309	11	52	244	29	165
Russische Föderation	Russia	13 246	1 156	287	11 728	2 416	5 285
Serbien	Serbia	787	.	120	300	38	282
Tschechische Republik	Czech Republic	1 403	189	163	1 048	168	917
Türkei	Turkey	3 505	202	77	3 133	1 857	1 451
Ukraine	Ukraine	2 023	1 062	25	934	125	503
Ungarn	Hungary	596	89	117	382	90	252
Residual Europa	Residual Europe	—	—	—	—	—	—

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

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

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

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

80 Banken / 80 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben ¹² Assets ¹²	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ¹³	Wertschriften ¹⁴
		Amounts due from banks	Money market instruments	Loans ¹³	Securities ¹⁴	
		1	2	3	4	5
Lateinamerika und Karibik	Latin America and Caribbean	21 763	2 356	.	.	4 250
Argentinien	Argentina	828	12	.	.	.
Belize	Belize	1 153	—	—	1 086	.
Bolivien	Bolivia	104	—	—	103	—
Bonaire, Sint Eustatius und Saba	Bonaire, St. Eustatius and Saba	66	.	—	6	.
Brasilien	Brazil	8 298	1 837	.	4 077	2 117
Chile	Chile	923	96	—	327	.
Costa Rica	Costa Rica	115	.	—	113	—
Dominica	Dominica	24	—	—	24	—
Dominikanische Republik	Dominican Republic	127	—	—	.	.
Ecuador	Ecuador	302	.	.	294	—
El Salvador	El Salvador	82	.	—	71	—
Falklandinseln	Falkland Islands	.	—	—	.	—
Grenada	Grenada	9	—	—	9	—
Guatemala	Guatemala	74	.	—	70	—
Guyana	Guyana	.	—	—	.	—
Haiti	Haiti	1	.	—	1	—
Honduras	Honduras	58	.	—	39	16
Jamaika	Jamaica	176	—	—	82	.
Kolumbien	Colombia	740	.	—	.	245
Kuba	Cuba	0	—	—	0	—
Mexiko	Mexico	5 635	277	.	.	.
Nicaragua	Nicaragua	2	—	—	2	—
Paraguay	Paraguay	104	—	—	103	.
Peru	Peru	394	34	.	313	43
St. Lucia	St. Lucia	35	—	—	35	.
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	218	—	—	214	.
Suriname	Suriname	.	—	—	.	—
Trinidad und Tobago	Trinidad and Tobago	3	—	—	3	.
Turks- und Caicosinseln	Turks and Caicos	464	.	—	445	.
Uruguay	Uruguay	485	2	—	.	.
Venezuela	Venezuela	1 234	0	—	834	.
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—	—	—	—
Afrika und Mittlerer Osten	Africa and Middle East	28 798	3 527	586	21 473	1 828
Ägypten	Egypt	701	48	—	.	.
Algerien	Algeria	125	61	—	60	—
Angola	Angola	41	—	—	40	—
Äquatorialguinea	Equatorial Guinea	0	—	—	.	—
Äthiopien	Ethiopia	41	.	—	2	—

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

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

Länder Countries	Banken Banks	davon / of which					
		Verpflichtungen ¹⁵	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden		
		Amounts due ¹⁵	To banks	To customers in savings or deposit accounts	Other amounts due to customers	Guthaben Assets	Verpflich- tungen Liabilities
1	2	3	4	5	6		
Lateinamerika und Karibik	Latin America and Caribbean	31 703	4 226	715	26 385	14 103	13 630
Argentinien	Argentina	6 292	46	103	6 136	389	2 751
Belize	Belize	4 052	—	59	3 985	481	1 585
Bolivien	Bolivia	214	—	10	204	37	100
Bonaire, Sint Eustatius und Saba	Bonaire, St. Eustatius and Saba	102	46	3	53	52	10
Brasilien	Brazil	3 470	256	167	2 942	7 184	1 464
Chile	Chile	1 238	668	40	499	264	316
Costa Rica	Costa Rica	509	.	28	328	47	136
Dominica	Dominica	129	—	0	128	3	35
Dominikanische Republik	Dominican Republic	599	.	23	276	82	238
Ecuador	Ecuador	269	51	19	198	73	64
El Salvador	El Salvador	78	.	1	23	39	10
Falklandinseln	Falkland Islands	.	—	—	.	—	—
Grenada	Grenada	30	—	1	29	0	7
Guatemala	Guatemala	67	.	9	58	52	34
Guyana	Guyana	1	—	.	1	.	0
Haiti	Haiti	10	.	1	7	0	4
Honduras	Honduras	430	.	2	33	12	25
Jamaika	Jamaica	22	.	2	20	153	9
Kolumbien	Colombia	933	.	41	802	441	496
Kuba	Cuba	79	.	3	20	—	14
Mexiko	Mexico	4 834	888	80	3 766	3 817	2 960
Nicaragua	Nicaragua	7	—	3	4	1	2
Paraguay	Paraguay	202	.	24	173	21	87
Peru	Peru	540	.	30	479	166	285
St. Lucia	St. Lucia	59	—	0	58	5	14
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	890	—	6	882	98	409
Suriname	Suriname	4	—	1	3	109	1
Trinidad und Tobago	Trinidad and Tobago	596	.	5	29	1	273
Turks- und Caicosinseln	Turks and Caicos	590	.	0	438	68	94
Uruguay	Uruguay	2 173	365	17	1 770	206	847
Venezuela	Venezuela	3 284	192	37	3 040	300	1 362
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—	—	—	—	—
Afrika und Mittlerer Osten	Africa and Middle East	62 129	13 715	1 165	46 050	10 513	28 139
Ägypten	Egypt	2 771	136	49	2 576	247	1 638
Algerien	Algeria	864	113	30	720	42	282
Angola	Angola	1 870	.	3	229	2	813
Äquatorialguinea	Equatorial Guinea	76	—	.	75	0	21
Äthiopien	Ethiopia	35	.	6	27	1	14

¹³ Forderungen gegenüber Kunden und Hypothekarforderungen.
Amounts due from customers and mortgage loans.

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

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

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

80 Banken / 80 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben ¹⁷	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ¹⁸	Wertschriften ¹⁹
		Assets ¹⁷	Amounts due from banks	Money market instruments	Loans ¹⁸	Securities ¹⁹
		1	2	3	4	5
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)					
Benin	Benin	4	—	—	4	—
Botsuana	Botswana	18	—	—	18	—
Burkina Faso	Burkina Faso	14	—	—	7	—
Burundi	Burundi	3	—	—	3	—
Côte d'Ivoire	Côte d'Ivoire	557	.	—	34	499
Dschibuti	Djibouti	0	—	—	0	—
Eritrea	Eritrea	.	—	—	.	—
Gabun	Gabon	48	—	—	47	.
Gambia	Gambia	2	—	—	.	—
Ghana	Ghana	103	6	—	.	.
Guinea	Guinea	12	—	—	10	—
Guinea-Bissau	Guinea-Bissau	.	—	—	.	—
Irak	Iraq	77	—	—	75	.
Iran	Iran	92	.	—	42	—
Israel	Israel	2 885	245	.	.	.
Jemen	Yemen	57	.	—	.	—
Jordanien	Jordan	516	97	.	413	.
Kamerun	Cameroon	7	.	—	3	.
Kap Verde	Cape Verde	6	—	—	6	—
Katar	Qatar	1 938	66	—	.	.
Kenia	Kenya	503	48	.	.	.
Komoren	Comoros Islands	.	—	—	.	—
Kongo (Brazzaville)	Congo (Brazzaville)	2	—	—	2	—
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	132	.	—	20	—
Kuwait	Kuwait	1 193	224	—	954	.
Lesotho	Lesotho	.	—	—	.	—
Liberia	Liberia	3 501	.	—	.	.
Libyen	Libya	39	.	—	35	—
Madagaskar	Madagascar	4	.	—	4	—
Malawi	Malawi	1	—	—	1	—
Mali	Mali	9	—	.	7	—
Marokko	Morocco	198	21	—	.	.
Mauretania	Mauritania	3	—	.	1	—
Mosambik	Mozambique	13	.	—	9	—
Namibia	Namibia	1	—	—	1	—
Niger	Niger	2	—	.	0	—
Nigeria	Nigeria	590	362	.	200	.
Oman	Oman	455	252	—	186	.

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					davon / of which	
		Verpflichtungen ²⁰	davon / of which			Grossbanken Big banks		
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden		Guthaben	Verpflich- tungen
		Amounts due ²⁰	To banks	To customers in savings or deposit accounts	Other amounts due to customers	Assets	Liabilities	
1	2	3	4	5	6			
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)							
Benin	Benin	48	.	1	46	1	4	
Botsuana	Botswana	19	.	3	11	18	11	
Burkina Faso	Burkina Faso	80	.	2	78	.	14	
Burundi	Burundi	23	—	2	21	0	3	
Côte d'Ivoire	Côte d'Ivoire	464	188	7	157	24	153	
Dschibuti	Djibouti	34	—	.	34	0	7	
Eritrea	Eritrea	5	.	2	2	.	4	
Gabun	Gabon	59	.	1	54	46	15	
Gambia	Gambia	28	.	0	18	2	22	
Ghana	Ghana	96	.	11	80	55	43	
Guinea	Guinea	234	.	1	25	1	223	
Guinea-Bissau	Guinea-Bissau	12	—	.	12	—	.	
Irak	Iraq	144	.	2	142	33	58	
Iran	Iran	1 389	154	9	1 225	62	15	
Israel	Israel	7 538	184	193	7 121	895	3 704	
Jemen	Yemen	188	49	.	138	1	91	
Jordanien	Jordan	2 512	1 423	7	1 081	103	578	
Kamerun	Cameroon	67	.	6	61	0	22	
Kap Verde	Cape Verde	35	.	1	32	.	31	
Katar	Qatar	1 421	845	11	549	230	290	
Kenia	Kenya	1 081	.	49	875	203	412	
Komoren	Comoros Islands	4	—	.	4	.	.	
Kongo (Brazzaville)	Congo (Brazzaville)	85	.	3	82	0	10	
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	539	.	3	413	119	389	
Kuwait	Kuwait	2 992	1 017	12	1 946	404	1 496	
Lesotho	Lesotho	2	.	.	2	.	.	
Liberia	Liberia	3 616	.	4	3 539	2 982	2 451	
Libyen	Libya	474	86	7	381	29	218	
Madagaskar	Madagascar	95	.	6	88	1	25	
Malawi	Malawi	19	.	1	18	0	11	
Mali	Mali	54	.	1	53	.	2	
Marokko	Morocco	1 337	45	61	1 240	58	444	
Mauretanien	Mauritania	12	.	2	7	0	2	
Mosambik	Mozambique	30	.	2	24	2	14	
Namibia	Namibia	40	.	9	30	1	17	
Niger	Niger	10	.	1	9	.	9	
Nigeria	Nigeria	2 340	.	11	724	436	1 976	
Oman	Oman	997	166	4	825	226	684	

¹⁸ Forderungen gegenüber Kunden und Hypothekarforderungen.
Amounts due from customers and mortgage loans.

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

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

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

80 Banken / 80 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	davon / of which				
		Guthaben ²²	Forderungen gegenüber Banken	Geldmarktpapiere	Kredite ²³	Wertschriften ²⁴
		Assets ²²	Amounts due from banks	Money market instruments	Loans ²³	Securities ²⁴
		1	2	3	4	5
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)					
Palästina	Palestine	4	.	—	.	—
Ruanda	Rwanda	2	—	—	2	—
Sambia	Zambia	28	.	—	27	.
São Tomé und Príncipe	Sao Tome and Principe	.	—	—	.	—
Saudi-Arabien	Saudi Arabia	3 562	270	—	.	125
Senegal	Senegal	29	—	—	29	—
Seychellen	Seychelles	1 056	—	—	1 045	—
Sierra Leone	Sierra Leone	1	—	—	1	—
Simbabwe	Zimbabwe	17	.	—	17	—
Somalia	Somalia	.	—	—	.	—
St. Helena	St. Helena	—	—	—	—	—
Südafrika	South Africa	580	80	—	.	.
Südsudan	South Sudan	—	—	—	—	—
Sudan	Sudan	132	.	—	125	—
Swasiland	Swaziland	.	—	—	.	—
Syrien	Syria	16	—	—	16	—
Tansania	Tanzania	36	.	—	35	—
Togo	Togo	4	.	—	4	—
Tschad	Chad	.	—	—	.	—
Tunesien	Tunisia	52	15	.	29	.
Uganda	Uganda	17	—	—	17	—
Vereinigte Arabische Emirate	United Arab Emirates	9 369	1 502	.	6 091	565
Zentralafrikanische Republik	Central African Republic	0	—	—	.	—
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	.	—	—	.	—
Asien und Pazifik	Asia and Pacific	46 554	6 659	804	19 217	17 837
Afghanistan	Afghanistan	.	—	—	.	—
Armenien	Armenia	44	.	—	42	—
Aserbaidschan	Azerbaijan	335	120	—	.	.
Bangladesch	Bangladesh	53	19	.	28	—
Bhutan	Bhutan	.	—	—	.	—
Britisches Übersee-Territorium	British Overseas Territories	12	—	—	11	—
Brunei Darussalam	Brunei	57	.	—	56	—
China	China	12 716	2 245	89	.	.
Chinesisches Taipe	Chinese Taipei	7 108	1 768	.	4 667	.
Fidschi	Fiji	0	—	—	.	—
Französisch-Polynesien	French Polynesia	12	—	—	.	—
Georgien	Georgia	124	.	—	51	.
Indien	India	4 128	1 063	494	.	1 687

²¹ Ländergliederung gemäss der Bank für Internationalen Zahlungsausgleich (BIZ).
Country breakdowns as per the Bank for International Settlements (BIS).

²² Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding *precious metals*.

Länder Countries	Banken Banks	davon / of which					
		Verpflichtungen ²⁵	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden	Guthaben	Verpflich- tungen
		Amounts due ²⁵	To banks	To customers in savings or deposit accounts	Other amounts due to customers	Assets	Liabilities
1	2	3	4	5	6		
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)						
Palästina	Palestine	274	198	.	76	—	—
Ruanda	Rwanda	9	.	3	6	.	3
Sambia	Zambia	68	.	1	67	23	29
São Tomé und Príncipe	Sao Tome and Principe	11	—	—	11	.	10
Saudi-Arabien	Saudi Arabia	8 099	1 748	61	6 259	1 250	4 766
Senegal	Senegal	148	.	8	139	11	31
Seychellen	Seychelles	3 094	.	7	3 078	673	1 449
Sierra Leone	Sierra Leone	17	—	0	17	1	2
Simbabwe	Zimbabwe	102	.	7	95	5	44
Somalia	Somalia	1	.	.	.	.	0
St. Helena	St. Helena	—	—	—	—	—	—
Südafrika	South Africa	2 944	1 261	255	1 406	319	973
Südsudan	South Sudan	.	—	.	.	—	1
Sudan	Sudan	65	12	2	50	0	4
Swasiland	Swaziland	52	.	0	13	0	44
Syrien	Syria	231	40	3	188	5	50
Tansania	Tanzania	258	.	7	171	15	172
Togo	Togo	63	.	2	61	3	4
Tschad	Chad	6	.	1	6	.	2
Tunesien	Tunisia	703	300	31	370	23	221
Uganda	Uganda	135	.	2	29	6	115
Vereinigte Arabische Emirate	United Arab Emirates	12 097	1 717	247	9 224	1 958	3 998
Zentralafrikanische Republik	Central African Republic	6	—	0	6	0	1
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	.	—	—	.	—	—
Asien und Pazifik	Asia and Pacific	41 909	5 726	778	32 789	35 630	24 553
Afghanistan	Afghanistan	13	.	1	10	.	8
Armenien	Armenia	74	.	3	70	9	32
Aserbaidshjan	Azerbaijan	445	52	5	388	123	55
Bangladesch	Bangladesh	372	297	4	71	10	17
Bhutan	Bhutan	1	.	.	1	0	0
Britisches Übersee- Territorium	British Overseas Territories	257	—	.	257	—	—
Brunei Darussalam	Brunei	129	.	.	129	53	84
China	China	6 682	1 018	113	4 960	10 975	4 172
Chinesisches Taipei	Chinese Taipei	9 168	104	21	8 729	5 049	5 708
Fidschi	Fiji	6	.	1	5	0	4
Französisch-Polynesien	French Polynesia	48	.	7	41	1	13
Georgien	Georgia	257	108	2	146	51	100
Indien	India	1 953	94	63	1 592	3 026	1 365

²³ Forderungen gegenüber Kunden und Hypothekarforderungen.

Amounts due from customers and mortgage loans.

²⁴ Handelsbestände, Finanzanlagen und Beteiligungen.

Trading portfolios, financial investments and participating interests.

²⁵ Alle Bilanzpositionen, ohne Edelmetalle.

All balance sheet items, excluding precious metals.

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

80 Banken / 80 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	davon / of which				Wertschriften ²⁹ Securities ²⁹
		Guthaben ²⁷ Assets ²⁷	Forderungen gegenüber Banken Amounts due from banks	Geldmarkt- papiere Money market instruments	Kredite ²⁸ Loans ²⁸	
		1	2	3	4	5
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)					
Indonesien	Indonesia	4 794	204	—	4 184	.
Kambodscha	Cambodia	6	—	—	6	.
Kasachstan	Kazakhstan	260	14	—	202	42
Kirgisien	Kyrgyz Republic	4	—	—	4	—
Kiribati	Kiribati	—	—	—	—	—
Laos	Laos	0	—	—	0	—
Malaysia	Malaysia	1 983	494	.	1 064	.
Malediven	Maldives	4	—	—	4	—
Marshallinseln	Marshall Islands	3 464	—	—	.	.
Mikronesien	Micronesia	.	—	—	.	.
Mongolei	Mongolia	75	—	—	.	.
Myanmar	Myanmar	.	—	—	.	—
Nauru	Nauru	.	—	—	.	—
Nepal	Nepal	1	—	—	1	—
Neukaledonien	New Caledonia	9	—	—	9	—
Nordkorea	North Korea	—	—	—	—	—
Pakistan	Pakistan	374	6	—	199	.
Palau	Palau	—	—	—	—	—
Papua-Neuginea	Papua New Guinea	27	.	—	.	.
Philippinen	Philippines	1 870	37	—	575	.
Salomonen	Solomon Islands	.	—	—	.	—
Sri Lanka	Sri Lanka	70	17	—	53	.
Südkorea	South Korea	6 962	436	—	97	.
Tadschikistan	Tajikistan	.	—	—	.	—
Thailand	Thailand	1 767	112	—	.	.
Timor-Leste	Timor Leste	.	—	—	.	—
Tonga	Tonga	.	—	—	.	—
Turkmenistan	Turkmenistan	0	.	—	0	—
Tuvalu	Tuvalu	—	—	—	—	—
US Pazifische Inseln	US Pacific Islands	—	—	—	—	—
Usbekistan	Uzbekistan	20	.	—	11	—
Vietnam	Vietnam	274	59	.	107	.
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		Guthaben	Verpflich- tungen
		Amounts due ³⁰	To banks	To customers in savings or deposit accounts	Other amounts due to customers	Assets	Liabilities	
1	2	3	4	5	6	6		
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)							
Indonesien	Indonesia	4 247	72	27	4 137	3 650	3 087	
Kambodscha	Cambodia	78	.	4	55	0	27	
Kasachstan	Kazakhstan	1 404	.	16	1 123	40	335	
Kirgisien	Kyrgyz Republic	117	.	2	11	1	108	
Kiribati	Kiribati	.	—	.	—	—	.	
Laos	Laos	19	—	4	15	0	8	
Malaysia	Malaysia	3 195	823	44	2 312	1 520	1 710	
Malediven	Maldives	14	—	1	12	0	3	
Marshallinseln	Marshall Islands	3 981	—	18	3 958	2 898	2 322	
Mikronesien	Micronesia	2	—	—	2	.	.	
Mongolei	Mongolia	46	.	0	43	70	34	
Myanmar	Myanmar	11	.	1	9	.	7	
Nauru	Nauru	.	—	—	.	0	3	
Nepal	Nepal	85	.	4	11	0	78	
Neukaledonien	New Caledonia	28	.	2	26	0	5	
Nordkorea	North Korea	.	.	.	.	—	.
Pakistan	Pakistan	1 015	5	85	921	84	234	
Palau	Palau	.	—	—	.	—	.	
Papua-Neuginea	Papua New Guinea	22	.	.	6	23	12	
Philippinen	Philippines	1 872	539	74	910	1 063	996	
Salomonen	Solomon Islands	0	—	.	.	.	—	
Sri Lanka	Sri Lanka	83	.	8	65	48	39	
Südkorea	South Korea	2 376	799	17	527	5 311	2 186	
Tadschikistan	Tajikistan	48	.	0	8	.	41	
Thailand	Thailand	2 668	458	232	1 892	1 383	1 251	
Timor-Leste	Timor Leste	0	—	.	.	—	.	
Tonga	Tonga	.	.	—	.	0	.	
Turkmenistan	Turkmenistan	9	.	—	7	.	6	
Tuvalu	Tuvalu	—	—	—	—	—	—	
US Pazifische Inseln	US Pacific Islands	.	—	—	.	—	—	
Usbekistan	Uzbekistan	585	368	2	216	4	415	
Vietnam	Vietnam	596	463	14	118	239	85	
Wallis und Futuna	Wallis and Futuna	.	—	—	.	.	—	
Residual Asien und Pazifik	Residual Asia and Pacific	—	—	—	—	—	—	
Nicht aufgliederbar	Unallocated	.	.	—	.	.	.	

²⁸ Forderungen gegenüber Kunden und Hypothekarforderungen.

Amounts due from customers and mortgage loans.

²⁹ Handelsbestände, Finanzanlagen und Beteiligungen.

Trading portfolios, financial investments and participating interests.

³⁰ Alle Bilanzpositionen, ohne Edelmetalle.

All balance sheet items, excluding precious metals.

34 Offene derivative Finanzinstrumente Outstanding derivative financial instruments

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

	Alle Banken All banks		Kontrakt- volumen Contract volumes	davon / of which		
	Positiver Wiederbe- schaffungswert	Negativer Wiederbe- schaffungswert		Grossbanken Big banks		Kontrakt- volumen Contract volumes
	Positive replacement value	Negative replacement value		Positiver Wiederbe- schaffungswert	Negativer Wiederbe- schaffungswert	
	1	2	3	4	5	6
Zinsinstrumente						
Interest rate instruments	136 654	133 486	25 342 624	125 886	120 819	24 493 799
davon / of which						
Terminkontrakte inklusive FRAs						
Futures contracts including FRAs	258	244	2 321 168	231	216	2 292 839
Swaps	113 219	108 487	20 292 586	102 677	95 980	19 517 283
Optionen (OTC)						
Options (OTC)	23 139	24 715	1 880 928	22 949	24 592	1 865 359
Devisen						
Foreign exchange	114 038	121 708	10 227 741	104 081	111 015	8 914 853
davon / of which						
Terminkontrakte						
Futures contracts	39 527	40 696	4 044 072	34 398	35 406	3 314 228
Swaps	53 940	60 275	4 075 189	51 784	57 161	3 850 724
Optionen (OTC)						
Options (OTC)	20 471	20 603	2 083 727	17 803	18 317	1 725 552
Edelmetalle						
Precious metals	3 447	3 272	101 171	2 452	2 492	65 496
davon / of which						
Terminkontrakte						
Futures contracts	1 640	1 771	46 591	1 271	1 542	34 914
Optionen (OTC)						
Options (OTC)	1 661	1 283	45 272	1 147	848	26 142
Beteiligungstitel / Indizes						
Equity / index-related products	21 712	28 901	768 075	19 843	24 914	706 255
davon / of which						
Terminkontrakte						
Futures contracts	4 071	4 657	136 819	4 036	4 624	136 008
Optionen (OTC)						
Options (OTC)	12 169	17 688	323 461	10 794	14 271	282 455
Kreditderivate						
Credit derivatives	17 414	17 420	1 329 619	17 294	17 323	1 319 248
davon / of which						
Credit Default Swaps	16 871	17 070	1 296 391	16 805	17 000	1 289 743
Total Return Swaps	455	234	16 792	401	228	13 089
First to Default Swaps	82	94	1 569	82	94	1 569
Übrige						
Other	1 352	1 243	50 461	1 326	931	48 934
davon / of which						
Terminkontrakte						
Futures contracts	21	39	8 482	20	39	8 403
Optionen (OTC)						
Options (OTC)	46	385	2 849	23	75	2 276
Total	294 617	306 030	37 819 690	270 883	277 495	35 548 586

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

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

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

Treuhandguthaben / Fiduciary assets

Inland	2009	2 476	911	481	247	6	4 122
Domestic	2010	2 339	779	497	165	—	3 781
	2011	2 508	777	1 672	216	17	5 190
	2012	2 566	1 344	1 601	302	82	5 895
	2013	2 297	1 213	1 247	245	40	5 043
Ausland	2009	16 801	110 412	83 979	34 151	115	245 458
Foreign	2010	10 003	94 541	57 762	35 741	2	198 048
	2011	5 877	85 937	53 250	30 173	30	175 267
	2012	3 455	74 097	26 062	28 239	—	131 852
	2013	3 352	73 067	19 666	19 584	—	115 668
Total	2009	19 277	111 323	84 460	34 398	122	249 580
	2010	12 341	95 320	58 260	35 906	2	201 829
	2011	8 385	86 714	54 921	30 388	48	180 457
	2012	6 020	75 441	27 662	28 541	82	137 747
	2013	5 649	74 281	20 913	19 829	40	120 711

Treuhandverpflichtungen / Fiduciary liabilities

Inland	2009	14 328	11 095	16 588	4 840	4	46 855
Domestic	2010	8 428	9 180	11 103	7 184	0	35 896
	2011	6 212	8 604	11 273	5 492	22	31 603
	2012	4 567	8 337	5 851	6 058	15	24 828
	2013	4 528	8 201	4 791	3 433	12	20 964
Ausland	2009	4 949	100 228	67 872	29 558	118	202 725
Foreign	2010	3 913	86 139	47 156	28 722	2	165 932
	2011	2 173	78 110	43 648	24 896	26	148 854
	2012	1 454	67 104	21 811	22 483	67	112 919
	2013	1 121	66 080	16 121	16 396	28	99 746
Total	2009	19 277	111 323	84 460	34 398	122	249 580
	2010	12 341	95 320	58 260	35 906	2	201 829
	2011	8 385	86 714	54 921	30 388	48	180 457
	2012	6 020	75 441	27 662	28 541	82	137 747
	2013	5 649	74 281	20 913	19 829	40	120 711

37 Treuhandgeschäfte – Bankengruppen Fiduciary transactions, by bank category

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
	1	2	3	4	5	6	7	8	9	10

1.00–8.00 Alle Banken / All banks

1.00–8.00 Alle Banken	314 604	376 478	434 020	482 945	382 429	249 580	201 829	180 457	137 747	120 711
1.00 Kantonalbanken	7 651	7 480	8 205	9 936	7 120	3 672	3 299	3 433	1 998	1 906
2.00 Grossbanken	50 442	58 679	76 309	81 070	57 533	27 849	21 019	17 637	14 246	11 968
3.00 Regionalbanken und Sparkassen	334	444	496	669	621	289	161	134	79	71
4.00 Raiffeisenbanken	147	163	230	337	220	27	14	59	6	17
5.00 Übrige Banken	217 450	265 508	294 087	336 983	274 103	175 049	142 897	128 752	95 669	85 189
5.11 Handelsbanken	4 537	3 045	3 205	3 595	.	.	.	.	.	.
5.12 Börsenbanken	50 343	61 113	75 852	75 055	61 020	40 869	33 905	30 976	21 842	19 158
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken ¹	44	53	55	60	1 626	2 042	1 785	1 845	1 726	1 709
5.20 Ausländisch beherrschte Banken	162 526	201 298	214 975	258 273	211 458	132 137	107 207	95 931	72 101	64 322
7.00 Filialen ausländischer Banken	11 068	7 165	8 911	7 789	8 054	8 468	6 179	3 940	4 992	570
8.00 Privatbankiers	27 512	37 038	45 782	46 162	34 777	34 226	28 259	26 502	20 757	20 989
1.00–5.00 Total	276 024	332 275	379 327	428 994	339 598	206 886	167 390	150 015	111 998	99 151

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	1.5	19.7	15.3	11.3	-20.8	-34.7	-19.1	-10.6	-23.7	-12.4
1.00 Cantonal banks	9.9	-2.2	9.7	21.1	-28.3	-48.4	-10.1	4.1	-41.8	-4.6
2.00 Big banks	0.4	16.3	30.0	6.2	-29.0	-51.6	-24.5	-16.1	-19.2	-16.0
3.00 Regional banks and savings banks	-4.4	32.9	11.6	34.9	-7.1	-53.4	-44.5	-16.5	-41.3	-9.1
4.00 Raiffeisen banks	-4.1	11.5	40.9	46.2	-34.6	-87.8	-48.5	323.3	-90.0	195.5
5.00 Other banks	0.3	22.1	10.8	14.6	-18.7	-36.1	-18.4	-9.9	-25.7	-11.0
5.11 Commercial banks	-20.4	-32.9	5.3	12.2	.	.	.	.	.	.
5.12 Stock exchange banks	3.9	21.4	24.1	-1.1	-18.7	-33.0	-17.0	-8.6	-29.5	-12.3
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions ¹	-0.7	22.0	4.0	7.8	2 624.0	25.7	-12.6	3.4	-6.5	-0.9
5.20 Foreign-controlled banks	0.0	23.9	6.8	20.1	-18.1	-37.5	-18.9	-10.5	-24.8	-10.8
7.00 Branches of foreign banks	20.3	-35.3	24.4	-12.6	3.4	5.1	-27.0	-36.2	26.7	-88.6
8.00 Private bankers	4.5	34.6	23.6	0.8	-24.7	-1.6	-17.4	-6.2	-21.7	1.1
Total for 1.00–5.00	0.6	20.4	14.2	13.1	-20.8	-39.1	-19.1	-10.4	-25.3	-11.5

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

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

80 Banken / 80 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks	
		Guthaben Assets	Verpflichtungen Liabilities
		1	2
Alle Länder	All countries	106 330	91 449
Fortgeschrittene Volkswirtschaften	Developed countries	80 514	21 283
Europa	Europe	78 922	18 522
Andorra	Andorra	—	68
Belgien	Belgium	2 534	299
Dänemark	Denmark	.	105
Deutschland	Germany	1 276	1 514
Estland	Estonia	—	6
Färöer	Faeroe Islands	—	—
Finnland	Finland	.	5
Frankreich	France	13 053	1 641
Griechenland	Greece	592	658
Grönland	Greenland	—	—
Irland	Ireland	2 888	435
Island	Iceland	.	.
Italien	Italy	.	453
Luxemburg	Luxembourg	30 088	3 646
Malta	Malta	2 780	218
Niederlande	Netherlands	8 596	2 202
Norwegen	Norway	450	51
Österreich	Austria	.	143
Portugal	Portugal	.	1 065
San Marino	San Marino	—	.
Schweden	Sweden	298	105
Slowakei	Slovakia	—	59
Slowenien	Slovenia	—	4
Spanien	Spain	189	667
Vatikanstadt	Vatican	—	.
Vereinigtes Königreich	United Kingdom	13 777	3 849
Zypern	Cyprus	231	1 211
Übrige	Other	1 592	2 761
Australien	Australia	.	274
Japan	Japan	—	260
Kanada	Canada	60	755
Neuseeland	New Zealand	—	247
Vereinigte Staaten	United States	1 482	1 226
Offshore-Finanzzentren	Offshore centres	21 710	40 730
Aruba	Aruba	—	49
Bahamas	Bahamas	.	4 289
Bahrain	Bahrain	435	151
Barbados	Barbados	.	33

Länder Countries	Banken Banks	Guthaben	Verpflichtungen
		Assets	Liabilities
		1	2
Offshore-Finanzzentren (Fortsetzung)	Offshore centres (continued)		
Bermuda	Bermuda	—	781
Curaçao	Curaçao	—	113
Gibraltar	Gibraltar	—	448
Guernsey	Guernsey	3 353	690
Hongkong	Hong Kong SAR	73	1 051
Insel Man	Isle of Man	.	425
Jersey	Jersey	8 495	2 199
Kaimaninseln	Cayman Islands	1 003	3 641
Libanon	Lebanon	2 175	1 769
Macau	Macau SAR	—	.
Mauritius	Mauritius	—	195
Panama	Panama	.	5 565
Samoa	Samoa	—	114
Singapur	Singapore	2 220	2 361
Sint Maarten	Sint Maarten	—	.
Vanuatu	Vanuatu	—	21
Westindien (GB)	West Indies UK	311	16 799
Aufstrebende Volkswirtschaften	Developing countries	4 106	29 435
Europa	Europe	2 140	5 930
Albanien	Albania	—	.
Belarus	Belarus	—	11
Bosnien und Herzegowina	Bosnia and Herzegovina	—	.
Bulgarien	Bulgaria	.	10
Kroatien	Croatia	—	19
Lettland	Lithuania	—	8
Litauen	Latvia	—	1
Mazedonien	Macedonia	—	4
Moldova	Moldova	—	.
Montenegro	Montenegro	—	1
Polen	Poland	.	144
Rumänien	Romania	379	152
Russische Föderation	Russia	1 049	2 534
Serbien	Serbia	.	11
Tschechische Republik	Czech Republic	.	79
Türkei	Turkey	641	2 773
Ukraine	Ukraine	58	132
Ungarn	Hungary	—	27
Residual Europa	Residual Europe	—	—

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

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

38 Treuhandgeschäfte – Länderweise Gliederung^{3, 4}

Fiduciary transactions, by country^{3, 4}

80 Banken / 80 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	250		5 239	
Argentinien	Argentina	3		615	
Belize	Belize	—		1 190	
Bolivien	Bolivia	.		12	
Bonaire, Sint Eustatius und Saba	Bonaire, St. Eustatius and Saba	.		24	
Brasilien	Brazil	.		305	
Chile	Chile	.		111	
Costa Rica	Costa Rica	—		22	
Dominica	Dominica	—		30	
Dominikanische Republik	Dominican Republic	—		85	
Ecuador	Ecuador	—		78	
El Salvador	El Salvador	—		3	
Falklandinseln	Falkland Islands	—		—	
Grenada	Grenada	—		—	
Guatemala	Guatemala	—		17	
Guyana	Guyana	—		.	
Haiti	Haiti	—		.	
Honduras	Honduras	—		.	
Jamaika	Jamaica	—		.	
Kolumbien	Colombia	—		80	
Kuba	Cuba	—		416	
Mexiko	Mexico	.		675	
Nicaragua	Nicaragua	—		—	
Paraguay	Paraguay	.		30	
Peru	Peru	.		108	
St. Lucia	St. Lucia	—		128	
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	—		154	
Suriname	Suriname	—		.	
Trinidad und Tobago	Trinidad and Tobago	—		.	
Turks- und Caicosinseln	Turks and Caicos	—		90	
Uruguay	Uruguay	—		123	
Venezuela	Venezuela	.		892	
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—		—	
Afrika und Mittlerer Osten	Africa and Middle East	1 590		15 309	
Ägypten	Egypt	—		759	
Algerien	Algeria	—		24	
Angola	Angola	—		124	
Äquatorialguinea	Equatorial Guinea	—		.	
Äthiopien	Ethiopia	—		6	

Länder Countries	Banken Banks	Guthaben	Verpflichtungen
		Assets	Liabilities
		1	2
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)		
Benin	Benin	—	.
Botsuana	Botswana	—	4
Burkina Faso	Burkina Faso	—	—
Burundi	Burundi	—	.
Côte d'Ivoire	Côte d'Ivoire	—	24
Dschibuti	Djibouti	—	.
Eritrea	Eritrea	—	—
Gabun	Gabon	—	4
Gambia	Gambia	—	.
Ghana	Ghana	—	1
Guinea	Guinea	—	.
Guinea-Bissau	Guinea-Bissau	—	.
Irak	Iraq	—	22
Iran	Iran	—	39
Israel	Israel	.	1 074
Jemen	Yemen	—	259
Jordanien	Jordan	.	521
Kamerun	Cameroon	—	7
Kap Verde	Cape Verde	—	.
Katar	Qatar	.	191
Kenia	Kenya	.	162
Komoren	Comoros Islands	—	.
Kongo (Brazzaville)	Congo (Brazzaville)	—	10
Kongo (Demokratische Republik (ex-Zaire))	Congo Democratic Republic (formerly Zaire)	—	130
Kuwait	Kuwait	.	298
Lesotho	Lesotho	—	—
Liberia	Liberia	—	1 812
Libyen	Libya	—	64
Madagaskar	Madagascar	—	.
Malawi	Malawi	—	.
Mali	Mali	—	.
Marokko	Morocco	—	138
Mauretanien	Mauritania	—	—
Mosambik	Mozambique	—	10
Namibia	Namibia	—	9
Niger	Niger	—	—
Nigeria	Nigeria	—	125
Oman	Oman	—	148

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

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

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

80 Banken / 80 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben Assets	Verpflichtungen Liabilities
		1	2
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)		
Palästina	Palestine	—	.
Ruanda	Rwanda	—	—
Sambia	Zambia	—	56
São Tomé und Príncipe	Sao Tome and Principe	—	.
Saudi-Arabien	Saudi Arabia	.	4 739
Senegal	Senegal	—	27
Seychellen	Seychelles	.	575
Sierra Leone	Sierra Leone	—	—
Simbabwe	Zimbabwe	—	15
Somalia	Somalia	—	—
St. Helena	St. Helena	—	—
Südafrika	South Africa	.	136
Südsudan	South Sudan	—	—
Sudan	Sudan	—	13
Swasiland	Swaziland	—	.
Syrien	Syria	—	91
Tansania	Tanzania	—	13
Togo	Togo	—	.
Tschad	Chad	—	—
Tunesien	Tunisia	—	110
Uganda	Uganda	—	.
Vereinigte Arabische Emirate	United Arab Emirates	1 433	3 377
Zentralafrikanische Republik	Central African Republic	—	.
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	—	—
Asien und Pazifik	Asia and Pacific	125	2 958
Afghanistan	Afghanistan	—	—
Armenien	Armenia	—	.
Aserbaidshan	Azerbaijan	121	145
Bangladesch	Bangladesh	—	.
Bhutan	Bhutan	—	—
Britisches Übersee-Territorium	British Overseas Territories	—	.
Brunei Darussalam	Brunei	—	.
China	China	—	67
Chinesisches Taipei	Chinese Taipei	—	433
Fidschi	Fiji	—	—
Französisch-Polynesien	French Polynesia	—	16
Georgien	Georgia	—	55
Indien	India	—	77

Länder Countries	Banken Banks	Guthaben Assets	Verpflichtungen Liabilities
		1	2
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)		
Indonesien	Indonesia	—	99
Kambodscha	Cambodia	—	.
Kasachstan	Kazakhstan	.	379
Kirgisien	Kyrgyz Republic	—	.
Kiribati	Kiribati	—	—
Laos	Laos	—	.
Malaysia	Malaysia	—	99
Malediven	Maldives	—	.
Marshallinseln	Marshall Islands	—	903
Mikronesien	Micronesia	—	—
Mongolei	Mongolia	—	.
Myanmar	Myanmar	—	—
Nauru	Nauru	—	.
Nepal	Nepal	—	.
Neukaledonien	New Caledonia	—	4
Nordkorea	North Korea	—	—
Pakistan	Pakistan	—	214
Palau	Palau	—	—
Papua-Neuginea	Papua New Guinea	—	.
Philippinen	Philippines	—	50
Salomonen	Solomon Islands	—	—
Sri Lanka	Sri Lanka	—	.
Südkorea	South Korea	—	56
Tadschikistan	Tajikistan	—	.
Thailand	Thailand	—	255
Timor-Leste	Timor Leste	—	—
Tonga	Tonga	—	—
Turkmenistan	Turkmenistan	—	.
Tuvalu	Tuvalu	—	—
US Pazifische Inseln	US Pacific Islands	—	—
Usbekistan	Uzbekistan	—	18
Vietnam	Vietnam	—	.
Wallis und Futuna	Wallis and Futuna	—	—
Residual Asien und Pazifik	Residual Asia and Pacific	—	—
Nicht aufgliederbar	Unallocated	—	—

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

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

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

Erhebungsstufe: Bankstelle ³ / Reporting entity: bank office ³

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

In- und ausländische Emittenten / Domestic and foreign issuers

In Milliarden Franken / In CHF billions

Währungen Currencies	Jahres- ende End of year	In- und ausländische Depotinhaber ⁵ Resident and non-resident custody account holders ⁵				Ausländische Depotinhaber ⁵ Non-resident custody account holders ⁵			
		Total	Privat- kunden ⁶ Private customers ⁶	Kommer- zielle Kunden ⁶ Com- mercial customers ⁶	Institu- tionelle Anleger ⁷ Institutional investors ⁷	Total	Privat- kunden ⁶ Private customers ⁶	Kommer- zielle Kunden ⁶ Com- mercial customers ⁶	Institu- tionelle Anleger ⁷ Institutional investors ⁷
		1	2	3	4	5	6	7	8
Alle Währungen All currencies	2009	4 510	1 263	433	2 814	2 485	743	181	1 562
	2010	4 456	1 181	412	2 864	2 390	673	163	1 554
	2011	4 240	1 077	340	2 823	2 224	597	123	1 504
	2012	4 843	1 111	326	3 406	2 658	611	118	1 928
	2013	5 167	1 157	327	3 683	2 820	611	122	2 087
CHF	2009	2 108	432	205	1 472	787	86	18	684
	2010	2 169	425	206	1 537	782	83	16	683
	2011	2 053	391	181	1 481	710	74	13	623
	2012	2 382	410	182	1 789	925	78	14	833
	2013	2 635	453	180	2 002	1 066	81	13	972
EUR	2009	1 126	421	106	599	769	320	70	379
	2010	963	338	88	538	662	252	57	353
	2011	850	284	62	504	579	211	38	329
	2012	905	275	53	578	629	201	36	392
	2013	937	273	51	612	645	194	35	416
USD	2009	962	320	94	548	719	271	73	375
	2010	961	320	89	551	702	269	70	364
	2011	953	292	74	587	691	245	57	388
	2012	1 089	314	69	706	794	263	54	477
	2013	1 152	319	75	758	823	263	60	500
Übrige Währungen Other currencies	2009	315	91	27	196	211	66	20	125
	2010	363	98	28	238	243	70	20	153
	2011	384	111	23	251	245	67	14	164
	2012	466	112	21	334	310	70	14	227
	2013	444	111	21	312	285	72	14	199

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

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

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

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

⁵ In den publizierten Daten sind ab 2012 auch Institute mit besonderem Geschäftskreis enthalten. Since 2012, the data published have also included institutions with a special field of business.

Währungen Currencies	Jahres- ende End of year	Inländische Depotinhaber ⁵ Resident custody account holders ⁵						
		Total	Privat- kunden ⁶ Private customers ⁶	Kommer- zielle Kunden ⁶ Commercial customers ⁶	Institutionelle Anleger ⁷ Institutional investors ⁷			
					Total	davon / of which		
						Finanzie- rungs- und Vermögens- verwaltungs- institutionen ⁸ Financial and asset management institutions ⁸	Versicherungen und Pensionskassen Insurance companies and pension funds davon / of which Pensions- kassen Pension funds	
9	10	11	12	13	14	15		
Alle Währungen All currencies	2009	2 025	521	252	1 252	545	657	421
	2010	2 066	508	248	1 310	573	695	441
	2011	2 016	480	217	1 319	579	703	448
	2012	2 185	499	208	1 478	673	765	482
	2013	2 348	545	206	1 596	745	808	523
CHF	2009	1 321	346	187	788	276	493	315
	2010	1 387	343	190	854	309	531	336
	2011	1 343	317	168	858	309	534	339
	2012	1 457	333	168	956	360	584	365
	2013	1 568	372	167	1 030	399	615	396
EUR	2009	357	101	36	220	127	81	46
	2010	301	86	31	184	103	71	36
	2011	271	73	24	175	96	68	35
	2012	276	73	17	186	103	72	36
	2013	292	79	16	196	108	76	37
USD	2009	243	49	21	173	96	63	44
	2010	258	51	20	187	104	69	51
	2011	262	46	16	199	113	77	56
	2012	296	51	15	229	136	82	61
	2013	329	56	15	258	159	88	67
Übrige Währungen Other currencies	2009	104	25	7	71	47	20	16
	2010	120	28	8	84	57	23	17
	2011	140	44	8	87	61	24	18
	2012	156	42	8	107	74	29	20
	2013	159	39	7	113	80	29	22

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

⁷ Bei inländischen Depotinhabern ohne Banken; bei ausländischen Depotinhabern mit Banken.
Excluding banks for resident custody account holders, including banks for non-resident custody account holders.

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

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

Erhebungsstufe: Bankstelle ³ / Reporting entity: bank office ³

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

In- und ausländische Emittenten / Domestic and foreign issuers

In Milliarden Franken / In CHF billions

Wertschriftenkategorien Category of securities	Jahres- ende End of year	Alle Währungen ⁴ All currencies ⁴			CHF ⁴			EUR ⁴		
		In- und ausländische Depot- inhaber	Inland	Ausland	In- und ausländische Depot- inhaber	Inland	Ausland	In- und ausländische Depot- inhaber	Inland	Ausland
		Resident and non-resident custody account holders	Resident	Non-resident	Resident and non-resident custody account holders	Resident	Non-resident	Resident and non-resident custody account holders	Resident	Non-resident
		1	2	3	4	5	6	7	8	9
Total	2009	4 510	2 025	2 485	2 108	1 321	787	1 126	357	769
	2010	4 456	2 066	2 390	2 169	1 387	782	963	301	662
	2011	4 240	2 016	2 224	2 053	1 343	710	850	271	579
	2012	4 843	2 185	2 658	2 382	1 457	925	905	276	629
	2013	5 167	2 348	2 820	2 635	1 568	1 066	937	292	645
Obligationen ^{5,6} Bond issues ^{5,6}	2009	1 334	696	639	546	429	117	430	161	269
	2010	1 253	678	575	524	424	100	354	137	217
	2011	1 231	679	553	523	423	99	312	127	185
	2012	1 365	715	649	574	437	136	317	126	191
	2013	1 278	694	584	539	419	120	293	123	170
Aktien ⁷ Shares ⁷	2009	1 528	596	931	987	415	573	210	70	140
	2010	1 540	607	933	979	421	558	198	64	134
	2011	1 459	585	874	903	391	512	182	56	126
	2012	1 769	645	1 123	1 106	426	681	224	64	160
	2013	2 081	746	1 335	1 342	488	853	259	79	181
Anteile an Kollektivanlagen ^{6,8} Units in collective investment schemes ^{6,8}	2009	1 305	628	676	499	439	60	362	83	279
	2010	1 330	678	653	545	485	61	314	73	241
	2011	1 272	674	598	555	497	58	271	63	208
	2012	1 439	756	683	631	564	67	289	66	223
	2013	1 553	842	711	689	631	58	315	74	241
Übrige ^{6,9} Others ^{6,9}	2009	344	104	239	76	39	37	123	43	81
	2010	333	103	229	120	57	64	97	27	70
	2011	278	78	200	73	33	41	86	26	60
	2012	270	68	202	71	30	41	75	20	55
	2013	256	66	190	65	30	36	69	16	54

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

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

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

⁴ In den publizierten Daten sind ab 2012 auch Institute mit besonderem Geschäftskreis enthalten. Since 2012, the data published have also included institutions with a special field of business.

⁵ Inklusive Kassenobligationen, kündbare Obligationen, Notes, Wandel- und Optionsanleihen. Ab dem Jahr 2008 inklusive in Kontenform geführte Kassenobligationen. Including cash bonds, bond issues subject to notice of termination, notes, convertible bond issues and warrant issues. As of 2008, including cash bonds managed in the form of an account.

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

Wertschriftenkategorien Category of securities	Jahres- ende End of year	USD ⁴			Übrige ⁴ Other ⁴		
		In- und ausländische Depotinhaber	Inland	Ausland	In- und ausländische Depotinhaber	Inland	Ausland
		Resident and non-resident custody account holders	Resident	Non-resident	Resident and non-resident custody account holders	Resident	Non-resident
		10	11	12	13	14	15
Total	2009	962	243	719	315	104	211
	2010	961	258	702	363	120	243
	2011	953	262	691	384	140	245
	2012	1 089	296	794	466	156	310
	2013	1 152	329	823	444	159	285
Obligationen ^{5, 6} Bond issues ^{5, 6}	2009	262	66	196	96	40	56
	2010	259	69	190	116	47	69
	2011	272	77	195	125	52	73
	2012	321	93	228	153	59	94
	2013	318	95	223	128	56	72
Aktien ⁷ Shares ⁷	2009	174	65	109	156	47	110
	2010	188	69	119	175	54	121
	2011	188	68	119	187	70	117
	2012	219	76	142	219	79	140
	2013	263	97	165	218	82	136
Anteile an Kollektivanlagen ^{6, 8} Units in collective investment schemes ^{6, 8}	2009	403	93	310	40	13	27
	2010	422	104	318	49	16	33
	2011	400	102	299	46	13	32
	2012	451	112	339	68	14	55
	2013	474	122	352	75	15	60
Übrige ^{6, 9} Others ^{6, 9}	2009	122	19	104	22	4	18
	2010	92	16	76	24	3	20
	2011	93	15	78	27	4	22
	2012	99	14	85	26	5	21
	2013	98	15	83	24	6	18

⁷ 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.

⁸ Bis zum Jahr 2004 nur «Anlagefondszertifikate». In den Jahren 2005 und 2006 nur Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur. Anteile an Kollektivanlagen mit Closed-End-Struktur wurden unter den «Aktien» verbucht. Ab dem Jahr 2007 alle Anteile an Kollektivanlagen (sowohl mit Open-End als auch mit Closed-End-Struktur).

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

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

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

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

Erhebungsstufe: Bankstelle ³ / Reporting entity: bank office ³

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

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

In Milliarden Franken / In CHF billions

Wertschriftenkategorien Category of securities	Jahres- ende End of year	In- und ausländische Depotinhaber ⁵ Resident and non-resident custody account holders ⁵				Ausländische Depotinhaber ⁵ Non-resident custody account holders ⁵			
		Total	Privat- kunden ⁶ Private customers ⁶	Kommer- zielle Kunden ⁶ Commercial customers ⁶	Institu- tionelle Anleger ⁷ Institutional investors ⁷	Total	Privat- kunden ⁶ Private customers ⁶	Kommer- zielle Kunden ⁶ Commercial customers ⁶	Institu- tionelle Anleger ⁷ Institutional investors ⁷
		1	2	3	4	5	6	7	8
Total	2009	4 510	1 263	433	2 814	2 485	743	181	1 562
	2010	4 456	1 181	412	2 864	2 390	673	163	1 554
	2011	4 240	1 077	340	2 823	2 224	597	123	1 504
	2012	4 843	1 111	326	3 406	2 658	611	118	1 928
	2013	5 167	1 157	327	3 683	2 820	611	122	2 087
Obligationen ^{9, 10} Bond issues ^{9, 10}	2009	1 334	334	127	873	639	209	61	369
	2010	1 253	285	112	857	575	178	52	346
	2011	1 231	261	98	873	553	162	40	350
	2012	1 365	263	79	1 023	649	166	37	446
	2013	1 278	232	68	977	584	148	32	404
Aktien ¹¹ Shares ¹¹	2009	1 528	344	191	992	931	147	55	729
	2010	1 540	353	181	1 006	933	153	50	730
	2011	1 459	329	155	974	874	130	37	706
	2012	1 769	351	159	1 259	1 123	141	34	948
	2013	2 081	415	168	1 498	1 335	162	40	1 134
Anteile an Kollektivanlagen ^{10, 12} Units in collective investment schemes ^{10, 12}	2009	1 305	485	87	733	676	315	49	312
	2010	1 330	457	80	794	653	285	45	322
	2011	1 272	411	65	795	598	254	34	309
	2012	1 439	427	69	943	683	259	35	390
	2013	1 553	442	72	1 039	711	260	37	413
Übrige ^{10, 13} Other ^{10, 13}	2009	344	101	27	215	239	71	16	153
	2010	333	86	40	207	229	57	17	155
	2011	278	76	22	181	200	51	12	138
	2012	270	69	19	182	202	45	12	144
	2013	256	67	19	170	190	43	12	135

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

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

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

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

⁵ In den publizierten Daten sind ab 2012 auch Institute mit besonderem Geschäftskreis enthalten. Since 2012, the data published have also included institutions with a special field of business.

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

⁷ Bei inländischen Depotinhabern ohne Banken; bei ausländischen Depotinhabern mit Banken. Excluding banks for resident custody account holders, including banks for non-resident custody account holders.

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

Wertschriftenkategorien Category of securities	Jahres- ende End of year	Inländische Depotinhaber ⁵ Resident custody account holders ⁵						
		Total	Privat- kunden ⁶ Private customers ⁶	Kommer- zielle Kunden ⁶ Commercial customers ⁶	Institutionelle Anleger ⁷ Institutional investors ⁷			
					Total	davon / of which		
						Finanzie- rungs- und Vermögens- verwaltungs- institutionen ⁸ Financial and asset management institutions ⁸	Versicherungen und Pensionskassen Insurance companies and pension funds	davon / of which Pensions- kassen Pension funds
9	10	11	12	13	14	15		
Total	2009	2 025	521	252	1 252	545	657	421
	2010	2 066	508	248	1 310	573	695	441
	2011	2 016	480	217	1 319	579	703	448
	2012	2 185	499	208	1 478	673	765	482
	2013	2 348	545	206	1 596	745	808	523
Obligationen ^{9, 10} Bond issues ^{9, 10}	2009	696	125	67	505	214	273	137
	2010	678	107	60	511	229	266	123
	2011	679	99	58	522	244	267	124
	2012	715	97	42	577	282	280	118
	2013	694	85	36	573	291	267	114
Aktien ¹¹ Shares ¹¹	2009	596	197	136	264	169	79	70
	2010	607	200	131	276	188	77	64
	2011	585	199	118	268	180	75	62
	2012	645	210	125	311	214	84	68
	2013	746	254	129	364	256	94	73
Anteile an Kollektivanlagen ^{10, 12} Units in collective investment schemes ^{10, 12}	2009	628	169	38	421	115	292	208
	2010	678	172	35	471	119	338	246
	2011	674	157	31	486	121	354	257
	2012	756	169	34	553	145	395	292
	2013	842	182	34	625	170	442	332
Übrige ^{10, 13} Other ^{10, 13}	2009	104	30	12	63	47	13	7
	2010	103	29	23	51	37	13	8
	2011	78	25	10	43	34	7	5
	2012	68	24	6	38	31	6	4
	2013	66	25	7	34	28	5	3

⁹ Inklusive Kassenobligationen, kündbare Obligationen, Notes, Wandel- und Optionsanleihen. Ab dem Jahr 2008 inklusive in Kontenform geführte Kassenobligationen.
Including cash bonds, bond issues subject to notice of termination, notes, convertible bond issues and warrant issues. As of 2008, including cash bonds managed in the form of an account.

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

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

¹² Bis zum Jahr 2004 nur «Anlagefondszertifikate». In den Jahren 2005 und 2006 nur Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur. Anteile an Kollektivanlagen mit Closed-End-Struktur wurden unter den «Aktien» verbucht. Ab dem Jahr 2007 alle Anteile an Kollektivanlagen (sowohl mit Open-End als auch mit Closed-End-Struktur).

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

¹³ Unter der Wertschriftenkategorie «Übrige» werden Geldmarktpapiere, Strukturierte Produkte sowie Übrige Wertschriften (ohne Derivate) ausgewiesen. Strukturierte Produkte werden ab dem Jahr 2005 als eigenständige Wertschriftenkategorie erfasst. Ab dem Jahr 2008 beinhaltet die strukturierten Produkte auch Hebel-Produkte.
The securities listed under the category heading others are money market instruments, structured products and other securities (excluding derivatives). As of 2005, structured products are listed independently, as a separate category of securities. As of 2008, structured products include leveraged products.

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

2009	.	.	.	.
2010	.	.	.	.
2011	.	.	.	.
2012	.	.	.	.
2013	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2009	8 238	10 304	695	136
2010	9 121	17 068	691	35
2011	9 911	18 486	705	100
2012	9 180	17 762	695	53
2013	9 028	17 515	699	104

2.00 Grossbanken / Big banks

2009	356 944	133 566	177	2 084
2010	335 017	184 727	195	4 278
2011	364 748	173 989	153	6 151
2012	355 684	179 337	105	7 397
2013	284 464	164 790	88	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	1 613	6 476	119	0
2010	1 645	6 814	120	—
2011	1 669	7 025	119	—
2012	1 665	6 858	182	0
2013	1 036	2 393	182	—

4.00 Raiffeisenbanken ¹ / Raiffeisen banks ¹

2009	412	4 555	62	—
2010	422	5 272	60	—
2011	366	5 701	60	—
2012	361	6 129	97	—
2013	365	6 954	97	—

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	43 155	15 262	118	1 039
2010	43 879	16 152	154	1 159
2011	41 740	21 971	118	1 547
2012	34 091	11 230	186	1 202
2013	27 685	10 511	160	710

5.11 Handelsbanken / Commercial banks

2009	-	-	-	-
2010	-	-	-	-
2011	-	-	-	-
2012	-	-	-	-
2013	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

2009	3 739	8 234	20	10
2010	2 853	7 719	78	32
2011	2 835	7 638	49	26
2012	2 201	737	53	3
2013	2 294	959	53	2

5.14 Andere Banken / Other banking institutions

2009	300	761	45	—
2010	313	851	45	0
2011	322	886	46	0
2012	321	959	78	3
2013	317	1 777	83	2

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	39 117	6 267	52	1 029
2010	40 714	7 583	31	1 127
2011	38 583	13 448	23	1 521
2012	31 568	9 533	55	1 196
2013	25 074	7 775	24	706

¹ Enthält nur die Einzahlungs- und Nachschussverpflichtungen gegenüber konzernfremden Gesellschaften.
Includes only liabilities for calls on shares and other equities to non-group companies.

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

In Millionen Franken / In CHF millions

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2009	9 542	2 244	—	240
2010	10 355	1 566	—	281
2011	12 968	1 684	—	462
2012	11 877	2 690	—	84
2013	12 339	3 178	—	259

8.00 Privatbankiers / Private bankers

2009	.	.	.	.
2010	.	.	.	.
2011	.	.	.	.
2012	.	.	.	.
2013	.	.	.	.

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

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

2009	410 362	170 163	1 171	3 259
2010	390 084	230 034	1 220	5 473
2011	418 435	227 173	1 155	7 798
2012	400 980	221 315	1 264	8 652
2013	322 577	202 162	1 227	814

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

2009	46 610 341	9 019 675	36 187 549	19 442 466	31 140 494	26 045 330	1 854 721	3 240 443
2010	38 770 645	8 573 813	27 567 980	19 776 479	30 210 592	25 153 493	1 895 603	3 161 496
2011	39 244 117	7 525 539	25 925 055	20 844 601	28 233 124	23 102 534	1 832 194	3 298 396
2012	37 963 773	6 658 466	23 677 246	20 944 989	27 629 860	22 166 336	2 085 575	3 377 949
2013	35 451 676	6 306 074	19 567 539	22 190 213	29 323 202	23 049 682	2 057 389	4 216 131

1.00 Kantonalbanken / Cantonal banks

2009	8 474 401	605 710	3 941 518	5 138 593	2 012 570	1 450 020	208 386	354 164
2010	7 831 019	649 900	3 404 884	5 076 035	2 120 137	1 551 782	208 307	360 048
2011	7 835 142	607 532	3 233 098	5 209 576	2 040 381	1 459 104	204 196	377 081
2012	7 667 718	499 458	2 933 702	5 233 474	1 992 949	1 400 715	199 888	392 346
2013	7 250 952	435 452	2 558 073	5 128 331	2 007 023	1 427 185	176 370	403 468

2.00 Grossbanken / Big banks

2009	23 897 439	6 404 924	25 264 276	5 038 087	15 026 217	12 640 596	970 961	1 414 660
2010	18 983 489	6 001 724	19 021 863	5 963 350	14 210 601	11 956 554	970 918	1 283 129
2011	19 068 017	5 290 258	17 713 851	6 644 424	12 946 793	10 743 147	898 169	1 305 477
2012	18 483 046	4 493 078	16 124 502	6 851 622	12 930 983	10 462 637	1 126 996	1 341 350
2013	16 983 591	3 488 265	12 796 851	7 675 005	13 602 506	11 115 540	1 114 639	1 372 327

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	2 285 742	122 104	1 096 325	1 311 521	240 913	157 389	8 258	75 266
2010	2 147 404	112 893	969 289	1 291 008	252 202	164 686	8 049	79 467
2011	2 033 988	106 198	880 118	1 260 068	288 899	196 562	9 370	82 967
2012	1 955 579	95 257	809 273	1 241 563	315 427	213 761	10 351	91 315
2013	1 830 480	89 304	717 910	1 201 874	328 360	222 988	11 304	94 068

4.00 Raiffeisenbanken / Raiffeisen banks

2009	3 456 988	97 688	1 604 186	1 950 490	333 080	182 552	7 339	143 189
2010	3 382 763	91 392	1 472 241	2 001 914	343 249	195 444	9 113	138 692
2011	3 422 606	83 865	1 430 698	2 075 773	337 158	178 795	12 140	146 223
2012	3 380 357	71 357	1 390 266	2 061 448	357 853	184 300	15 027	158 526
2013	3 277 545	52 878	1 223 086	2 107 337	387 543	200 865	14 016	172 662

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

1.00–8.00 Alle Banken / All banks

5 343 816	25 796 678	3 471 969	5 542 555	2 356 152	28 304 023	13 244 445	41 548 468	12 705 200
5 310 599	24 899 998	11 807 358	5 000 091	3 011 617	29 212 044	13 333 077	42 545 121	18 938 801
4 605 928	23 627 198	8 686 159	5 959 131	2 057 760	27 105 369	13 279 293	40 384 662	18 732 427
4 231 913	23 397 948	8 578 092	6 048 495	2 655 218	27 652 369	13 881 782	41 534 151	17 435 373
4 836 031	24 487 173	8 348 517	5 749 033	2 918 698	26 645 978	14 629 901	41 275 879	19 499 054

1.00 Kantonalbanken / Cantonal banks

232 088	1 780 482	987 025	451 436	157 534	2 695 489	1 484 222	4 179 711	4 177 825
238 617	1 881 520	751 354	297 914	98 196	2 638 864	1 440 900	4 079 764	3 927 062
234 485	1 805 896	777 726	228 250	110 937	2 709 521	1 430 666	4 140 187	3 881 262
223 803	1 769 146	811 471	298 719	116 268	2 892 736	1 422 817	4 315 553	3 797 255
224 222	1 782 801	752 674	377 411	131 977	2 697 199	1 412 949	4 110 148	3 931 070

2.00 Grossbanken / Big banks

2 849 443	12 176 774	- 406 409	3 625 339	1 640 701	14 763 603	6 092 052	20 855 655	- 421 864
2 753 992	11 456 609	8 324 564	3 277 257	2 299 403	15 584 949	6 174 015	21 758 964	7 262 816
2 009 055	10 937 738	5 334 284	4 573 436	1 324 455	13 385 335	6 210 439	19 595 774	7 894 107
1 861 301	11 069 682	5 243 579	4 444 212	2 142 637	13 976 755	7 036 787	21 013 542	6 595 551
1 914 175	11 688 331	5 009 852	3 818 344	2 153 214	12 780 558	7 057 731	19 838 289	8 353 243

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

27 794	213 119	72 187	55 334	6 367	505 908	422 675	928 583	723 578
30 334	221 868	71 794	50 571	9 297	518 146	437 264	955 410	679 830
31 303	257 596	51 827	50 505	13 226	527 249	425 988	953 237	666 760
39 628	275 799	62 889	62 550	16 121	550 787	420 518	971 305	671 498
37 718	290 642	55 574	69 588	24 212	541 954	421 872	963 826	653 851

4.00 Raiffeisenbanken / Raiffeisen banks

105 800	227 280	116 210	55 872	29 589	1 016 427	446 436	1 462 863	886 989
101 683	241 566	116 070	58 256	32 427	1 031 407	433 879	1 465 286	952 520
94 115	243 043	137 390	57 210	41 285	1 070 550	450 750	1 521 300	992 116
90 070	267 783	149 388	50 351	43 950	1 189 415	458 878	1 648 293	880 677
93 130	294 413	167 850	72 981	54 059	1 117 598	470 675	1 588 273	1 054 308

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

1.00–8.00 Alle Banken / All banks

2009	4 955 617	4 814 093	2 935 490	3 223 866	1 973 112	1 796 242	8 656 094	6 266 088
2010	9 412 324	1 760 202	7 766 275	6 157 379	2 034 763	1 251 174	13 778 594	3 140 876
2011	3 496 803	2 060 132	13 175 492	3 443 182	2 162 513	1 459 685	13 509 786	5 133 309
2012	9 876 676	3 629 803	3 928 894	3 207 588	5 407 278	1 542 916	7 089 620	6 903 334
2013	7 589 594	4 283 763	7 625 697	6 275 159	1 454 850	1 929 681	11 927 085	1 410 758

1.00 Kantonalbanken / Cantonal banks

2009	474 002	404 555	3 299 268	321 066	999 488	271 090	2 349 757	—
2010	453 916	223 633	3 249 511	692 190	1 074 582	261 486	2 605 633	—
2011	454 077	172 099	3 255 083	186 044	880 553	257 778	2 302 798	—
2012	442 786	253 960	3 100 510	415 459	876 000	271 346	2 368 622	—
2013	499 083	492 976	2 939 012	482 666	857 953	263 649	2 300 077	—

2.00 Grossbanken / Big banks

2009	3 066 030	2 293 185	– 5 781 079	1 305 940	48 889	139 783	377 504	5 041 315
2010	7 494 966	208 534	– 440 683	4 220 310	608 765	– 278 198	6 123 248	2 674 189
2011	1 348 638	839 514	5 705 954	1 978 652	935 518	32 157	6 716 932	—
2012	8 018 284	2 260 734	– 3 683 466	1 542 415	4 223 142	97 933	183 043	6 645 169
2013	4 746 985	1 432 297	2 173 961	2 473 976	306 713	523 115	3 818 109	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	110 224	95 356	517 997	50 317	61 366	104 939	402 009	—
2010	108 390	71 788	499 652	66 566	72 080	104 490	389 648	—
2011	119 784	58 266	488 711	139 323	74 763	102 140	451 131	—
2012	124 918	60 939	485 641	59 935	53 226	95 234	397 115	—
2013	144 785	95 402	413 664	71 152	51 180	85 052	348 581	—

4.00 Raiffeisenbanken / Raiffeisen banks

2009	178 634	8 259	700 096	95 976	4 940	145 720	645 412	—
2010	200 064	4 018	748 438	31 578	7 642	145 139	627 235	—
2011	239 419	23 048	729 649	15 849	4 315	145 918	595 265	—
2012	197 450	18 013	665 214	89 185	2 321	147 465	604 613	—
2013	176 288	17 775	860 245	15 362	3 722	172 869	699 016	—

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

1.00–8.00 Alle Banken / All banks

7 421 793	2 808 016	- 5 076 047	3 382	30 124	78 531	- 679 750	14 879 098	- 492 248
4 318 922	8 733 575	- 34 413	3 644	1 414	51 630	- 29 547	12 316 259	- 702 832
3 248 086	7 713 050	- 84 918	3 514	714	47 522	- 40 470	14 298 179	- 848 743
4 371 140	2 748 573	- 6 779 983	3 557	2 287	31 819	- 26 202	12 650 306	- 609 951
4 010 837	5 148 508	- 258 382	3 675	795	19 935	- 23 540	13 939 345	- 1 349 995

1.00 Kantonalbanken / Cantonal banks

1 433 399	907 142	—	—	—	2 510	—	27 339	- 46 325
1 337 535	1 257 380	—	—	—	2 700	—	24 331	- 35 298
1 387 571	914 138	—	—	—	2 700	—	21 593	—
1 429 631	934 980	—	—	—	2 800	—	23 065	—
1 442 755	856 597	—	—	—	2 800	—	23 964	—

2.00 Grossbanken / Big banks

3 000 000	278 000	- 5 041 315	—	—	—	—	6 404 709	—
10 000	6 123 248	—	—	—	—	—	3 720 520	—
10 000	5 440 473	—	—	—	—	—	4 986 978	—
10 000	—	- 6 645 169	—	—	—	—	5 160 022	—
10 000	2 752 606	—	—	—	—	—	6 215 524	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

197 712	197 634	—	—	834	3 495	—	12 947	—
199 966	183 495	—	—	914	3 393	—	14 832	—
239 638	204 022	—	—	714	3 412	—	16 600	—
154 797	235 228	—	—	787	3 392	—	19 568	—
176 432	148 052	—	—	795	3 491	—	39 569	—

4.00 Raiffeisenbanken / Raiffeisen banks

28 557	616 855	—	—	—	—	—	—	—
29 945	597 290	—	—	—	—	—	—	—
31 464	563 801	—	—	—	—	—	—	—
31 961	572 652	—	—	—	—	—	—	—
32 195	666 821	—	—	—	—	—	—	—

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

5.00 Übrige Banken / Other banks (5.11-5.20)

2009	7 964 661	1 466 832	3 799 087	5 632 406	10 718 572	9 201 354	546 754	970 464
2010	6 034 714	1 581 510	2 492 738	5 123 486	10 403 081	8 874 585	557 589	970 907
2011	6 434 999	1 330 230	2 463 866	5 301 363	9 778 121	8 172 867	549 959	1 055 295
2012	6 063 028	1 434 258	2 218 986	5 278 300	9 260 763	7 673 462	559 783	1 027 518
2013	5 794 863	2 152 428	2 101 506	5 845 785	10 186 091	7 870 073	554 359	1 761 659

5.11 Handelsbanken / Commercial banks

2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

2009	1 394 035	349 088	562 094	1 181 029	3 917 149	3 683 529	23 517	210 103
2010	840 411	433 576	221 177	1 052 810	3 795 275	3 576 044	15 075	204 156
2011	944 095	503 022	279 288	1 167 829	3 640 320	3 401 260	15 329	223 731
2012	634 378	565 337	151 662	1 048 053	3 071 728	2 871 032	12 159	188 537
2013	604 257	553 203	118 969	1 038 491	3 411 280	3 112 753	11 865	286 662

5.14 Andere Banken / Other banking institutions

2009	1 575 172	83 302	717 563	940 911	403 173	196 064	34 599	172 510
2010	1 537 313	85 314	627 741	994 886	420 439	202 624	39 846	177 969
2011	1 545 708	82 899	600 964	1 027 643	458 659	212 428	44 281	201 950
2012	1 537 883	71 367	546 170	1 063 080	467 399	231 044	38 260	198 095
2013	1 709 437	1 055 571	775 496	1 989 512	1 250 354	261 615	131 382	857 357

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	4 995 454	1 034 442	2 519 430	3 510 466	6 398 251	5 321 761	488 639	587 851
2010	3 656 989	1 062 620	1 643 820	3 075 789	6 187 367	5 095 918	502 668	588 781
2011	3 945 196	744 308	1 583 614	3 105 890	5 679 141	4 559 179	490 349	629 613
2012	3 890 767	797 554	1 521 154	3 167 167	5 721 636	4 571 386	509 363	640 887
2013	3 481 169	543 653	1 207 042	2 817 780	5 524 457	4 495 705	411 112	617 640

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

5.00 Übrige Banken / Other banks (5.11-5.20)

1 685 203	9 033 369	2 213 954	1 232 889	458 936	7 692 914	4 023 189	11 716 103	6 396 515
1 712 127	8 690 954	2 115 187	1 212 833	525 236	7 727 508	4 043 223	11 770 731	5 371 731
1 718 732	8 059 389	2 005 576	825 542	462 685	7 685 509	3 976 490	11 661 999	4 529 871
1 534 665	7 726 098	1 962 617	1 019 214	315 900	7 472 225	3 806 751	11 278 976	4 707 252
2 131 182	8 054 909	2 009 173	1 212 404	456 904	7 905 800	4 489 313	12 395 113	4 727 159

5.11 Handelsbanken / Commercial banks

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5.12 Börsenbanken / Stock exchange banks

683 593	3 233 556	982 680	439 424	209 265	2 467 731	1 238 504	3 706 235	2 130 453
686 610	3 108 665	956 447	469 376	209 905	2 460 742	1 237 604	3 698 346	1 888 953
664 081	2 976 239	680 951	302 038	233 452	2 486 487	1 250 680	3 737 167	1 389 890
496 443	2 575 285	634 914	248 749	144 491	2 193 228	1 055 856	3 249 084	1 257 915
522 927	2 888 353	698 946	149 325	163 941	2 485 740	1 277 779	3 763 519	1 011 598

5.14 Andere Banken / Other banking institutions

53 519	349 654	135 337	26 677	3 856	454 382	396 217	850 599	601 980
56 140	364 299	109 207	20 260	4 294	465 319	347 008	812 327	676 327
70 688	387 971	104 760	22 242	4 389	480 585	344 654	825 239	717 378
71 377	396 022	135 114	16 284	4 514	484 650	363 625	848 275	762 225
668 982	581 372	292 319	252 007	14 607	974 152	845 377	1 819 529	1 295 681

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

948 091	5 450 160	1 095 936	766 788	245 815	4 770 800	2 388 469	7 159 269	3 664 081
969 377	5 217 990	1 049 533	723 197	311 037	4 801 446	2 458 611	7 260 057	2 806 452
983 963	4 695 178	1 219 865	501 261	224 845	4 718 437	2 381 156	7 099 593	2 422 602
966 845	4 754 791	1 192 589	754 181	166 894	4 794 347	2 387 269	7 181 616	2 687 112
939 273	4 585 184	1 017 908	811 071	278 356	4 445 909	2 366 157	6 812 066	2 419 878

³ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

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

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

40 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	999 202	1 611 279	3 786 033	1 327 394	805 828	901 700	4 313 303	907 404
2010	1 053 589	1 178 280	3 139 859	1 032 236	207 877	783 587	3 552 982	372 352
2011	1 246 591	903 050	2 380 230	1 055 146	193 946	691 577	2 941 206	391 353
2012	1 033 418	920 365	2 753 468	969 341	126 759	692 525	3 071 594	168 071
2013	1 957 702	1 968 054	801 400	3 108 969	94 544	670 684	4 354 403	1 209 262

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	460 573	371 186	1 298 694	391 788	48 164	268 967	1 477 434	104 082
2010	403 896	535 760	949 295	357 618	32 186	234 613	1 130 289	90 174
2011	566 149	185 790	637 951	108 423	29 656	155 091	673 431	111 803
2012	432 976	138 783	686 156	257 890	25 568	149 344	793 987	24 853
2013	497 273	405 869	108 456	276 510	14 246	126 438	324 737	80 455

5.14 Andere Banken / Other banking institutions

2009	57 447	127 138	417 395	74 160	69 126	99 247	323 183	—
2010	64 241	102 679	509 406	45 531	45 273	117 644	397 267	5 247
2011	79 831	141 488	496 060	37 537	30 393	117 876	404 544	19 218
2012	74 883	157 340	530 002	11 267	43 069	118 914	388 113	8 827
2013	315 311	174 865	805 503	78 687	29 979	194 532	673 029	13 347

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	481 183	1 112 955	2 069 943	861 446	688 538	533 487	2 512 686	803 322
2010	585 453	539 840	1 681 157	629 087	130 419	431 329	2 025 427	276 931
2011	600 611	575 772	1 246 219	909 187	133 898	418 611	1 863 230	260 333
2012	525 559	624 242	1 537 310	700 183	58 123	424 266	1 889 494	134 390
2013	1 145 118	1 387 321	– 112 560	2 753 771	50 320	349 715	3 356 637	1 115 460

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2 471 380	802 404	- 34 732	3 382	29 290	1 786	- 403 419	7 887 097	- 423 704
2 424 941	567 773	- 34 413	3 644	500	3 149	- 2 856	8 042 068	- 621 095
1 291 346	587 327	- 84 918	3 514	—	101	- 14 277	8 635 874	- 739 417
2 543 822	1 002 301	- 134 814	3 557	—	100	- 11 848	6 669 878	- 471 593
2 169 297	720 802	- 258 382	3 675	—	100	- 800	6 751 629	- 1 119 977

5.11 Handelsbanken / Commercial banks

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5.12 Börsenbanken / Stock exchange banks

1 170 236	224 355	- 31 500	3 382	—	1 586	- 43	1 309 120	- 69 170
869 166	242 187	- 33 413	3 644	—	1	—	1 144 279	- 89 787
485 896	83 984	- 42 135	3 514	—	1	—	1 102 286	- 166 022
326 092	448 727	- 85 573	3 557	—	0	- 5 227	6 19 544	- 146 058
450 719	33 473	- 161 069	3 675	—	0	- 800	541 500	- 114 059

5.14 Andere Banken / Other banking institutions

164 402	146 227	—	—	—	—	—	33 047	- 363
260 110	121 360	—	—	—	100	—	49 320	- 5 579
160 273	222 796	- 20 225	—	—	100	—	70 438	- 5 197
160 447	221 801	- 24 192	—	—	100	—	94 400	- 6 511
409 510	224 428	- 11 230	—	—	100	—	133 168	- 8 398

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

1 136 741	431 822	- 3 232	—	29 290	200	- 403 376	6 544 930	- 354 170
1 295 666	204 226	- 1 000	—	500	3 048	- 2 856	6 848 469	- 525 729
645 177	280 547	- 22 558	—	—	—	- 14 277	7 463 151	- 568 199
2 057 283	331 774	- 25 049	—	—	—	- 6 621	5 955 934	- 319 025
1 309 068	462 901	- 86 083	—	—	—	—	6 076 961	- 997 519

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

2009	345 345	192 874	349 381	188 838	589 828	332 524	105 653	151 651
2010	250 216	15 029	103 230	162 015	592 909	287 665	133 493	171 751
2011	264 654	9 871	103 586	170 939	601 533	284 763	151 761	165 009
2012	271 080	2 210	82 239	191 051	669 466	311 284	167 848	190 334
2013	203 419	1 906	44 293	161 032	695 984	292 543	181 285	222 156

8.00 Privatbankiers / Private bankers

2009	185 764	129 542	132 776	182 530	2 219 316	2 080 896	7 370	131 050
2010	141 041	121 365	103 734	158 672	2 288 413	2 122 776	8 135	157 502
2011	184 711	97 584	99 837	182 458	2 240 240	2 067 296	6 600	166 344
2012	142 965	62 848	118 279	87 534	2 102 421	1 920 178	5 683	176 560
2013	110 827	85 842	125 820	70 849	2 115 694	1 920 488	5 415	189 791

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

42 532	547 296	128 152	38 958	2 818	335 579	246 765	582 344	320 900
59 358	533 551	69 386	30 872	2 047	361 453	284 325	645 778	150 047
117 125	484 408	31 700	151 049	63 569	416 444	265 975	682 419	155 678
53 004	616 462	50 635	103 381	2 349	390 477	256 231	646 708	314 821
44 016	651 968	44 268	48 674	7 215	415 946	287 261	703 207	202 736

8.00 Privatbankiers / Private bankers

400 956	1 818 360	360 851	82 727	60 206	1 294 103	529 105	1 823 208	621 260
414 488	1 873 925	359 003	72 388	45 010	1 349 716	519 472	1 869 188	594 799
401 114	1 839 126	347 656	73 140	41 603	1 310 760	518 984	1 829 744	612 636
429 443	1 672 978	297 512	70 069	17 993	1 179 974	479 801	1 659 775	468 317
391 588	1 724 106	309 126	149 631	91 118	1 186 923	490 100	1 677 023	576 690

⁵ Aus Handelsbeständen und Finanzanlagen.
From *trading portfolios* and *financial investments*.

⁶ Enthält auch Zins- und Dividendenerträge, sofern diese mit dem Refinanzierungsaufwand verrechnet wurden.
Also including interest and dividend income, in cases where this is offset against the cost of refinancing transactions.

40 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2009	13 421	368 811	- 61 332	80 000	16 459	55 709	252 811	306 310
2010	12 950	17 570	119 527	38 259	50 120	50 655	151 346	94 335
2011	14 004	18 762	122 911	22 819	14 232	49 984	203 469	121 955
2012	14 021	10 190	290 609	26 612	75 323	81 738	239 285	79 125
2013	24 085	91 438	87 213	85 770	75 016	72 951	224 112	199 096

8.00 Privatbankiers / Private bankers

2009	114 104	32 648	474 508	43 174	36 141	177 302	315 298	11 059
2010	88 448	56 379	449 972	76 241	13 696	184 015	328 502	—
2011	74 290	45 393	492 954	45 348	59 186	180 130	298 986	—
2012	45 799	105 602	316 918	104 642	50 506	156 675	225 347	10 969
2013	40 666	185 821	350 203	37 264	65 721	141 359	182 786	2 400

Gewinnverwendung – ausgleichender Verlust
 Appropriation of profit / Elimination of losses

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

—	—	—	—	—	69 312	- 276 331	427 589	- 22 219
—	—	—	—	—	40 827	- 26 691	389 074	- 46 439
—	—	—	—	—	39 488	- 26 193	505 891	- 109 326
—	—	—	—	—	25 118	- 14 354	638 783	- 138 358
165	970	—	—	—	13 459	- 22 740	769 675	- 227 618

8.00 Privatbankiers / Private bankers

290 746	5 981	—	—	—	1 428	—	119 417	—
316 535	4 389	—	—	—	1 561	—	125 433	—
288 068	3 289	—	—	—	1 821	—	131 243	—
200 929	3 412	—	—	1 500	408	—	138 989	—
179 994	2 659	—	—	—	85	—	138 983	- 2 400

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

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

1984	36 849 388	2 693 996	30 800 173	8 743 211	5 700 528	.	.	.
1985	36 878 017	2 845 041	30 025 086	9 697 972	6 840 655	.	.	.
1986	35 761 574	3 263 899	28 705 751	10 319 722	7 932 812	.	.	.
1987	37 598 176	3 284 668	30 473 640	10 409 204	8 666 487	.	.	.
1988	41 603 862	3 785 448	33 562 783	11 826 527	8 102 949	.	.	.
1989	54 990 641	4 185 169	46 326 180	12 849 630	9 774 151	.	.	.
1990	67 051 819	2 974 250	57 256 585	12 769 484	9 198 474	.	.	.
1991	70 139 396	4 756 101	58 969 757	15 925 740	10 016 315	.	.	.
1992	67 300 523	5 542 790	56 246 248	16 597 065	10 850 962	.	.	.
1993	58 854 058	8 863 020	47 246 138	20 470 940	13 666 134	.	.	.
1994	53 612 006	4 341 412	42 638 072	15 315 346	13 540 890	.	.	.
1995	52 859 968	4 476 860	41 903 906	15 432 922	12 844 674	.	.	.
1996	52 610 552	3 349 766	39 990 076	15 970 241	15 406 649	12 627 557	1 395 064	1 384 028
1997	59 650 918	3 467 972	45 483 606	17 635 282	19 913 562	16 742 273	1 615 930	1 555 359
1998	62 736 275	2 414 147	46 788 734	18 361 689	21 836 930	18 780 630	1 412 226	1 644 074
1999	59 696 334	3 056 678	43 914 586	18 838 425	24 139 633	20 746 556	1 517 329	1 875 748
2000	87 934 114	3 320 565	68 013 582	23 241 098	29 717 707	26 089 401	1 722 928	1 905 378
2001	85 045 589	3 276 561	65 872 852	22 449 296	26 010 770	22 151 508	1 802 003	2 057 259
2002	54 024 866	10 008 011	41 945 674	22 087 206	24 056 642	20 177 760	1 917 825	1 961 057
2003	47 192 397	12 204 468	36 020 899	23 375 965	23 623 371	19 521 938	1 673 640	2 427 793
2004	46 791 783	13 802 542	38 242 254	22 352 071	25 901 918	21 642 171	1 756 806	2 502 941
2005	61 109 643	16 543 678	55 433 598	22 219 725	29 474 065	24 912 794	1 956 677	2 604 594
2006	90 661 269	20 440 703	89 337 095	21 764 879	33 375 310	29 244 012	1 457 773	2 673 525
2007	118 675 354	24 219 273	120 363 513	22 531 110	39 988 326	35 280 613	1 715 328	2 992 385
2008	92 854 829	16 761 899	88 714 550	20 902 178	32 950 596	28 480 007	1 508 960	2 961 629
2009	46 079 231	8 697 258	35 705 392	19 071 097	28 331 352	23 631 911	1 741 699	2 957 742
2010	38 379 388	8 437 419	27 361 015	19 455 793	27 329 270	22 743 052	1 753 975	2 832 243
2011	38 794 751	7 418 083	25 721 631	20 491 203	25 391 352	20 750 475	1 673 833	2 967 044
2012	37 549 728	6 593 408	23 476 729	20 666 404	24 857 975	19 934 874	1 912 045	3 011 056
2013	35 137 430	6 218 326	19 397 426	21 958 332	26 511 524	20 836 651	1 870 689	3 804 184

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

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

255 232	5 445 296	1 471 314	884 285	255 493	6 110 771	2 956 333	9 067 104	7 477 002
322 843	6 517 812	1 752 500	1 012 018	297 719	6 738 452	3 344 887	10 083 339	8 896 963
410 329	7 522 483	1 974 765	1 077 589	267 851	7 481 020	3 821 048	11 302 068	9 592 491
474 464	8 192 023	2 145 622	1 423 382	349 846	8 188 878	4 181 500	12 370 378	9 799 853
472 594	7 630 355	2 254 828	1 461 972	446 746	8 867 792	4 517 796	13 385 588	9 788 094
657 683	9 116 468	2 564 968	2 454 760	418 415	9 827 527	5 106 180	14 933 707	12 052 119
631 148	8 567 326	2 607 504	2 792 260	918 110	10 450 749	5 488 573	15 939 322	10 797 252
607 328	9 408 987	3 382 542	4 456 488	546 492	11 419 092	5 930 256	17 349 348	15 824 409
631 615	10 219 347	3 992 226	4 501 041	1 411 265	11 947 122	6 461 289	18 408 411	16 901 268
760 485	12 905 649	4 661 871	3 456 653	781 840	13 184 434	6 998 597	20 183 031	21 312 082
756 000	12 784 890	3 169 485	4 904 867	1 331 031	12 861 299	7 262 988	20 124 287	16 050 301
891 307	11 953 367	5 574 595	5 153 945	1 071 344	13 401 156	8 111 229	21 512 385	16 602 446
1 262 614	14 144 029	6 832 261	3 026 583	1 363 600	14 653 289	8 695 679	23 348 968	16 624 153
1 734 312	18 179 250	7 679 162	3 485 699	2 050 156	16 269 035	10 190 270	26 459 305	20 520 096
1 904 246	19 932 686	4 434 494	5 798 923	3 343 350	15 432 080	10 924 925	26 357 005	22 170 793
2 362 015	21 777 618	10 258 671	5 980 137	3 880 575	19 806 453	11 711 397	31 517 850	25 337 002
3 313 104	26 404 606	11 945 514	3 596 393	2 022 649	22 680 100	12 823 331	35 503 431	29 684 177
3 018 926	22 991 840	8 477 620	4 315 678	2 629 193	22 139 306	12 953 256	35 092 562	23 141 874
2 926 064	21 130 577	7 152 580	6 617 713	4 629 002	21 339 026	11 789 833	33 128 859	23 859 212
2 795 432	20 827 943	3 752 041	4 677 411	2 833 380	21 058 167	10 789 542	31 847 709	20 785 651
2 996 519	22 905 400	6 589 156	4 182 783	1 631 950	22 349 672	11 214 145	33 563 817	22 465 598
3 500 209	25 973 854	10 797 602	6 829 819	5 733 496	24 776 859	12 158 506	36 935 365	28 885 641
4 142 820	29 232 491	13 467 465	5 338 437	3 713 431	28 270 853	12 617 872	40 888 725	28 914 543
6 261 444	33 726 882	5 021 484	5 347 299	4 318 064	30 445 207	13 498 216	43 943 423	22 683 351
5 671 277	27 279 319	- 8 419 302	5 632 715	5 034 623	23 670 668	14 094 436	37 765 104	7 629 807
4 900 328	23 431 023	2 982 966	5 420 870	2 293 128	26 674 340	12 468 575	39 142 915	11 763 041
4 836 752	22 492 522	11 378 969	4 896 831	2 964 560	27 500 874	12 529 281	40 030 155	18 193 954
4 087 689	21 303 664	8 306 804	5 734 941	1 952 588	25 378 165	12 494 334	37 872 499	17 964 114
3 749 466	21 108 509	8 229 945	5 875 045	2 634 876	26 081 918	13 145 751	39 227 669	16 652 234
4 400 427	22 111 097	7 995 123	5 550 727	2 820 365	25 043 109	13 852 541	38 895 650	18 719 629

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

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

40 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

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

1984	-	-	-	-	-	1 250 955	3 143 291	17 807
1985	-	-	-	-	-	1 474 210	3 706 372	15 208
1986	-	-	-	-	-	1 527 634	4 103 904	11 173
1987	-	-	-	-	-	1 530 503	4 084 130	51 134
1988	-	-	-	-	-	1 475 508	4 206 629	28 395
1989	-	-	-	-	-	1 535 242	5 431 797	19 235
1990	-	-	-	-	-	1 312 700	4 047 661	124 593
1991	-	-	-	-	-	1 381 789	4 606 295	290 879
1992	-	-	-	-	-	1 402 940	4 772 203	659 889
1993	-	-	-	-	-	1 752 177	6 428 092	138 025
1994	-	-	-	-	-	1 260 485	5 298 655	554 822
1995	-	-	-	-	-	1 218 901	5 821 093	78 980
1996	3 355 210	9 734 480	3 534 463	2 979 158	5 058 516	1 185 297	3 072 841	2 803 035
1997	2 362 173	11 300 667	6 857 256	2 785 819	4 989 228	1 022 100	5 559 974	1 928 229
1998	2 444 946	8 262 618	11 463 229	5 218 955	1 842 591	1 139 976	13 817 149	117 537
1999	2 265 322	5 884 685	17 186 995	3 678 939	1 781 472	2 844 011	16 736 396	495 942
2000	3 727 432	4 514 046	21 442 699	2 561 170	2 394 548	3 288 800	18 602 326	281 807
2001	4 185 825	6 708 173	12 247 876	2 674 891	1 462 843	2 168 984	11 944 381	653 440
2002	6 151 632	7 120 308	10 587 272	1 682 184	1 434 546	1 845 404	11 587 297	2 597 792
2003	3 345 967	3 160 579	14 279 105	2 180 771	1 407 310	2 563 178	12 577 892	88 506
2004	3 012 597	1 587 076	17 865 925	2 132 362	1 617 377	3 195 164	15 281 747	96 003
2005	3 178 122	1 534 698	24 172 821	6 703 497	1 999 824	4 605 528	24 386 931	115 964
2006	3 296 778	1 493 886	24 123 879	2 527 143	2 281 213	4 766 327	19 618 381	14 899
2007	10 878 324	4 274 475	7 530 552	6 448 760	2 096 794	2 985 876	13 179 565	4 282 924
2008	33 453 851	6 088 351	-31 912 395	2 934 113	1 579 514	321 337	7 859 046	38 738 178
2009	4 828 093	4 412 634	2 522 314	3 100 692	1 920 512	1 563 232	8 087 985	5 948 719
2010	9 310 926	1 686 253	7 196 775	6 042 880	1 970 946	1 016 504	13 298 746	3 046 541
2011	3 408 509	1 995 977	12 559 628	3 375 015	2 089 096	1 229 570	13 007 331	391 353
2012	9 816 856	3 514 012	3 321 366	3 076 334	5 281 449	1 304 503	6 624 987	6 813 240
2013	7 524 843	4 006 504	7 188 282	6 152 125	1 314 113	1 715 370	11 520 186	1 209 262

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

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

1 888 578	1 268 012	.	4 128	22 210	6 570	.	208 000	.
2 111 861	1 485 595	.	4 676	15 887	8 889	.	335 000	.
2 338 538	1 684 768	.	4 499	16 782	9 685	.	376 000	.
2 460 191	1 503 056	.	4 528	16 960	6 703	.	454 906	.
2 501 078	1 656 488	.	2 593	11 550	8 068	.	473 542	.
3 439 291	1 899 367	.	2 966	9 395	7 904	.	554 275	.
2 695 022	1 283 301	.	2 745	7 498	9 815	.	584 798	.
2 788 937	1 722 403	.	3 123	6 999	6 180	.	691 406	.
2 814 076	1 812 429	.	3 369	6 565	4 903	.	802 239	.
3 564 785	2 552 617	.	4 905	5 010	4 145	.	1 054 390	.
3 371 623	1 703 165	.	3 436	5 660	15 328	.	1 080 880	.
3 716 766	1 910 739	.	3 792	16 240	4 202	.	1 160 919	.
2 538 698	916 580	- 3 028 179	4 203	5 505	103 403	- 44 929	1 427 946	- 558 634
5 719 586	1 546 226	- 4 543 873	4 640	8 131	214 483	—	1 617 597	- 108 340
6 010 057	6 242 458	- 120 623	5 078	9 786	150 802	- 1 953	2 861 177	- 135 684
8 651 477	6 264 211	- 500 397	5 422	17 573	130 075	—	4 528 390	- 90 359
7 829 455	8 581 107	- 204 223	6 844	7 358	9 702	—	6 520 484	- 127 682
4 197 929	6 725 300	- 508 823	5 988	5 629	6 851	—	6 566 686	- 231 403
6 347 970	5 141 496	- 173 511	3 905	5 714	6 426	- 12 594	5 989 351	- 1 764 884
6 601 179	3 308 461	- 261 773	3 232	5 094	37 477	- 20 000	8 587 075	- 202 584
8 190 062	5 093 049	- 8 349	3 574	5 039	20 951	—	10 810 564	- 203 171
9 279 398	13 237 198	- 17 808	4 123	1 908	11 998	- 3 000	11 983 527	- 259 111
8 956 191	5 168 546	- 80 664	4 621	1 460	13 181	—	16 777 567	- 96 801
7 653 979	3 128 325	- 4 385 428	22 130	3 130	11 804	- 88	19 356 859	- 104 423
4 700 988	2 514 290	- 36 495 138	21 861	1 489	6 457	—	19 896 311	- 300 204
7 131 047	2 802 035	- 5 076 047	3 382	30 124	7 791	- 403 419	14 332 092	- 470 029
4 002 387	8 729 186	- 34 413	3 644	1 414	9 242	- 2 856	11 801 751	- 656 393
2 960 019	7 709 761	- 84 918	3 514	714	6 213	- 14 277	13 661 045	- 739 417
4 170 212	2 745 161	- 6 779 983	3 557	787	6 293	- 11 848	11 872 534	- 471 593
3 830 678	5 144 879	- 258 382	3 675	795	6 391	- 800	13 030 687	- 1 119 977

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

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	4 367 731	245 515	1 514 487	3 098 759	1 218 090	894 619	91 674	231 797
Gemeindeinstitute Municipal institutions	20 493	1 150	7 621	14 023	4 162	3 474	116	572
Aktiengesellschaften Joint-stock companies	27 076 248	5 899 479	16 502 279	16 473 450	24 845 842	19 723 420	1 763 272	3 359 150
Genossenschaften Cooperatives	3 672 046	72 125	1 372 857	2 371 315	443 423	215 139	15 627	212 657
Übrige Institute Other institutions	315 158	87 805	170 296	232 667	2 811 686	2 213 031	186 700	411 955
Total	35 451 676	6 306 074	19 567 539	22 190 213	29 323 202	23 049 682	2 057 389	4 216 131

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

Staatsinstitute Cantonal institutions	4 367 731	245 515	1 514 487	3 098 759	1 218 090	894 619	91 674	231 797
Gemeindeinstitute Municipal institutions	20 493	1 150	7 621	14 023	4 162	3 474	116	572
Aktiengesellschaften Joint-stock companies	27 076 248	5 899 479	16 502 279	16 473 450	24 845 842	19 723 420	1 763 272	3 359 150
Genossenschaften Cooperatives	3 672 046	72 125	1 372 857	2 371 315	443 423	215 139	15 627	212 657
Übrige Institute Other institutions	912	57	183	786	8	—	—	8
Total	35 137 430	6 218 326	19 397 426	21 958 332	26 511 524	20 836 651	1 870 689	3 804 184

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

1.00–8.00 Alle Banken / All banks

132 703	1 085 387	510 584	193 248	79 498	1 703 349	836 566	2 539 915	2 348 064
661	3 501	486	413	300	6 488	5 742	12 230	6 193
4 169 833	20 676 009	7 301 636	5 266 695	2 682 981	22 102 988	12 459 028	34 562 016	15 155 771
97 230	346 193	182 405	90 369	57 587	1 229 989	550 924	1 780 913	1 209 370
435 603	2 376 083	353 406	198 307	98 334	1 603 164	777 642	2 380 806	779 658
4 836 031	24 487 173	8 348 517	5 749 033	2 918 698	26 645 978	14 629 901	41 275 879	19 499 054

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

132 703	1 085 387	510 584	193 248	79 498	1 703 349	836 566	2 539 915	2 348 064
661	3 501	486	413	300	6 488	5 742	12 230	6 193
4 169 833	20 676 009	7 301 636	5 266 695	2 682 981	22 102 988	12 459 028	34 562 016	15 155 771
97 230	346 193	182 405	90 369	57 587	1 229 989	550 924	1 780 913	1 209 370
—	8	12	2	—	295	281	576	232
4 400 427	22 111 097	7 995 123	5 550 727	2 820 365	25 043 109	13 852 541	38 895 650	18 719 629

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

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

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

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	218 258	391 268	1 738 538	400 224	683 448	57 344	1 397 969	—
Gemeindeinstitute Municipal institutions	487	1 131	4 575	455	—	942	4 087	—
Aktiengesellschaften Joint-stock companies	7 102 047	3 569 063	4 484 661	5 732 133	593 349	1 464 933	9 367 775	1 209 262
Genossenschaften Cooperatives	204 045	45 042	960 283	19 313	37 265	192 120	750 209	—
Übrige Institute Other institutions	64 756	277 259	437 643	123 034	140 787	214 342	407 044	201 496
Total	7 589 594	4 283 763	7 625 697	6 275 159	1 454 850	1 929 681	11 927 085	1 410 758

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

Staatsinstitute Cantonal institutions	218 258	391 268	1 738 538	400 224	683 448	57 344	1 397 969	—
Gemeindeinstitute Municipal institutions	487	1 131	4 575	455	—	942	4 087	—
Aktiengesellschaften Joint-stock companies	7 102 047	3 569 063	4 484 661	5 732 133	593 349	1 464 933	9 367 775	1 209 262
Genossenschaften Cooperatives	204 045	45 042	960 283	19 313	37 265	192 120	750 209	—
Übrige Institute Other institutions	5	—	227	—	50	31	146	—
Total	7 524 843	4 006 504	7 188 282	6 152 125	1 314 113	1 715 370	11 520 186	1 209 262

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

1.00–8.00 Alle Banken / All banks

913 203	484 176	—	—	—	2 000	—	17 130	—
1 966	2 093	—	—	—	150	—	292	—
2 870 144	3 955 801	- 258 382	3 675	90	2 955	- 800	13 010 904	- 1 119 977
45 366	702 662	—	—	705	1 286	—	2 360	—
180 159	3 775	—	—	—	13 544	- 22 740	908 661	- 230 018
4 010 837	5 148 508	- 258 382	3 675	795	19 935	- 23 540	13 939 345	- 1 349 995

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

913 203	484 176	—	—	—	2 000	—	17 130	—
1 966	2 093	—	—	—	150	—	292	—
2 870 144	3 955 801	- 258 382	3 675	90	2 955	- 800	13 010 904	- 1 119 977
45 366	702 662	—	—	705	1 286	—	2 360	—
—	146	—	—	—	—	—	—	—
3 830 678	5 144 879	- 258 382	3 675	795	6 391	- 800	13 030 687	- 1 119 977

42 Gewinnausschüttung Distribution of profit

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

2009	188 680	659 932	848 612	6 251 949	40 486	280 746	7 421 793
2010	180 959	657 591	838 550	3 131 695	42 142	306 535	4 318 922
2011	177 126	665 854	842 980	2 081 630	43 908	279 568	3 248 086
2012	177 417	677 494	854 911	3 279 334	44 466	192 429	4 371 140
2013	169 169	688 128	857 297	2 946 279	45 366	161 894	4 010 837

1.00 Kantonalbanken / Cantonal banks

2009	186 240	659 679	845 919	587 480	—	.	1 433 399
2010	178 419	657 461	835 880	501 655	—	.	1 337 535
2011	174 586	665 717	840 303	547 268	—	.	1 387 571
2012	174 877	677 360	852 237	577 394	—	.	1 429 631
2013	167 264	687 902	855 166	587 588	—	.	1 442 755

2.00 Grossbanken / Big banks

2009	—	—	—	3 000 000	—	.	3 000 000
2010	—	—	—	10 000	—	.	10 000
2011	—	—	—	10 000	—	.	10 000
2012	—	—	—	10 000	—	.	10 000
2013	—	—	—	10 000	—	.	10 000

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	2 440	253	2 693	190 567	4 452	.	197 712
2010	2 540	130	2 670	192 834	4 462	.	199 966
2011	2 540	137	2 677	232 340	4 621	.	239 638
2012	2 540	134	2 674	147 575	4 549	.	154 797
2013	1 740	226	1 966	169 708	4 758	.	176 432

4.00 Raiffeisenbanken / Raiffeisen banks

2009	—	—	—	—	28 557	.	28 557
2010	—	—	—	—	29 945	.	29 945
2011	—	—	—	—	31 464	.	31 464
2012	—	—	—	—	31 961	.	31 961
2013	—	—	—	—	32 195	.	32 195

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)

2009	—	—	—	2 463 902	7 477	.	2 471 380
2010	—	—	—	2 417 206	7 735	.	2 424 941
2011	—	—	—	1 283 523	7 823	.	1 291 346
2012	—	—	—	2 535 866	7 956	.	2 543 822
2013	—	—	—	2 160 884	8 413	.	2 169 297

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	—	—	—	1 170 236	—	.	1 170 236
2010	—	—	—	869 166	—	.	869 166
2011	—	—	—	485 896	—	.	485 896
2012	—	—	—	326 092	—	.	326 092
2013	—	—	—	450 719	—	.	450 719

5.14 Andere Banken / Other banking institutions

2009	—	—	—	156 925	7 477	.	164 402
2010	—	—	—	252 375	7 735	.	260 110
2011	—	—	—	152 450	7 823	.	160 273
2012	—	—	—	152 491	7 956	.	160 447
2013	—	—	—	401 097	8 413	.	409 510

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	—	—	—	1 136 741	—	.	1 136 741
2010	—	—	—	1 295 666	—	.	1 295 666
2011	—	—	—	645 177	—	.	645 177
2012	—	—	—	2 057 283	—	.	2 057 283
2013	—	—	—	1 309 068	—	.	1 309 068

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

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

42 Gewinnausschüttung Distribution of profit

In tausend Franken / In CHF thousands

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

7.00 Filialen ausländischer Banken⁵ / Branches of foreign banks⁵

2009	—	—	—	—	—	.	—
2010	—	—	—	—	—	.	—
2011	—	—	—	—	—	.	—
2012	—	—	—	—	—	.	—
2013	165	—	165	—	—	.	165

8.00 Privatbankiers / Private bankers

2009	—	—	—	10 000	—	280 746	290 746
2010	—	—	—	10 000	—	306 535	316 535
2011	—	—	—	8 500	—	279 568	288 068
2012	—	—	—	8 500	—	192 429	200 929
2013	—	—	—	18 100	—	161 894	179 994

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

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

1984	175 973	79 642	255 615	1 555 649	77 314	.	1 888 578
1985	184 612	88 787	273 399	1 744 847	93 615	.	2 111 861
1986	186 793	95 948	282 741	1 942 853	112 944	.	2 338 538
1987	195 775	100 752	296 527	2 050 577	113 087	.	2 460 191
1988	205 135	105 745	310 880	2 075 154	115 044	.	2 501 078
1989	210 827	115 926	326 753	2 988 941	123 597	.	3 439 291
1990	229 744	106 744	336 488	2 233 997	124 537	.	2 695 022
1991	211 803	112 864	324 667	2 387 312	76 958	.	2 788 937
1992	227 788	117 628	345 416	2 446 619	22 041	.	2 814 076
1993	244 421	129 498	373 919	3 176 339	14 527	.	3 564 785
1994	257 568	125 196	382 764	2 974 454	14 405	.	3 371 623
1995	262 454	132 158	394 612	3 306 986	15 168	.	3 716 766
1996	278 663	124 727	403 390	2 120 552	14 756	.	2 538 698
1997	279 756	156 350	436 106	5 267 640	15 840	.	5 719 586
1998	255 184	182 315	437 499	5 554 909	17 649	.	6 010 057
1999	244 198	224 836	469 034	8 163 313	19 131	.	8 651 477
2000	207 112	261 305	468 417	7 340 653	20 384	.	7 829 455
2001	171 179	231 558	402 737	3 772 705	22 488	.	4 197 929
2002	158 689	225 096	383 785	5 940 548	23 636	.	6 347 970
2003	148 325	323 950	472 275	6 103 061	25 843	.	6 601 179
2004	137 612	387 097	524 709	7 637 825	27 528	.	8 190 062
2005	123 491	497 026	620 517	8 627 981	30 899	.	9 279 398
2006	116 387	640 892	757 279	8 165 236	33 676	.	8 956 191
2007	183 071	687 140	870 211	6 747 242	36 526	.	7 653 979
2008	185 128	603 274	788 402	3 871 984	40 602	.	4 700 988
2009	188 680	659 932	848 612	6 241 949	40 486	.	7 131 047
2010	180 959	657 591	838 550	3 121 695	42 142	.	4 002 387
2011	177 126	665 854	842 980	2 073 130	43 908	.	2 960 019
2012	177 417	677 494	854 911	3 270 834	44 466	.	4 170 212
2013	169 004	688 128	857 132	2 928 179	45 366	.	3 830 678

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

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

43 Personalaufwand Personnel expenses

In tausend Franken / In CHF thousands

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

1.00–8.00 Alle Banken / All banks

2009	28 304 023	22 907 810	5 340 171	1 782 660	1 439 072	2 174 472
2010	29 212 044	23 817 641	5 988 017	1 814 377	1 441 627	2 138 402
2011	27 105 369	22 113 451	4 870 324	1 619 749	1 144 507	2 227 658
2012	27 652 369	22 919 909	4 893 202	1 721 194	1 051 488	1 959 770
2013	26 645 978	21 443 174	4 921 370	1 756 137	1 057 039	2 389 630

1.00 Kantonalbanken / Cantonal banks

2009	2 695 489	2 114 141	240	185 490	106 110	289 748
2010	2 638 864	2 122 064	724	196 703	145 140	174 960
2011	2 709 521	2 142 315	781	202 767	104 298	260 139
2012	2 892 736	2 145 932	1 263	214 368	101 270	431 166
2013	2 697 199	2 105 370	1 389	213 125	116 100	262 602

2.00 Grossbanken / Big banks

2009	14 763 603	11 955 023	4 862 264	845 344	854 492	1 108 744
2010	15 584 949	12 843 597	5 425 547	886 202	732 272	1 122 879
2011	13 385 335	11 086 741	4 320 254	656 183	475 099	1 167 313
2012	13 976 755	12 094 602	4 246 853	766 721	504 275	611 157
2013	12 780 558	10 422 742	4 262 984	779 260	445 553	1 133 003

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	505 908	414 952	—	32 400	22 058	36 496
2010	518 146	426 177	—	32 426	30 672	28 870
2011	527 249	427 732	—	32 887	20 890	45 739
2012	550 787	451 904	—	35 035	27 384	36 461
2013	541 954	450 402	—	35 029	13 800	42 725

4.00 Raiffeisenbanken / Raiffeisen banks

2009	1 016 427	836 261	—	75 563	25 575	79 028
2010	1 031 407	849 105	—	72 524	23 715	86 063
2011	1 070 550	873 145	—	80 466	25 562	91 377
2012	1 189 415	912 084	—	78 829	25 021	173 481
2013	1 117 598	919 668	—	81 141	22 912	93 878

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	7 692 914	6 227 372	473 810	534 346	385 600	545 594
2010	7 727 508	6 168 223	559 945	510 038	464 274	584 976
2011	7 685 509	6 171 832	545 281	520 695	467 615	525 366
2012	7 472 225	6 028 820	639 908	505 946	357 750	579 704
2013	7 905 800	6 251 616	653 866	525 940	419 931	708 314

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.
2010	.	.	.	.	.	.
2011	.	.	.	.	.	.
2012	.	.	.	.	.	.
2013	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	2 467 731	2 019 669	147 313	152 869	130 417	164 775
2010	2 460 742	1 969 057	125 402	148 053	164 529	179 102
2011	2 486 487	1 998 976	125 869	148 511	196 227	142 774
2012	2 193 228	1 792 750	132 852	141 602	106 708	152 166
2013	2 485 740	1 910 556	180 827	151 204	133 387	290 592

5.14 Andere Banken / Other banking institutions

2009	454 382	363 452	—	28 848	17 750	44 332
2010	465 319	373 098	—	29 353	16 391	46 475
2011	480 585	384 080	—	30 241	18 652	47 611
2012	484 650	390 855	—	31 603	17 332	44 860
2013	974 152	767 408	—	70 455	33 629	102 659

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	4 770 800	3 844 251	326 497	352 629	237 433	336 487
2010	4 801 446	3 826 068	434 543	332 632	283 354	359 399
2011	4 718 437	3 788 777	419 413	341 944	252 736	334 981
2012	4 794 347	3 845 215	507 056	332 741	233 710	382 678
2013	4 445 909	3 573 652	473 039	304 281	252 915	315 062

¹ Einschliesslich Sitzungsgelder und feste Entschädigungen für Bankorgane.

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

² Brutto, d.h. vor Abzug von allfälligen Quellensteuern und Sozialbeiträgen zu Lasten der Arbeitnehmer. Inklusive Lohnzulagen bei Krankheit, Unfall und Militärdienst usw., ferner Provisionen, Gratifikationen und Gewinnbeteiligungen, Naturallöhne u.ä. Keine Löhne an Dritte.

Gross, i.e. before deduction of any tax at source or social security contributions payable by the employee. Including allowances such as those payable in the event of sickness, accident or military service; also commissions, gratuities and profit participation arrangements, payments in kind, etc. No wages paid to third parties.

³ Gesetzliche und vertragliche Arbeitgeberbeiträge: AHV, IV, EO, ALV, SUVA, Ausgleichskassen für Familien- und Kinderzulagen, Krankenkassen usw. Statutory and contractual employer contributions: old age and survivors' insurance (AHV/AVS), disability insurance (IV/AI), loss of earned income (EO/APG), unemployment insurance (ALV/AC), Swiss National Accident Insurance Fund (SUVA), equalisation funds for family and child allowances, health insurance companies, etc.

⁴ Dazu zählen Kantinenbeiträge, Personalrekrutierung, Personalausbildung usw.

These include canteen contributions, staff recruitment, staff training and education, etc.

43 Personalaufwand Personnel expenses

In tausend Franken / In CHF thousands

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2009	335 579	278 041	96	25 524	9 177	22 834
2010	361 453	303 107	101	26 495	12 005	19 846
2011	416 444	353 648	103	33 323	13 412	16 060
2012	390 477	328 442	112	33 030	9 535	19 470
2013	415 946	332 253	114	35 520	13 041	35 132

8.00 Privatbankiers / Private bankers

2009	1 294 103	1 082 020	3 760	83 994	36 061	92 028
2010	1 349 716	1 105 369	1 699	89 990	33 549	120 808
2011	1 310 760	1 058 037	3 905	93 427	37 630	121 664
2012	1 179 974	958 125	5 065	87 264	26 253	108 333
2013	1 186 923	961 123	3 018	86 122	25 702	113 976

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

2009	26 674 340	21 547 749	5 336 314	1 673 142	1 393 834	2 059 611
2010	27 500 874	22 409 165	5 986 217	1 697 893	1 396 073	1 997 748
2011	25 378 165	20 701 765	4 866 316	1 492 999	1 093 465	2 089 933
2012	26 081 918	21 633 342	4 888 025	1 600 899	1 015 700	1 831 968
2013	25 043 109	20 149 798	4 918 238	1 634 495	1 018 297	2 240 522

⁵ Einschliesslich Sitzungsgelder und feste Entschädigungen für Bankorgane.

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

⁶ Brutto, d.h. vor Abzug von allfälligen Quellensteuern und Sozialbeiträgen zu Lasten der Arbeitnehmer. Inklusive Lohnzulagen bei Krankheit, Unfall und Militärdienst usw., ferner Provisionen, Gratifikationen und Gewinnbeteiligungen, Naturallöhne u.ä. Keine Löhne an Dritte.

Gross, i.e. before deduction of any tax at source or social security contributions payable by the employee. Including allowances such as those payable in the event of sickness, accident or military service; also commissions, gratuities and profit participation arrangements, payments in kind, etc. No wages paid to third parties.

⁷ Gesetzliche und vertragliche Arbeitgeberbeiträge: AHV, IV, EO, ALV, SUVA, Ausgleichskassen für Familien- und Kinderzulagen, Krankenkassen usw. Statutory and contractual employer contributions: old age and survivors' insurance (AHV/AVS), disability insurance (IV/AI), loss of earned income (EO/APG), unemployment insurance (ALV/AC), Swiss National Accident Insurance Fund (SUVA), equalisation funds for family and child allowances, health insurance companies, etc.

⁸ Dazu zählen Kantinenbeiträge, Personalrekrutierung, Personalausbildung usw.

These include canteen contributions, staff recruitment, staff training and education, etc.

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

Anzahl / Number

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

1.00–8.00 Alle Banken / All banks

2009	326	3 403	271	1 090	189	3 729	271
2010	321	3 405	284	1 083	202	3 726	284
2011	313	3 338	269	1 044	188	3 651	269
2012	299	3 294	263	1 006	181	3 593	263
2013	284	3 239	253	945	171	3 523	253

1.00 Kantonalbanken / Cantonal banks

2009	24	745	2	66	1	769	2
2010	24	756	4	70	3	780	4
2011	24	743	4	64	3	767	4
2012	24	730	4	54	3	754	4
2013	24	715	5	52	3	739	5

2.00 Grossbanken / Big banks

2009	3	633	129	88	88	636	129
2010	3	651	144	102	102	654	144
2011	3	648	142	100	100	651	142
2012	3	651	138	97	97	654	138
2013	3	642	135	95	95	645	135

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	70	319	—	8	—	389	—
2010	69	326	—	8	—	395	—
2011	66	320	—	9	—	386	—
2012	66	321	—	10	—	387	—
2013	64	315	—	9	—	379	—

4.00 Raiffeisenbanken / Raiffeisen banks

2009	1	1 145	—	790	—	1 146	—
2010	1	1 121	—	777	—	1 122	—
2011	1	1 097	—	764	—	1 098	—
2012	1	1 070	—	744	—	1 071	—
2013	1	1 020	—	698	—	1 021	—

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

5.00 Übrige Banken / Other banks (5.11–5.20)

Jahr	1	2	3	4	5	6	7
2009	181	512	137	120	97	693	137
2010	179	501	131	106	92	680	131
2011	174	479	119	93	81	653	119
2012	164	486	118	89	78	650	118
2013	154	519	110	79	70	673	110

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

Jahr	1	2	3	4	5	6	7
2009	49	97	42	34	28	146	42
2010	47	96	40	36	30	143	40
2011	46	79	31	27	22	125	31
2012	47	90	30	26	22	137	30
2013	47	95	31	24	22	142	31

5.14 Andere Banken / Other banking institutions

2009	9	140	—	14	—	149	—
2010	10	133	—	3	—	143	—
2011	12	135	—	3	—	147	—
2012	13	134	—	2	—	147	—
2013	14	184	—	2	—	198	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

Jahr	1	2	3	4	5	6	7
2009	123	275	95	72	69	398	95
2010	122	272	91	67	62	394	91
2011	116	265	88	63	59	381	88
2012	104	262	88	61	56	366	88
2013	93	240	79	53	48	333	79

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe «Unternehmung» werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 316 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 (316, bank category 4.00) are included under branches.

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

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

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

Anzahl / Number

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2009	33	14	1	5	1	47	1
2010	32	14	1	5	1	46	1
2011	32	13	1	3	1	45	1
2012	28	12	1	2	1	40	1
2013	27	10	1	2	1	37	1

8.00 Privatbankiers / Private bankers

2009	14	35	2	13	2	49	2
2010	13	36	4	15	4	49	4
2011	13	38	3	11	3	51	3
2012	13	24	2	10	2	37	2
2013	11	18	2	10	2	29	2

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

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

1984	.	.	.	1 392	83	5 179	159
1985	.	.	.	1 434	88	5 293	167
1986	.	.	.	1 439	102	5 387	181
1987	1 723	3 730	167	1 465	100	5 470	184
1988	1 730	3 801	182	1 459	107	5 541	192
1989	1 723	3 814	194	1 417	115	5 547	204
1990	1 709	3 841	202	1 368	123	5 559	211
1991	1 683	3 810	219	1 311	135	5 501	227
1992	1 647	3 731	241	1 273	155	5 384	247
1993	1 607	3 577	232	1 199	149	5 190	238
1994	1 523	3 517	248	1 204	156	5 048	256
1995	1 454	3 432	264	1 170	170	4 897	275
1996	1 331	3 446	256	1 177	154	4 777	256
1997	1 251	3 308	268	1 164	164	4 559	268
1998	1 061	3 231	233	1 145	135	4 292	233
1999	335	3 705	233	1 118	133	4 040	233
2000	336	3 631	227	1 118	125	3 967	227
2001	327	3 558	228	1 072	122	3 885	228
2002	318	3 508	231	1 100	153	3 826	231
2003	302	3 447	223	1 072	147	3 749	223
2004	300	3 400	238	1 070	166	3 700	238
2005	296	3 453	294	1 101	223	3 749	294
2006	289	3 420	289	1 080	217	3 709	289
2007	287	3 465	313	1 119	234	3 752	313
2008	283	3 411	289	1 101	208	3 694	289
2009	279	3 354	268	1 072	186	3 633	268
2010	276	3 355	279	1 063	197	3 631	279
2011	268	3 287	265	1 030	184	3 555	265
2012	258	3 258	260	994	178	3 516	260
2013	246	3 211	250	933	168	3 457	250

⁴ Ohne Tochtergesellschaften. Auf der Erhebungsstufe «Unternehmung» werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 316 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 (316, 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	414	96	98	48	12
Bern	Berne	330	84	65	125	25
Luzern	Lucerne	102	25	14	26	22
Uri	Uri	11	6	2	—	3
Schwyz	Schwyz	61	28	10	7	8
Obwalden	Obwalden	14	9	2	1	2
Nidwalden	Nidwalden	14	8	3	1	2
Glarus	Glarus	15	7	2	4	1
Zug	Zug	36	14	7	1	8
Freiburg	Fribourg	83	29	16	10	18
Solothurn	Solothurn	76	10	12	22	22
Basel-Stadt	Basel-Stadt	75	17	20	2	1
Basellandschaft	Baselland	55	22	20	2	9
Schaffhausen	Schaffhausen	29	6	5	11	1
Appenzell AR	Appenzell Ausserrhoden	9	1	5	1	2
Appenzell IR	Appenzell Innerrhoden	6	4	1	—	1
St. Gallen	St Gallen	155	36	24	27	41
Graubünden	Graubünden	112	66	19	—	11
Aargau	Aargau	158	30	20	65	28
Thurgau	Thurgau	64	31	10	—	18
Tessin	Ticino	160	18	35	—	24
Waadt	Vaud	168	68	33	9	19
Wallis	Valais	104	24	33	2	28
Neuenburg	Neuchâtel	42	12	10	2	4
Genf	Geneva	173	22	39	—	6
Jura	Jura	30	12	5	4	7
Total Schweiz	Total for Switzerland	2496	685	510	370	323
Total Ausland	Total abroad	82	2	40	—	—
Total Schweiz und Ausland	Total for Switzerland and abroad	2578	687	550	370	323

Kanton resp. Land Canton or country		5.00 Übrige Banken Other banks	davon / of which			7.00 Filialen aus- ländischer Banken	8.00 Privat- bankiers	1.00-5.00 Total Banken- gruppen
		5.12 Börsen- banken	5.14 Andere Banken	5.20 Ausländisch beherrschte Banken	Branches of foreign banks	Private bankers	Total for categories 1.00-5.00	
		Stock exchange banks	Other banking institutions	Foreign- controlled banks				
		6	7	8	9	10	11	12
Zürich	Zurich	134	25	35	74	20	6	388
Bern	Berne	31	6	20	5	—	—	330
Luzern	Lucerne	14	3	7	4	—	1	101
Uri	Uri	—	—	—	—	—	—	11
Schwyz	Schwyz	8	2	2	4	—	—	61
Obwalden	Obwalden	—	—	—	—	—	—	14
Nidwalden	Nidwalden	—	—	—	—	—	—	14
Glarus	Glarus	1	—	—	1	—	—	15
Zug	Zug	6	2	3	1	—	—	36
Freiburg	Fribourg	10	1	6	3	—	—	83
Solothurn	Solothurn	10	—	8	2	—	—	76
Basel-Stadt	Basel-Stadt	30	8	13	9	1	4	70
Basellandschaft	Baselland	2	—	2	—	—	—	55
Schaffhausen	Schaffhausen	6	1	5	—	—	—	29
Appenzell AR	Appenzell Ausserrhoden	—	—	—	—	—	—	9
Appenzell IR	Appenzell Innerrhoden	—	—	—	—	—	—	6
St. Gallen	St Gallen	25	2	11	12	2	—	153
Graubünden	Graubünden	16	2	5	9	—	—	112
Aargau	Aargau	15	—	13	2	—	—	158
Thurgau	Thurgau	5	1	3	1	—	—	64
Tessin	Ticino	81	17	23	41	2	—	158
Waadt	Vaud	37	9	15	13	—	2	166
Wallis	Valais	17	7	8	2	—	—	104
Neuenburg	Neuchâtel	14	2	6	6	—	—	42
Genf	Geneva	90	21	9	60	10	6	157
Jura	Jura	2	—	2	—	—	—	30
Total Schweiz	Total for Switzerland	554	109	196	249	35	19	2442
Total Ausland	Total abroad	40	9	—	31	—	—	82
Total Schweiz und Ausland	Total for Switzerland and abroad	594	118	196	280	35	19	2524

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	101	346	33	447
Bern	Berne	22	387	79	409
Luzern	Lucerne	4	129	31	133
Uri	Uri	1	24	14	25
Schwyz	Schwyz	4	66	9	70
Obwalden	Obwalden	2	17	5	19
Nidwalden	Nidwalden	1	19	6	20
Glarus	Glarus	2	14	1	16
Zug	Zug	3	38	5	41
Freiburg	Fribourg	2	116	35	118
Solothurn	Solothurn	5	110	39	115
Basel-Stadt	Basel-Stadt	14	63	2	77
Basellandschaft	Baselland	1	67	13	68
Schaffhausen	Schaffhausen	4	27	2	31
Appenzell AR	Appenzell Ausserrhodon	1	12	4	13
Appenzell IR	Appenzell Innerrhodon	1	10	5	11
St. Gallen	St Gallen	16	188	49	204
Graubünden	Graubünden	1	153	42	154
Aargau	Aargau	6	216	64	222
Thurgau	Thurgau	1	91	28	92
Tessin	Ticino	17	205	62	222
Waadt	Vaud	10	207	49	217
Wallis	Valais	3	245	144	248
Neuenburg	Neuchâtel	2	54	14	56
Genf	Geneva	59	129	15	188
Jura	Jura	1	53	24	54
Total Schweiz	Total for Switzerland	284	2 986	774	3 270
Total Ausland	Total abroad	.	253	171	253
Total Schweiz und Ausland	Total for Switzerland and abroad	284	3 239	945	3 523

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe «Unternehmung» werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 316 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 (316, 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									
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
	1	2	3	4	5	6	7	8	9	10
Anzahl Personen / Number of persons										
1.00–8.00 Alle Banken	115 628	119 464	127 921	136 200	135 740	129 807	132 010	132 540	128 904	127 137
1.00 Kantonalbanken	16 486	16 326	16 536	16 754	16 917	17 271	17 404	17 456	17 399	17 222
2.00 Grossbanken	53 072	56 211	62 931	66 924	63 900	58 342	59 392	59 792	58 431	54 771
3.00 Regionalbanken und Sparkassen	4 320	4 141	4 135	3 892	4 021	3 980	4 004	4 128	4 160	3 996
4.00 Raiffeisenbanken	6 304	6 549	6 764	7 208	7 665	7 999	8 068	8 167	8 216	8 266
5.00 Übrige Banken	30 582	31 210	32 413	35 775	37 021	35 936	36 832	36 635	35 032	37 663
5.11 Handelsbanken	2 695	2 542	2 612	2 676	.	.	.	.	.	.
5.12 Börsenbanken	9 814	9 897	10 301	10 564	10 369	10 147	9 919	10 381	9 432	10 709
5.13 Kleinkreditbanken	.	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	561	245	255	615	3 247	3 319	3 454	3 562	3 546	6 979
5.20 Ausländisch beherrschte Banken	17 511	18 527	19 244	21 920	23 405	22 471	23 460	22 691	22 054	19 976
7.00 Filialen ausländischer Banken	1 234	1 229	1 266	1 334	1 454	1 420	1 468	1 527	1 469	1 042
8.00 Privatbankiers	3 630	3 798	3 877	4 313	4 761	4 859	4 842	4 836	4 198	4 177
1.00–5.00 Total	110 764	114 437	122 779	130 553	129 524	123 528	125 699	126 177	123 237	121 918

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent										
1.00–8.00 All banks	2.4	3.3	7.1	6.5	-0.3	-4.4	1.7	0.4	-2.7	-1.4
1.00 Cantonal banks	-1.3	-1.0	1.3	1.3	1.0	2.1	0.8	0.3	-0.3	-1.0
2.00 Big banks	3.3	5.9	12.0	6.3	-4.5	-8.7	1.8	0.7	-2.3	-6.3
3.00 Regional banks and savings banks	-2.4	-4.1	-0.1	-5.9	3.3	-1.0	0.6	3.1	0.8	-3.9
4.00 Raiffeisen banks	4.1	3.9	3.3	6.6	6.3	4.4	0.9	1.2	0.6	0.6
5.00 Other banks	3.8	2.1	3.9	10.4	3.5	-2.9	2.5	-0.5	-4.4	7.5
5.11 Commercial banks	-3.7	-5.7	2.8	2.5	.	.	.	.	.	.
5.12 Stock exchange banks	2.3	0.8	4.1	2.6	-1.8	-2.1	-2.2	4.7	-9.1	13.5
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	-0.9	-56.3	4.1	141.2	428.0	2.2	4.1	3.1	-0.4	96.8
5.20 Foreign-controlled banks	6.1	5.8	3.9	13.9	6.8	-4.0	4.4	-3.3	-2.8	-9.4
7.00 Branches of foreign banks	-3.7	-0.4	3.0	5.4	9.0	-2.3	3.4	4.0	-3.8	-29.1
8.00 Private bankers	0.9	4.6	2.1	11.2	10.4	2.1	-0.3	-0.1	-13.2	-0.5
Total for 1.00–5.00	2.5	3.3	7.3	6.3	-0.8	-4.6	1.8	0.4	-2.3	-1.1

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

2009	68 072	39 473	107 546	12 856	9 406	22 262	80 928	48 879	129 807
2010	67 787	40 210	107 997	14 225	9 788	24 013	82 012	49 998	132 010
2011	67 793	40 305	108 098	14 349	10 093	24 442	82 142	50 398	132 540
2012	66 332	38 824	105 156	13 784	9 964	23 748	80 116	48 788	128 904
2013	66 583	39 152	105 735	12 318	9 084	21 402	78 901	48 236	127 137

1.00 Kantonalbanken / Cantonal banks

2009	10 381	6 888	17 269	2	—	2	10 383	6 888	17 271
2010	10 515	6 882	17 397	5	2	7	10 520	6 884	17 404
2011	10 564	6 884	17 449	6	1	7	10 570	6 885	17 456
2012	10 519	6 872	17 391	6	2	8	10 525	6 874	17 399
2013	10 507	6 693	17 199	13	10	23	10 520	6 703	17 222

2.00 Grossbanken / Big banks

2009	27 317	12 694	40 011	10 909	7 422	18 331	38 226	20 116	58 342
2010	26 862	13 009	39 871	12 009	7 512	19 521	38 871	20 521	59 392
2011	26 755	12 943	39 698	12 290	7 804	20 094	39 045	20 747	59 792
2012	26 459	12 816	39 275	11 650	7 505	19 156	38 110	20 322	58 431
2013	24 994	12 326	37 320	10 457	6 994	17 451	35 451	19 320	54 771

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	2 147	1 833	3 980	—	—	—	2 147	1 833	3 980
2010	2 158	1 846	4 004	—	—	—	2 158	1 846	4 004
2011	2 224	1 904	4 128	—	—	—	2 224	1 904	4 128
2012	2 258	1 902	4 160	—	—	—	2 258	1 902	4 160
2013	2 195	1 800	3 996	—	—	—	2 195	1 800	3 996

4.00 Raiffeisenbanken / Raiffeisen banks

2009	4 087	3 912	7 999	—	—	—	4 087	3 912	7 999
2010	4 119	3 949	8 068	—	—	—	4 119	3 949	8 068
2011	4 201	3 966	8 167	—	—	—	4 201	3 966	8 167
2012	4 272	3 944	8 216	—	—	—	4 272	3 944	8 216
2013	4 352	3 914	8 266	—	—	—	4 352	3 914	8 266

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)

2009	19 919	12 095	32 014	1 940	1 982	3 922	21 859	14 077	35 936
2010	19 893	12 460	32 353	2 207	2 272	4 479	22 099	14 732	36 832
2011	19 750	12 555	32 306	2 044	2 285	4 329	21 795	14 840	36 635
2012	18 944	11 519	30 463	2 116	2 453	4 569	21 060	13 972	35 032
2013	20 915	12 832	33 747	1 839	2 078	3 916	22 754	14 909	37 663

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	6 038	3 137	9 175	555	416	971	6 593	3 553	10 147
2010	6 045	3 083	9 128	380	410	790	6 425	3 493	9 919
2011	6 353	3 207	9 559	393	429	822	6 746	3 635	10 381
2012	5 705	2 860	8 565	469	398	867	6 174	3 258	9 432
2013	6 226	3 076	9 302	646	762	1 407	6 871	3 838	10 709

5.14 Andere Banken / Other banking institutions

2009	1 824	1 494	3 319	—	—	—	1 824	1 494	3 319
2010	1 907	1 546	3 454	—	—	—	1 907	1 546	3 454
2011	1 977	1 585	3 562	—	—	—	1 977	1 585	3 562
2012	1 994	1 552	3 546	—	—	—	1 994	1 552	3 546
2013	3 756	3 223	6 979	—	—	—	3 756	3 223	6 979

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	12 057	7 463	19 520	1 385	1 566	2 951	13 441	9 030	22 471
2010	11 940	7 831	19 771	1 827	1 862	3 689	13 767	9 693	23 460
2011	11 420	7 764	19 184	1 651	1 856	3 507	13 071	9 620	22 691
2012	11 245	7 107	18 352	1 647	2 055	3 702	12 892	9 162	22 054
2013	10 933	6 533	17 466	1 193	1 316	2 509	12 126	7 849	19 976

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

2009	894	525	1 418	1	1	2	895	526	1 420
2010	929	537	1 466	1	1	2	930	538	1 468
2011	984	541	1 525	1	1	2	985	542	1 527
2012	952	514	1 467	1	1	2	953	515	1 469
2013	698	342	1 040	1	1	2	699	343	1 042

8.00 Privatbankiers / Private bankers

2009	3 328	1 526	4 854	4	1	5	3 332	1 527	4 859
2010	3 311	1 527	4 838	3	1	4	3 314	1 528	4 842
2011	3 314	1 512	4 826	8	2	10	3 322	1 514	4 836
2012	2 928	1 257	4 185	11	2	13	2 939	1 259	4 198
2013	2 922	1 245	4 167	8	2	10	2 930	1 247	4 177

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

2009	63 851	37 422	101 273	12 851	9 404	22 255	76 701	46 826	123 528
2010	63 546	38 146	101 692	14 221	9 786	24 007	77 767	47 932	125 699
2011	63 495	38 252	101 747	14 340	10 090	24 430	77 835	48 342	126 177
2012	62 451	37 053	99 504	13 772	9 961	23 733	76 224	47 014	123 237
2013	62 963	37 565	100 528	12 309	9 081	21 390	75 272	46 647	121 918

² Eigenes und im Nebenamt beschäftigtes Personal, einschliesslich Teilzeitbeschäftigte im permanenten Arbeitsverhältnis sowie Lehrlinge und Praktikanten. Ab dem Jahre 2001 sind die Teilzeitbeschäftigten nach Arbeitspensum gewichtet.
Bank employees and staff working in a secondary capacity, including part-time employees with a permanent contract, apprentices and trainees.
As of 2001, each part-time employee is weighted in proportion to his or her working hours.

53 Durchschnittliche Verzinsung – Aktivpositionen Average rate of interest, individual asset items

In Prozent / In percent

Jahres- ende End of year	Auf Schweizer Franken lautende Forderungen gegenüber inländischen Banken Amounts due from domestic banks, in CHF	Auf Schweizer Franken lautende Forderungen gegenüber inländischen Kunden Amounts due from domestic customers, in CHF	Auf Schweizer Franken lautende inländische Hypothekarforderungen ¹ Domestic mortgage loans, in CHF ¹
	1	2	3

1.00 Kantonalbanken / Cantonal banks

2009	0.30	2.91	2.81
2010	0.50	2.49	2.61
2011	0.69	2.23	2.42
2012	0.69	1.90	2.23
2013	0.39	1.92	2.07

2.00 Grossbanken / Big banks

2009	0.77	1.57	2.79
2010	0.38	1.78	2.56
2011	0.47	1.89	2.33
2012	0.34	1.56	2.10
2013	0.58	1.35	1.94

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	0.56	3.09	2.83
2010	0.49	2.93	2.62
2011	0.50	2.75	2.43
2012	0.36	2.51	2.21
2013	0.27	2.31	2.04

4.00 Raiffeisenbanken / Raiffeisen banks

2009	0.14	2.86	2.87
2010	0.13	2.51	2.69
2011	0.19	2.54	2.51
2012	0.14	2.42	2.31
2013	0.16	2.23	2.14

Jahres- ende	Auf Schweizer Franken lautende Forderungen gegenüber inländischen Banken	Auf Schweizer Franken lautende Forderungen gegenüber inländischen Kunden	Auf Schweizer Franken lautende inländische Hypothekarforderungen ¹
End of year	Amounts due from domestic banks, in CHF	Amounts due from domestic customers, in CHF	Domestic mortgage loans, in CHF ¹
	1	2	3

5.00 Übrige Banken / Other banks

2009	0.66	4.97	2.56
2010	0.45	4.69	2.36
2011	0.61	4.76	2.18
2012	0.54	4.50	2.01
2013	0.77	3.68	1.87

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

2009	0.55	2.65	2.80
2010	0.42	2.69	2.58
2011	0.57	2.66	2.39
2012	0.48	2.31	2.18
2013	0.61	2.15	2.02

¹ Nicht vergleichbar mit dem Referenzzinssatz bei Mietverhältnissen. Für den Referenzzinssatz bei Mietverhältnissen sind nur Banken in der Schweiz meldepflichtig, deren auf Schweizer Franken lautende inländische Hypothekarforderungen den Gesamtbetrag von 300 Mio. Schweizer Franken übersteigen.

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

54 Durchschnittliche Verzinsung – Passivpositionen Average rate of interest, individual liability items

In Prozent / In percent

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

1.00 Kantonalbanken / Cantonal banks

2009	0.77	0.69	0.58	2.43	2.89
2010	0.76	0.62	0.56	2.08	2.57
2011	0.72	0.53	0.49	1.72	2.47
2012	0.47	0.47	0.40	1.59	2.17
2013	0.58	0.37	0.34	1.39	1.95

2.00 Grossbanken / Big banks

2009	0.19	0.89	0.27	2.14	3.29
2010	0.32	0.59	0.23	1.72	2.06
2011	0.30	0.56	0.18	1.65	1.83
2012	0.29	0.46	0.17	1.64	1.79
2013	0.42	0.37	0.16	1.60	1.57

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	0.59	0.84	0.55	2.56	2.83
2010	0.47	0.76	0.48	2.24	2.46
2011	0.37	0.68	0.40	1.96	2.55
2012	0.44	0.59	0.33	1.69	2.37
2013	0.58	0.49	0.27	1.50	2.40

4.00 Raiffeisenbanken / Raiffeisen banks

2009	0.20	0.77	0.48	2.59	3.46
2010	0.33	0.73	0.46	2.21	2.86
2011	0.62	0.73	0.48	1.89	2.37
2012	0.41	0.63	0.40	1.66	2.33
2013	0.30	0.46	0.34	1.48	2.75

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

5.00 Übrige Banken / Other banks

2009	0.75	1.02	0.39	2.57	2.93
2010	0.75	1.00	0.57	2.27	2.62
2011	0.76	0.71	0.47	2.13	2.63
2012	0.79	0.65	0.43	2.05	2.62
2013	0.64	0.58	0.19	1.87	2.25

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

2009	0.50	0.80	0.42	2.49	2.98
2010	0.57	0.68	0.42	2.12	2.48
2011	0.64	0.61	0.36	1.85	2.35
2012	0.54	0.53	0.31	1.68	2.13
2013	0.57	0.43	0.23	1.52	1.99

¹ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen.
Before 2002, domestic and foreign liabilities denominated in all currencies.

² Vor 2007 auf alle Währungen lautende Obligationen-Anleihen.
Before 2007, bond issues denominated in all currencies.

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

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

In Millionen Franken / In CHF millions

Jahres- ende End of year	Unter 1% Less than 1%	1–1¼% ³	1¼–1½%	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%
	1	2	3	4	5	6	7	8	9	10
1985	.	.	.	.	.	.	.	.	.	.
1986	.	.	.	.	.	.	.	.	.	.
1987	.	.	.	.	.	.	.	.	.	.
1988	.	.	.	.	.	.	.	.	.	.
1989	.	.	.	.	.	.	.	.	.	.
1990	.	.	.	.	.	.	.	.	.	.
1991	.	.	.	.	.	.	.	.	.	.
1992	.	.	.	.	.	.	.	.	.	.
1993	.	.	.	.	.	.	.	.	.	.
1994	.	.	.	.	.	.	.	.	.	.
1995	.	.	.	.	.	.	.	.	.	.
1996	.	.	.	.	.	.	.	.	.	.
1997	.	3 885	7	88	665	902	1 148	2 343	4 630	5 292
1998	.	4 260	140	213	878	1 139	2 206	4 705	4 823	10 256
1999	.	5 731	49	284	973	1 286	3 359	4 287	10 528	13 106
2000	.	7 407	13	125	597	194	418	1 251	2 921	7 700
2001	.	4 800	95	122	610	231	518	2 732	4 532	7 234
2002	.	2 464	2 392	4 610	6 364	6 238	7 254	9 034	15 239	24 011
2003	.	8 549	7 399	7 806	9 954	12 041	17 897	31 669	59 112	91 177
2004	.	3 256	6 824	9 126	15 862	19 995	30 026	60 945	79 982	104 897
2005	.	4 441	4 756	11 550	19 038	25 003	35 729	77 858	114 442	137 495
2006	.	1 354	179	1 098	4 558	12 605	27 087	66 652	123 002	174 370
2007	2 356	18	256	560	2 179	4 434	17 243	39 405	85 520	126 046
2008	6 867	7 522	6 506	6 956	7 535	7 584	13 511	36 846	60 513	83 576
2009	43 499	24 121	18 947	24 280	25 858	28 035	43 859	87 629	106 210	65 339
2010	72 500	29 868	22 396	30 364	43 291	48 396	60 742	91 083	91 613	51 200
2011	106 031	34 921	26 431	36 506	53 778	62 646	78 644	98 070	86 269	44 292
2012	121 478	56 726	50 127	55 731	69 470	68 701	77 769	95 601	75 090	38 184
2013	132 453	76 675	69 163	71 019	87 109	80 746	78 361	90 092	67 090	33 046

Jahres- ende End of year	3 ¹ / ₄ -3 ¹ / ₂ %	3 ¹ / ₂ -3 ³ / ₄ %	3 ³ / ₄ -4%	4-4 ¹ / ₄ % ⁴	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ %	4 ³ / ₄ -5%	5-5 ¹ / ₄ %	5 ¹ / ₄ -5 ¹ / ₂ %	5 ¹ / ₂ -5 ³ / ₄ %
	11	12	13	14	15	16	17	18	19	20
1985	.	.	.	1 587	112	1 460	241	1 329	12 074	129 694
1986	.	.	.	1 666	372	1 471	376	6 146	43 932	115 143
1987	.	.	.	2 460	1 784	512	2 539	30 019	147 094	15 018
1988	.	.	.	4 682	236	1 583	20 866	153 558	39 439	7 248
1989	.	.	.	454	307	3 214	15 255	33 083	8 143	13 932
1990	.	.	.	254	124	503	12 018	16 630	5 911	7 752
1991	.	.	.	446	43	237	4 471	8 565	3 853	5 290
1992	.	.	.	503	22	127	1 198	3 247	1 028	2 301
1993	.	.	.	1 433	108	3 601	1 188	9 316	4 601	14 532
1994	.	.	.	4 523	751	5 428	12 069	22 471	19 801	188 783
1995	.	.	.	14 012	6 864	9 183	21 459	43 252	97 507	100 823
1996	.	.	.	37 392	15 882	40 068	98 764	155 355	47 992	27 675
1997	7 264	7 336	10 967	38 659	130 438	68 850	61 385	60 929	28 733	18 028
1998	9 227	21 104	46 285	145 418	53 985	44 863	47 847	43 681	18 706	11 727
1999	21 568	60 621	151 934	69 828	37 635	32 684	28 893	26 695	11 845	7 293
2000	13 383	31 409	39 793	44 218	94 608	134 676	49 556	32 693	17 602	11 572
2001	15 834	33 982	48 417	71 605	169 802	61 970	37 823	26 777	15 989	7 657
2002	27 101	60 382	163 613	69 889	47 108	35 873	25 077	14 088	7 971	4 497
2003	83 999	51 278	56 974	42 825	29 657	21 863	11 516	8 433	4 450	2 491
2004	90 831	47 162	35 900	27 831	21 471	14 660	6 986	5 320	2 227	1 364
2005	64 680	43 236	26 726	19 675	13 402	10 953	3 714	2 289	946	695
2006	96 926	63 968	33 404	17 700	7 974	5 480	2 385	1 608	640	416
2007	183 812	93 007	57 658	28 973	10 657	4 770	2 550	1 947	613	381
2008	128 541	189 591	72 599	32 916	14 237	6 817	2 673	1 520	698	405
2009	74 981	87 812	58 362	21 903	6 839	2 651	1 246	728	277	184
2010	60 172	74 852	51 269	18 987	5 925	1 991	863	540	177	107
2011	43 629	58 289	42 454	16 367	5 064	1 471	584	390	109	132
2012	32 789	41 707	31 466	12 430	3 987	1 106	370	306	82	116
2013	22 616	25 766	21 077	9 092	2 850	770	269	275	59	122

- ¹ Nicht vergleichbar mit dem Referenzzinssatz bei Mietverhältnissen. Für den Referenzzinssatz bei Mietverhältnissen sind nur Banken in der Schweiz meldepflichtig, deren auf Schweizer Franken lautende inländische Hypothekarforderungen den Gesamtbetrag von 300 Mio. Schweizer Franken übersteigen.
Not comparable with the reference interest rate for tenancies. For the reference rate for tenancies, only banks in Switzerland whose domestic mortgage loans in Swiss francs exceed a total amount of CHF 300 million are required to report data.
- ² Vor 2002 auf alle Währungen lautende Hypothekarforderungen.
Before 2002, mortgage loans in all currencies.
- ³ Bis 2006 unter 1¹/₄%.
Until 2006, less than 1¹/₄%.
- ⁴ Bis 1996 unter 4¹/₄%.
Until 1996, less than 4¹/₄%.

56 Hypothekarforderungen im Inland – auf CHF lautend, nach dem Zinssatz ^{5, 6} Domestic mortgage loans, in CHF, by rate of interest ^{5, 6}

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

In Millionen Franken / In CHF millions

Jahres- ende End of year	5 ³ / ₄ –6%	6–6 ¹ / ₄ %	6 ¹ / ₄ –6 ¹ / ₂ %	6 ¹ / ₂ –6 ³ / ₄ % ⁷	6 ³ / ₄ –7%	7–8% ⁸	8–9%	9–10%	10% und mehr 10% or more	Total
	21	22	23	24	25	26	27	28	29	30
1985	14 423	7 643	826	595	.	.	.	.	.	169 984
1986	11 634	4 702	511	419	.	.	.	.	.	186 372
1987	5 786	756	262	175	14	21	.	.	.	206 441
1988	901	362	101	18	3	16	.	.	.	229 013
1989	39 288	113 219	12 705	13 309	1 958	2 568	.	.	.	257 435
1990	2 972	3 986	18 334	63 523	24 190	111 879	9 916	587	92	278 672
1991	2 084	4 743	1 463	4 090	46 313	186 911	24 054	594	24	293 181
1992	1 170	4 620	893	3 540	14 473	241 773	28 468	538	28	303 930
1993	24 653	177 464	34 221	12 452	5 315	20 044	1 019	29	14	309 992
1994	36 848	13 692	4 302	2 611	1 342	10 546	528	17	37	323 747
1995	23 443	9 658	3 289	1 299	594	4 420	212	54	15	336 082
1996	14 814	10 854	2 697	1 843	564	2 939	194	101	21	457 154
1997	10 699	5 286	1 857	1 292	383	1 196	172	98	37	472 567
1998	5 218	3 628	1 350	864	284	1 141	183	98	45	484 276
1999	2 819	2 794	900	724	230	1 282	200	74	69	497 690
2000	4 872	4 146	1 794	1 464	431	1 696	382	70	62	505 053
2001	3 154	2 297	1 482	982	527	1 165	393	167	10	520 908
2002	2 062	1 436	862	583	229	857	272	185	12	539 701
2003	999	756	450	262	252	419	109	179	4	562 521
2004	618	481	230	210	85	269	65	147	3	586 775
2005	323	255	120	202	57	195	62	77	6	617 928
2006	230	174	95	137	34	109	24	12	38	642 259
2007	264	194	257	117	239	171	30	35	48	663 738
2008	207	104	60	113	35	67	20	24	7	688 049
2009	105	76	24	56	17	43	16	6	11	723 113
2010	53	49	9	33	5	24	15	22	33	756 579
2011	53	31	5	34	4	20	14	12	16	796 268
2012	63	24	5	31	2	14	13	4	3	833 394
2013	18	20	6	13	1	8	6	3	3	868 729

⁵ Nicht vergleichbar mit dem Referenzzinssatz bei Mietverhältnissen. Für den Referenzzinssatz bei Mietverhältnissen sind nur Banken in der Schweiz meldepflichtig, deren auf Schweizer Franken lautende inländische Hypothekarforderungen den Gesamtbetrag von 300 Mio. Schweizer Franken übersteigen.

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

⁶ Vor 2002 auf alle Währungen lautende Hypothekarforderungen.

Before 2002, mortgage loans in all currencies.

⁷ Bis 1986 6¹/₂% und mehr.
Until 1986, 6¹/₂% or more.

⁸ Bis 1989 7% und mehr.
Until 1989, 7% or more.

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform – auf CHF lautend, nach dem Zinssatz ¹

Amounts due to domestic customers in savings or deposit accounts, in CHF, by rate of interest ¹

In Millionen Franken / In CHF millions

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

1.00 Kantonalbanken / Cantonal banks

2009	37 415	24 102	40 043	7 911	3 353	6 379	4 659	8 977	4 043
2010	47 056	42 685	24 626	1 825	6 481	5 413	4 122	11 249	4 484
2011	54 290	66 399	6 172	3 305	6 300	5 717	7 853	6 530	2 645
2012	83 297	45 570	7 633	5 051	8 315	6 754	7 453	2 992	2 484
2013	113 254	26 399	6 509	6 260	9 066	10 372	1 434	220	1 332

2.00 Grossbanken / Big banks

2009	22 965	9 121	13 244	4 471	30 505	1 673	584	6 297	2
2010	28 573	47 285	4 356	1 484	6 012	5 938	3 296	5 379	2 814
2011	36 876	43 609	6 171	7 593	343	9 370	564	5 724	3 203
2012	71 149	21 410	4 366	8 172	8 858	2 233	6 472	3 961	102
2013	83 573	13 762	16 170	2 591	3 914	11 247	0	0	131

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	6 327	8 319	10 945	3 883	1 711	2 084	1 523	2 442	3 052
2010	8 761	10 545	11 580	1 987	1 390	1 463	2 062	1 697	3 414
2011	12 615	13 237	7 310	2 115	1 212	1 618	2 084	3 414	1 528
2012	16 299	13 943	6 343	1 759	1 681	1 646	4 760	1 477	25
2013	24 253	11 635	3 119	2 267	3 945	2 366	2 665	276	5

4.00 Raiffeisenbanken / Raiffeisen banks

2009	13 306	16 180	18 422	14 049	1 373	1 765	4 098	497	7 466
2010	15 110	20 623	22 599	9 855	1 046	1 464	4 351	451	8 287
2011	16 892	23 470	22 276	9 423	920	1 551	4 914	500	9 315
2012	22 424	35 891	17 361	2 568	1 219	6 290	731	10 602	17
2013	37 026	41 895	4 280	6 379	1 646	11 771	404	304	13

¹ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen.
Before 2002, domestic and foreign liabilities in all currencies.

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

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform – auf CHF lautend, nach dem Zinssatz³
 Amounts due to domestic customers in savings or deposit accounts, in CHF, by rate of interest³

In Millionen Franken / In CHF millions

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

1.00 Kantonalbanken / Cantonal banks

2009	1 412	155	60	21	4	—	—	—
2010	55	318	6	20	4	—	—	—
2011	59	353	2	7	4	—	—	—
2012	41	286	1	4	2	—	—	—
2013	1	293	1	1	2	—	0	—

2.00 Grossbanken / Big banks

2009	7 548	2	21	0	3	0	0	—
2010	2	23	—	—	0	0	—	—
2011	12	24	—	—	0	0	—	—
2012	0	25	—	—	0	0	—	—
2013	27	—	—	—	0	0	—	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	75	10	65	350	6	71	34	10
2010	35	6	61	353	5	59	31	11
2011	27	4	24	357	4	50	28	11
2012	14	310	10	44	2	49	24	3
2013	13	261	10	13	2	42	22	1

4.00 Raiffeisenbanken / Raiffeisen banks

2009	51	95	20	0	0	1	0	—
2010	41	66	15	0	0	0	0	—
2011	47	65	15	0	0	0	2	0
2012	61	48	19	2	0	41	0	—
2013	55	28	—	0	—	0	0	—

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

1.00 Kantonalbanken / Cantonal banks

2009	—	—	—	—	—	—	—	138 534
2010	—	—	—	—	—	—	—	148 343
2011	—	—	—	—	—	—	—	159 636
2012	—	—	—	—	—	—	—	169 884
2013	—	—	—	—	—	—	—	175 144

2.00 Grossbanken / Big banks

2009	—	—	—	—	—	—	—	96 436
2010	—	—	—	—	—	—	—	105 163
2011	—	—	—	—	—	—	—	113 489
2012	—	—	—	—	—	—	—	126 748
2013	—	—	—	—	—	—	—	131 415

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	—	—	—	—	—	0	—	40 908
2010	—	—	—	—	—	—	—	43 461
2011	—	—	—	—	—	—	—	45 637
2012	—	—	—	—	—	—	—	48 389
2013	—	—	—	—	—	—	—	50 896

4.00 Raiffeisenbanken / Raiffeisen banks

2009	0	—	—	—	—	0	—	77 324
2010	—	—	—	—	—	—	—	83 909
2011	—	—	—	0	0	—	0	89 390
2012	—	—	—	—	—	—	—	97 274
2013	—	—	—	—	—	—	—	103 803

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

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform – auf CHF lautend, nach dem Zinssatz⁴

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

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	3 145	2 572	10 965	6 494	884	952	713	3 342	2 832
2010	6 597	3 099	5 855	9 102	218	1 239	1 111	3 736	3 039
2011	7 813	9 447	12 017	427	773	772	3 105	3 144	682
2012	10 868	10 373	11 306	192	977	3 390	1 327	3 530	159
2013	13 106	35 016	19 817	3 862	5 663	1 294	6 338	300	45

5.11 Handelsbanken / Commercial banks

2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

2009	131	314	471	45	345	—	207	—	0
2010	155	293	535	373	19	358	—	5	0
2011	69	592	359	29	2	326	0	5	—
2012	1 513	58	19	30	5	331	—	—	—
2013	1 610	119	35	352	0	1	—	—	—

5.14 Andere Banken / Other banking institutions

2009	1 550	1 804	9 472	6 120	348	813	415	3 247	2 435
2010	4 947	1 958	4 503	8 264	60	582	935	3 651	2 699
2011	6 133	7 523	10 719	177	629	209	3 084	2 634	658
2012	6 810	8 907	10 696	51	797	2 710	834	3 466	83
2013	8 603	33 193	18 851	3 448	4 852	1 208	6 331	94	45

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	1 464	454	1 022	329	191	139	91	95	397
2010	1 495	848	818	465	139	298	177	80	341
2011	1 611	1 331	939	221	141	237	21	505	24
2012	2 545	1 408	591	111	175	349	493	64	76
2013	2 893	1 703	932	62	811	85	7	207	0

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	856	997	—	13	0	5	4	—
2010	450	1 536	—	11	0	5	4	—
2011	84	36	—	8	—	3	3	—
2012	103	4	—	1	—	3	3	—
2013	105	2	—	1	—	2	3	—

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	—	1	—	—	—	—	—	—
2010	1	—	—	—	—	—	—	—
2011	—	1	—	—	—	—	—	—
2012	—	0	—	—	—	—	—	—
2013	—	0	—	—	—	—	—	—

5.14 Andere Banken / Other banking institutions

2009	842	969	—	—	—	—	—	—
2010	430	1 503	—	—	—	—	—	—
2011	73	—	—	—	—	—	—	—
2012	63	—	—	—	—	—	—	—
2013	67	—	—	—	—	—	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	14	27	—	13	0	5	4	—
2010	19	34	—	11	0	5	4	—
2011	11	35	—	8	—	3	3	—
2012	40	4	—	1	—	3	3	—
2013	39	2	—	1	—	2	3	—

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

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

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform – auf CHF lautend, nach dem Zinssatz ^{6,7}
Amounts due to domestic customers in savings or deposit accounts, in CHF, by rate of interest ^{6,7}

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	—	—	—	16	—	—	0	33 789
2010	—	—	—	19	15	—	—	36 036
2011	—	—	—	12	15	—	—	38 341
2012	—	—	—	—	—	—	—	42 237
2013	—	—	—	—	—	—	—	85 554

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	—	—	—	—	—	—	—	1 513
2010	—	—	—	—	—	—	—	1 739
2011	—	—	—	—	—	—	—	1 382
2012	—	—	—	—	—	—	—	1 957
2013	—	—	—	—	—	—	—	2 118

5.14 Andere Banken / Other banking institutions

2009	—	—	—	—	—	—	0	28 015
2010	—	—	—	—	—	—	—	29 530
2011	—	—	—	—	—	—	—	31 840
2012	—	—	—	—	—	—	—	34 417
2013	—	—	—	—	—	—	—	76 692

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	—	—	—	16	—	—	—	4 261
2010	—	—	—	19	15	—	—	4 767
2011	—	—	—	12	15	—	—	5 118
2012	—	—	—	—	—	—	—	5 863
2013	—	—	—	—	—	—	—	6 745

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

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

1984	.	.	.	.	.	.	.	.	367
1985	.	.	.	.	.	.	.	.	222
1986	.	.	.	.	.	.	.	.	252
1987	.	.	.	.	.	.	.	.	833
1988	.	.	.	.	.	.	.	.	11 071
1989	.	.	.	.	.	.	.	.	3 762
1990	.	.	.	.	.	.	.	.	2 397
1991	.	.	.	.	.	.	.	.	2 506
1992	.	.	.	.	.	.	.	.	2 553
1993	.	.	.	.	.	.	.	.	15 483
1994	.	.	.	.	.	.	.	.	19 274
1995	.	.	.	.	.	.	.	.	46 213
1996	.	.	.	.	.	.	.	.	99 241
1997	.	.	.	.	46 982	13 298	56 999	54 549	68 212
1998	.	.	.	.	72 551	41 808	84 236	30 281	29 404
1999	.	.	.	.	143 854	48 549	21 939	34 427	18 655
2000	.	.	.	.	56 628	24 196	51 153	30 757	28 339
2001	.	.	.	.	68 091	75 924	34 110	34 194	17 766
2002	.	.	.	.	165 371	35 726	30 441	18 165	25 936
2003	.	.	.	.	264 842	18 938	27 365	14 139	3 151
2004	.	.	.	.	267 440	21 535	36 248	5 753	2 787
2005	.	.	.	.	280 882	30 854	26 793	3 429	1 049
2006	.	.	.	.	256 863	27 266	30 505	12 435	1 960
2007	41 139	40 856	40 078	38 381	36 139	35 041	15 158	21 514	26 110
2008	45 765	34 613	27 652	20 890	69 287	16 751	45 010	19 537	14 667
2009	83 157	60 294	93 619	36 808	37 827	12 853	11 577	21 555	17 395
2010	106 096	124 238	69 016	24 253	15 147	15 516	14 941	22 512	22 039
2011	128 486	156 162	53 945	22 863	9 548	19 029	18 520	19 312	17 373
2012	204 037	127 187	47 009	17 741	21 051	20 313	20 742	22 562	2 787
2013	271 212	128 707	49 895	21 358	24 235	37 049	10 842	1 101	1 528

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

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

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

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

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform – auf CHF lautend, nach dem Zinssatz^{10, 11}
 Amounts due to domestic customers in savings or deposit accounts, in CHF, by rate of interest^{10, 11}

In Millionen Franken / In CHF millions

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

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

1984	—	25	69	158	229	53383	14943	34356
1985	—	21	76	132	232	52802	7658	45412
1986	—	19	78	80	3111	51605	12170	46092
1987	159	10212	603	1185	62939	16260	72561	8906
1988	395	10205	7281	61380	67706	20698	5499	2762
1989	90	11665	3523	3469	7335	8859	9516	54083
1990	152	12395	3038	933	950	1899	1860	3933
1991	34	12065	2864	934	999	1312	1820	5100
1992	4245	8192	2874	988	926	2038	939	4891
1993	794	6268	3343	10808	3404	24991	18897	51055
1994	1329	8417	4509	12676	44213	69561	34611	23014
1995	16109	15949	56164	55767	41969	2503	3501	9011
1996	83494	32995	28920	11892	4473	15818	8544	8184
1997	20506	11366	6762	18874	10157	2947	278	2658
1998	10641	7015	18125	11449	2064	419	103	2770
1999	4423	20954	7265	7978	563	242	1284	883
2000	24083	21491	13325	25508	7530	1871	399	1538
2001	16965	14678	22115	7200	1136	252	336	1829
2002	17469	5162	1292	1377	1103	334	1106	230
2003	1344	825	950	179	565	397	71	25
2004	1461	594	884	93	226	342	60	14
2005	472	1643	583	308	7	714	62	5
2006	610	1813	287	620	26	178	57	12
2007	7779	7097	192	456	514	116	41	8
2008	22085	11384	2623	363	446	359	43	3
2009	9943	1258	165	384	13	77	39	10
2010	582	1950	82	385	9	64	35	11
2011	229	482	40	373	8	53	33	11
2012	219	674	31	52	4	92	27	3
2013	202	583	11	15	3	44	24	1

Jahres- ende End of year	4 1/4–4 1/2%	4 1/2–4 3/4% ¹²	4 3/4–5%	5–6% ¹³	6–7%	7–8%	8% und mehr 8% or more	Total
	18	19	20	21	22	23	24	25

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

1984	3 576	2 820	.	.	.	.	.	109 926
1985	3 755	3 344	.	.	.	.	.	113 654
1986	2 515	4 495	.	.	.	.	.	120 417
1987	3 257	2 359	732	4 308	.	.	.	184 314
1988	1 072	6 696	1 004	1 875	.	.	.	197 646
1989	48 805	11 970	6 621	10 892	.	.	.	180 590
1990	810	11 698	12 599	100 479	11 069	8 284	123	172 618
1991	434	4 212	1 387	121 562	14 956	12 238	88	182 512
1992	532	4 048	1 276	120 880	28 509	13 190	136	196 217
1993	38 114	36 675	11 391	15 611	635	135	26	237 629
1994	3 095	2 489	1 257	25 321	169	31	0	249 966
1995	3 029	20 266	5 860	2 094	41	11	3	278 489
1996	3 937	393	233	238	9	2	0	298 373
1997	578	98	46	1 002	7	5	107	315 432
1998	101	52	19	31	8	3	88	311 169
1999	91	26	7	41	35	0	41	311 259
2000	394	1 249	22	47	44	0	27	288 618
2001	671	21	1	14	4	2	39	295 356
2002	21	2	0	16	4	—	—	303 754
2003	29	0	2	18	1	—	—	332 841
2004	25	1	—	31	1	—	0	337 494
2005	0	6	—	36	1	—	0	346 846
2006	0	8	2	25	—	—	—	332 664
2007	8	16	—	25	—	—	—	310 668
2008	7	7	—	22	—	—	—	331 509
2009	0	—	—	16	—	0	0	386 990
2010	—	—	—	19	15	—	—	416 911
2011	—	—	—	12	15	—	0	446 494
2012	—	—	—	—	—	—	—	484 531
2013	—	—	—	—	—	—	—	546 812

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 4 1/2% und mehr.
Until 1986, 4 1/2% or more.

¹³ Bis 1989 5% und mehr.
Until 1989, 5% or more.

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

In Millionen Franken / In CHF millions

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

1.00 Kantonalbanken / Cantonal banks

2009	465	711	555	731	403	1 113	1 654	2 855	2 073	1 787	608
2010	1 201	1 147	675	550	357	586	703	1 362	1 049	966	426
2011	1 588	1 426	753	672	312	476	295	527	493	672	205
2012	1 357	1 082	677	635	263	410	148	216	221	423	156
2013	1 351	853	468	493	225	347	94	93	116	189	66

2.00 Grossbanken / Big banks

2009	19	676	339	627	133	566	618	354	582	443	94
2010	641	616	737	738	304	680	313	269	182	155	66
2011	643	640	708	891	345	705	267	190	86	130	25
2012	499	564	710	419	315	681	219	147	48	105	14
2013	421	411	406	316	250	424	205	134	30	43	9

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	126	331	300	274	204	671	652	1 246	1 244	1 555	392
2010	310	699	610	429	327	646	323	614	651	1 043	351
2011	449	842	829	587	404	715	233	232	308	688	214
2012	701	1 045	868	626	381	715	203	120	126	343	146
2013	1 062	1 006	707	546	328	619	182	69	51	189	70

4.00 Raiffeisenbanken / Raiffeisen banks

2009	214	1 034	850	626	286	1 068	1 127	2 646	2 816	4 176	1 260
2010	765	2 211	1 322	1 188	395	899	493	1 091	1 364	2 689	966
2011	1 183	2 855	1 837	1 711	671	1 384	367	455	662	1 652	615
2012	2 085	2 841	1 730	1 754	732	1 464	337	248	271	888	368
2013	3 030	2 247	1 474	1 472	679	1 443	307	179	88	398	218

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

1.00 Kantonalbanken / Cantonal banks

2009	128	3	2	0	—	—	—	—	—	—	13 088
2010	113	1	0	0	—	—	—	—	—	—	9 136
2011	58	0	0	—	—	—	—	—	—	—	7 475
2012	49	0	—	—	—	—	—	—	—	—	5 638
2013	12	0	—	—	—	—	—	—	—	—	4 306

2.00 Grossbanken / Big banks

2009	8	1	5	0	1	0	0	—	—	—	4 466
2010	7	0	0	0	1	0	0	0	—	—	4 712
2011	5	—	0	0	1	—	0	—	—	—	4 638
2012	4	—	0	0	1	—	0	—	—	—	3 725
2013	3	—	—	0	1	—	0	—	—	—	2 653

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2009	68	12	48	3	2	—	—	0	—	—	7 129
2010	53	6	39	1	0	—	—	—	—	—	6 102
2011	49	3	38	0	0	—	—	—	—	—	5 589
2012	22	3	0	0	0	—	—	—	—	—	5 297
2013	13	3	0	0	0	—	—	—	—	—	4 847

4.00 Raiffeisenbanken / Raiffeisen banks

2009	301	43	14	3	3	1	4	0	—	—	16 472
2010	243	34	3	1	0	1	3	0	—	—	13 668
2011	195	24	3	1	0	1	2	0	—	—	13 616
2012	142	12	3	1	—	1	1	0	—	—	12 877
2013	93	12	2	1	—	—	1	0	—	—	11 640

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

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

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	63	196	118	48	79	311	320	605	616	628	232
2010	147	295	141	131	81	412	145	320	235	303	253
2011	223	357	216	242	119	599	126	148	140	630	112
2012	275	250	200	234	120	587	105	62	58	547	85
2013	497	226	216	202	128	441	100	37	37	510	34

5.11 Handelsbanken / Commercial banks

2009	-	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-	-	-	-

5.12 Börsenbanken / Stock exchange banks

2009	—	—	—	1	0	1	2	3	0	3	1
2010	—	—	—	4	0	1	0	1	0	2	1
2011	0	0	0	4	0	1	0	0	0	2	0
2012	1	1	1	1	0	1	0	0	0	1	0
2013	2	1	1	1	1	2	0	0	0	1	0

5.14 Andere Banken / Other banking institutions

2009	51	171	76	36	71	263	282	478	506	532	181
2010	122	254	79	50	62	173	119	259	184	230	214
2011	200	238	133	85	87	177	72	125	111	596	88
2012	232	182	156	86	83	159	53	57	51	530	68
2013	291	129	153	92	96	164	50	35	35	503	30

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	12	25	42	12	8	47	35	124	109	94	50
2010	25	40	62	77	19	237	27	60	51	70	38
2011	23	118	83	153	32	421	54	22	29	33	24
2012	42	67	43	147	37	426	51	5	6	16	16
2013	204	96	63	109	31	275	50	2	3	7	5

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2009	73	3	1	0	0	0	0	0	0	—	3294
2010	32	0	1	0	0	0	0	0	0	—	2499
2011	17	—	—	—	—	—	—	—	—	—	2930
2012	16	—	—	—	—	—	—	—	—	—	2538
2013	13	0	0	—	—	—	—	—	—	—	2442

5.11 Handelsbanken / Commercial banks

2009	.	.	.	.	.	.	.	.	.	.	.
2010	.	.	.	.	.	.	.	.	.	.	.
2011	.	.	.	.	.	.	.	.	.	.	.
2012	.	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

2009	0	—	—	—	—	—	—	—	—	—	10
2010	0	—	—	—	—	—	—	—	—	—	11
2011	0	—	—	—	—	—	—	—	—	—	9
2012	0	—	—	—	—	—	—	—	—	—	7
2013	0	—	—	—	—	—	—	—	—	—	8

5.14 Andere Banken / Other banking institutions

2009	41	3	1	0	0	0	0	0	0	—	2694
2010	2	0	1	0	0	0	0	0	0	—	1750
2011	1	—	—	—	—	—	—	—	—	—	1913
2012	1	—	—	—	—	—	—	—	—	—	1659
2013	2	0	0	—	—	—	—	—	—	—	1579

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2009	32	0	—	—	—	—	—	—	—	—	590
2010	30	—	—	—	—	—	—	—	—	—	738
2011	15	—	—	—	—	—	—	—	—	—	1008
2012	14	—	—	—	—	—	—	—	—	—	872
2013	11	—	—	—	—	—	—	—	—	—	855

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

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

In Millionen Franken / In CHF millions

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

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

1984	.	.	.	.	.	.	.	.	.	.	.
1985	.	.	.	.	.	.	.	.	.	.	.
1986	.	.	.	.	.	.	.	.	.	.	.
1987	.	.	.	.	.	.	.	.	.	.	.
1988	.	.	.	.	.	.	.	.	.	.	.
1989	.	.	.	.	.	.	.	.	.	.	.
1990	.	.	.	.	.	.	.	.	.	.	.
1991	.	.	.	.	.	.	.	.	.	.	.
1992	.	.	.	.	.	.	.	.	.	.	.
1993	.	.	.	.	.	.	.	.	.	.	.
1994	.	.	.	.	.	.	.	.	.	.	.
1995	.	.	.	.	.	.	.	.	.	.	.
1996	.	.	.	.	.	.	.	.	.	.	.
1997	.	8	2	15	66	346	561	658	1326	2552	1662
1998	.	19	13	71	151	962	1141	1211	1189	3218	2156
1999	.	16	40	143	280	1119	1287	1475	1218	3819	3108
2000	.	17	14	110	307	763	897	1313	1231	3743	3217
2001	.	16	1	27	150	561	857	1318	1863	6658	4575
2002	.	27	147	366	451	1133	1764	2373	2079	7057	4108
2003	.	693	1090	1199	1082	2380	2274	2532	1936	4921	2808
2004	.	1085	2035	2200	1822	4446	2492	2411	1455	3596	1742
2005	.	1052	3030	3582	2675	6042	2603	2107	1019	2548	1120
2006	.	580	2132	3648	3616	9309	5300	3756	1432	1921	702
2007	30	378	935	2295	3174	8292	7767	6914	4691	4090	1080
2008	16	120	446	1227	1531	5438	8299	10121	9639	9655	2719
2009	888	2948	2161	2306	1105	3728	4371	7707	7331	8589	2587
2010	3065	4967	3485	3037	1465	3223	1977	3655	3482	5156	2062
2011	4085	6120	4343	4103	1852	3879	1288	1551	1689	3772	1171
2012	4918	5781	4185	3667	1811	3856	1011	794	723	2307	768
2013	6360	4743	3272	3029	1610	3274	887	512	323	1329	397

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

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

1984	2968	1106	1880	2222	5115	10158	44093	.	.	.	67542
1985	1165	595	1129	1766	4207	11020	55866	.	.	.	75748
1986	99	32	519	1695	9952	17827	53118	.	.	.	83242
1987	4	7	1698	5030	15853	21062	40863	4222	164	.	88903
1988	427	998	3424	9083	23131	21527	33859	1782	187	.	94417
1989	425	984	3157	8080	18792	20458	38069	12214	301	.	102480
1990	327	903	2014	5632	14805	19335	26403	13573	28979	723	112695
1991	22	141	831	2760	10208	15301	20846	19671	46509	1116	117406
1992	16	92	725	1442	7170	10625	12408	24231	57904	986	115599
1993	54	140	1587	3547	8281	8518	13095	24167	40315	557	100262
1994	409	769	2971	4129	8117	7132	19717	18310	26829	151	88534
1995	2600	1247	5309	5221	9103	7391	25441	13631	11105	62	81110
1996	5785	1847	6164	4604	5699	6569	24501	9244	4529	26	68968
1997	2174	2032	6639	4800	4906	4154	18106	6023	2502	20	58552
1998	2915	2363	5031	3442	3017	2370	11966	4274	1224	14	46746
1999	3660	2264	3593	1936	2110	1548	6347	2237	236	3	36439
2000	5645	6138	6251	1906	1003	1011	3803	506	20	3	37896
2001	5159	4645	7320	2137	1053	664	2268	62	8	1	39341
2002	3773	2628	6210	1702	846	158	727	39	1	—	35590
2003	2702	1600	4771	1349	676	104	181	70	—	—	32369
2004	1715	990	2493	717	418	56	119	0	—	—	29793
2005	1029	520	1072	455	298	50	23	0	—	—	29225
2006	585	270	603	344	225	46	19	0	—	—	34488
2007	494	187	355	211	139	16	13	0	—	—	41059
2008	694	128	173	34	26	1	4	0	—	—	50272
2009	578	62	71	7	6	1	4	0	0	—	44449
2010	448	41	44	2	2	1	4	0	0	—	36117
2011	323	28	41	1	2	1	2	0	—	—	34248
2012	232	15	3	1	1	1	1	0	—	—	30075
2013	133	15	2	1	1	—	1	0	—	—	25888

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

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

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

61 Anleihen – auf CHF lautend, nach dem Zinssatz¹ Bond issues, in CHF, by rate of interest¹

In Millionen Franken / In CHF millions

Gruppe Category	0 -1/4%	1/4 -1/2%	1/2 -3/4%	3/4 -1%	1 -1 1/4% ²	1 1/4 -1 1/2%	1 1/2 -1 3/4%	1 3/4 -2%	2 -2 1/4%	2 1/4 -2 1/2%	2 1/2 -2 3/4%
	1	2	3	4	5	6	7	8	9	10	11
1.00 Kantonalbanken Cantonal banks	2 696	100	350	470	2 756	2 350	3 971	2 899	5 092	2 244	2 819
2.00 Grossbanken Big banks	1 431	2 250	—	—	—	—	67	—	415	425	66
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	—	—	50	—	185	—	—	300	91	—	190
4.00 Raiffeisenbanken Raiffeisen banks	—	—	—	—	—	196	446	—	489	150	139
5.00 Übrige Banken Other banks	223	—	—	—	30	250	—	—	334	199	3
5.11 Handelsbanken Commercial banks	.	.	.	.	.	.	.	.	.	.	.
5.12 Börsenbanken Stock exchange banks	221	—	—	—	—	—	—	—	—	—	3
5.14 Andere Banken Other banking institutions	2	—	—	—	30	—	—	—	—	—	—
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	—	—	—	—	—	250	—	—	334	199	—
1.00–5.00 Total	4 350	2 350	400	470	2 971	2 795	4 484	3 199	6 421	3 018	3 215

$2\frac{3}{4}$ -3%	3 -3 $\frac{1}{4}$ %	$3\frac{1}{4}$ -3 $\frac{1}{2}$ %	$3\frac{1}{2}$ -3 $\frac{3}{4}$ %	$3\frac{3}{4}$ -4%	4 -4 $\frac{1}{4}$ %	$4\frac{1}{4}$ -4 $\frac{1}{2}$ %	$4\frac{1}{2}$ -4 $\frac{3}{4}$ %	$4\frac{3}{4}$ -5%	5 -6%	6 -7%	7 -8%	8% und mehr 8% or more	Total
12	13	14	15	16	17	18	19	20	21	22	23	24	25
1 362	1 400	879	1 278	175	230	—	149	—	—	—	—	—	31 219
0	903	200	—	—	384	—	—	—	—	290	—	—	6 431
248	100	—	—	10	150	—	—	—	—	—	—	—	1 323
—	1 460	—	—	535	—	—	—	—	—	—	—	—	3 414
560	150	150	—	15	0	0	—	—	4	2	2	4	1 927
.
—	0	—	—	—	0	0	—	—	4	2	2	4	237
560	150	150	—	15	—	—	—	—	—	—	—	—	907
—	—	—	—	—	—	—	—	—	—	—	—	—	783
2 170	4 013	1 229	1 278	735	765	0	149	—	4	292	2	4	44 315

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

² Bis 2006 unter 1 $\frac{1}{4}$ %.
Until 2006, less than 1 $\frac{1}{4}$ %.

62 Pfandbriefanleihen nach dem Zinssatz Mortgage bond issues, by rate of interest

Beide Zentralen zusammen / For both central mortgage bond institutions together

In Millionen Franken / In CHF millions

Jahres- ende End of year	1% und weniger 1% or less	1 -1 1/2%	1 1/2 -2% ¹	2 -2 1/4%	2 1/4 -2 1/2%	2 1/2 -2 3/4%	2 3/4 -3%	3 -3 1/4%	3 1/4 -3 1/2%	3 1/2 -3 3/4%	3 3/4 -4%	4 -4 1/4%	4 1/4 -4 1/2%
	1	2	3	4	5	6	7	8	9	10	11	12	13
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
2011	1939	9547	12431	8962	11501	9230	7647	4859	4330	1190	1049	1559	555
2012	7425	12993	15387	8733	10306	8133	6872	4060	4330	1190	681	1559	—
2013	12039	20621	16243	7515	10306	7794	5007	3650	3405	790	—	669	—

Jahres- ende	4 ¹ / ₂ -4 ³ / ₄ %	4 ³ / ₄ -5%	5 -5 ¹ / ₄ %	5 ¹ / ₄ -5 ¹ / ₂ %	5 ¹ / ₂ -5 ³ / ₄ %	5 ³ / ₄ -6%	6 -6 ¹ / ₄ % ²	6 ¹ / ₄ -6 ¹ / ₂ %	6 ¹ / ₂ -6 ³ / ₄ %	6 ³ / ₄ -7%	7% und mehr	Total	Durch- schnittl. Zinssatz
End of year											7% or more		Average rate of interest
	14	15	16	17	18	19	20	21	22	23	24	25	26
1983	1 112	1 227	1 383	1 156	699	200	2 120	.	.	.	.	11 250	4.95
1984	1 112	1 627	2 339	1 111	699	200	1 617	.	.	.	.	12 058	4.84
1985	1 112	1 627	3 752	1 111	699	200	1 183	.	.	.	.	13 037	4.77
1986	2 097	2 387	3 752	1 010	556	200	1 102	.	.	.	.	14 457	4.74
1987	3 846	2 484	3 708	700	488	200	1 102	.	.	.	.	15 881	4.70
1988	5 016	2 609	3 708	622	488	200	1 102	.	.	.	.	17 398	4.67
1989	5 016	2 789	4 158	772	992	350	1 722	.	.	.	.	19 452	4.76
1990	5 014	2 789	4 158	772	992	350	1 247	230	—	445	2 155	21 804	5.00
1991	4 943	2 789	4 049	772	992	350	1 247	230	1 016	1 415	3 070	24 525	5.21
1992	4 717	2 776	4 022	772	985	350	1 246	826	1 586	1 713	4 976	26 991	5.45
1993	6 243	3 025	4 848	1 107	973	710	1 242	756	1 586	1 270	4 965	28 808	5.45
1994	6 916	3 024	5 547	1 611	742	920	816	756	1 586	1 270	4 965	29 827	5.45
1995	7 097	2 768	5 555	1 640	1 553	920	816	756	1 586	1 270	4 964	30 726	5.45
1996	6 930	1 362	3 044	1 490	1 553	920	816	756	1 586	1 270	4 964	29 816	5.39
1997	4 357	932	2 581	1 490	1 553	920	816	756	1 586	1 270	4 963	31 044	5.22
1998	3 248	827	2 581	1 490	1 553	920	816	756	1 586	1 270	4 957	35 895	4.88
1999	3 083	635	2 138	1 340	1 065	770	196	756	1 586	1 270	4 963	40 150	4.57
2000	4 043	635	2 138	1 340	1 065	770	—	756	1 586	1 270	2 824	44 383	4.37
2001	4 043	635	2 138	1 340	1 065	770	—	756	575	300	1 909	46 677	4.14
2002	4 043	635	2 138	1 340	1 065	770	—	160	—	—	—	47 390	3.87
2003	2 513	385	1 308	1 005	1 065	410	—	—	—	—	—	47 008	3.65
2004	1 715	385	608	325	965	—	—	—	—	—	—	44 544	3.40
2005	1 320	385	508	325	300	—	—	—	—	—	—	44 953	3.21
2006	1 320	385	508	325	300	—	—	—	—	—	—	47 063	3.11
2007	960	—	—	—	—	—	—	—	—	—	—	48 008	2.98
2008	960	—	—	—	—	—	—	—	—	—	—	53 728	2.91
2009	960	—	—	—	—	—	—	—	—	—	—	64 429	2.60
2010	380	—	—	—	—	—	—	—	—	—	—	69 720	2.40
2011	—	—	—	—	—	—	—	—	—	—	—	74 799	2.27
2012	—	—	—	—	—	—	—	—	—	—	—	81 669	2.05
2013	—	—	—	—	—	—	—	—	—	—	—	88 039	1.82

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

² Bis 1989 6% und mehr.
Until 1989, 6% or more.

Tabellen / Institute
mit besonderem Geschäftskreis
Tables covering institutions
with a special field of business

63 Aktiven Assets

In Millionen Franken / In CHF millions

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

0.10 Schweizerische Nationalbank / Swiss National Bank

2010	1	330	1 249	263	8 145	—	—	—
2011	1	29 159	1 087	748	30 859	—	—	—
2012	1	84 620	942	828	12 345	—	—	—
2013	1	67 778	2 836	859	14 903	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁴ / Central mortgage bond institute of the Swiss cantonal banks⁴

2010	1	0	—	2	22 599	—	—	—
2011	1	—	—	3	24 028	—	—	—
2012	1	—	—	—	26 545	—	—	—
2013	1	—	—	1	33 904	—	—	—

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

2010	1	29	—	2	46 362	—	—	5
2011	1	66	—	2	48 870	—	—	5
2012	1	141	—	2	52 403	—	—	4
2013	1	36	—	29	54 171	—	—	4

0.50 Entris Banking AG / Entris Banking Ltd

2010	1	48	2 134	28	931	124	100	—
2011	1	949	101	80	818	163	—	—
2012	1	1 206	—	79	567	387	—	—
2013	1	1 690	—	118	353	202	—	—

0.60 SIX SIS AG / SIX SIS Ltd

2010	1	528	—	486	1 840	2	—	—
2011	1	1 823	—	825	505	1	—	—
2012	1	3 304	—	1 168	754	1	—	—
2013	1	3 162	—	685	971	2	—	—

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

2010	1	—	—	106	—	0	—	—
2011	1	—	—	231	—	0	—	—
2012	1	—	—	524	—	0	—	—
2013	1	—	—	494	—	—	—	—

0.90 Clientis Ltd

2010	1	1	90	73	18	—	—	—
2011	1	62	—	97	15	1	—	—
2012	1	70	—	147	45	2	—	—
2013	1	94	—	164	21	2	—	—

Handelsbestände in Wertschriften und Edelmetallen Trading portfolios of securities and precious metals	Finanzanlagen ³ Financial investments ³	Beteiligungen Participating interests	Sachanlagen Tangible fixed assets	Rechnungsabgrenzungen Accrued income and prepaid expenses	Sonstige Aktiven Other assets	Nicht einbezahltes Gesellschaftskapital Unpaid capital	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

—	259 268	146	356	3	194	—	.	269 955
—	283 368	147	325	3	384	—	.	346 079
—	399 847	142	452	2	255	—	.	499 434
—	403 163	134	433	4	272	—	.	490 382

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁴ / Central mortgage bond institute of the Swiss cantonal banks⁴

—	—	—	—	165	476	660	.	23 901
—	479	—	—	—	162	660	.	25 332
—	488	—	—	—	143	660	.	27 836
—	482	—	—	—	140	660	.	35 188

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

—	957	—	0	267	2	280	.	47 904
—	972	—	0	268	2	280	.	50 465
—	1 044	—	0	272	2	448	.	54 316
—	1 095	—	0	256	1	448	.	56 041

0.50 Entris Banking AG / Entris Banking Ltd

5	500	22	42	26	91	—	.	3 952
4	554	22	41	23	115	—	.	2 869
3	596	20	39	21	101	—	.	3 019
2	522	20	38	8	67	—	.	3 020

0.60 SIX SIS AG / SIX SIS Ltd

—	3	—	47	12	3	—	.	2 920
—	—	4	43	4	9	—	.	3 214
—	—	4	40	1	13	—	.	5 285
—	—	2	36	1	8	—	.	4 866

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

—	—	0	—	3	10	—	.	119
—	4	0	—	1	6	—	.	243
—	38	0	—	0	6	—	.	568
—	256	0	—	3	7	—	.	758

0.90 Clientis Ltd

0	211	—	—	4	6	—	.	403
0	176	—	—	3	6	—	.	361
—	127	—	—	3	6	—	.	399
—	98	—	—	2	2	—	.	383

¹ Schweizerische Nationalbank: inklusive Forderungen aus den Repogeschäften.

Swiss National Bank: including claims arising from repo transactions.

² Schweizerische Nationalbank: Währungshilfekredite ab 2003 unter Forderungen gegenüber Banken.

Swiss National Bank: as of 2003, monetary assistance loans included under amounts due from banks.

³ Schweizerische Nationalbank: inklusive Goldbestand und inländische Wertschriften.

Swiss National Bank: including gold holdings and domestic securities.

⁴ Bis zum Jahr 2012 Geschäftsabschluss per 31. März, ab dem Jahr 2013 Geschäftsabschluss per 31. Dezember. Die Daten für das Jahr 2013 umfassen ein umstellungsbedingt verkürztes Geschäftsjahr von neun Monaten.

Until 2012, the financial year closed on 31 March. From 2013, the financial year closes on 31 December. The data for 2013 comprise a shortened financial year of only nine months to allow for this changeover.

64 Passiven Liabilities

In Millionen Franken / In CHF millions

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

0.10 Schweizerische Nationalbank / Swiss National Bank

2010	51 498	107 870	41 580	18 986	—	2 837	4 500	—	—	—	—
2011	55 729	14 719	182 430	5 647	—	33 276	1 000	—	—	—	—
2012	61 801	—	292 735	9 626	—	76 003	1 000	—	—	—	—
2013	65 766	—	328 655	12 580	—	34 260	1 000	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁵ / Central mortgage bond institute of the Swiss cantonal banks⁵

2010	.	—	1	27	—	—	—	—	22 599	—	—
2011	.	—	—	48	—	—	—	—	24 028	—	—
2012	.	—	—	34	—	—	—	—	26 545	—	—
2013	.	—	—	18	—	—	—	—	33 904	—	—

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

2010	.	—	0	165	—	—	—	—	46 197	—	—
2011	.	—	0	89	—	—	—	—	48 781	—	—
2012	.	—	15	57	—	—	—	—	52 346	—	—
2013	.	—	0	36	—	—	—	—	54 135	—	—

0.50 Entris Banking AG / Entris Banking Ltd

2010	.	—	833	1 548	—	36	1 124	—	—	—	—
2011	.	—	1 244	1 159	—	37	26	—	—	—	—
2012	.	—	1 529	1 070	—	33	14	—	—	—	—
2013	.	—	1 887	766	—	25	16	—	—	—	—

0.60 SIX SIS AG / SIX SIS Ltd

2010	.	—	2 529	—	—	133	—	—	—	—	—
2011	.	—	2 873	—	—	41	—	—	—	—	—
2012	.	—	4 638	—	—	329	—	—	—	—	—
2013	.	—	4 392	135	—	87	—	—	—	—	—

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

2010	.	—	49	—	—	5	—	—	—	—	—
2011	.	—	180	—	—	1	—	—	—	—	—
2012	.	—	505	—	—	1	—	—	—	—	—
2013	.	—	474	6	—	3	184	—	—	—	—

0.90 Clientis Ltd

2010	.	—	254	—	—	—	—	—	100	—	—
2011	.	—	212	—	—	—	—	—	100	—	—
2012	.	—	180	30	—	—	40	—	100	—	—
2013	.	—	96	79	—	—	50	—	110	—	—

¹ Schweizerische Nationalbank: Giro Guthaben inländischer Banken sowie ausländischer Banken und Institutionen.
Swiss National Bank: sight deposits including banks as well as foreign banks and institutions.

² Pfandbriefzentrale der schweizerischen Kantonalbanken und Pfandbriefbank schweizerischer Hypothekarinstitute: Pfandbriefanleihen.
Central mortgage bond institute of the Swiss cantonal banks and mortgage bond bank of the Swiss mortgage institutions: mortgage bond issues.

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

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ³	Reserven für allgemeine Bankrisiken ⁴	Eigene Mittel Equity						Bilanzsumme
				Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag	
Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ³	Reserves for general banking risks ⁴	Bank capital	General legal reserve	Other reserves	Profit carried forward	Loss carried forward	Balance sheet total	
12	13	14	15	16	17	18	19	20	21	22

0.10 Schweizerische Nationalbank / Swiss National Bank

12	2582	3	45 061	- 4 975	25	—	- 5 000	—	—	269 955
8	1 149	7	48 216	3 898	25	—	3 873	—	—	346 079
16	1 179	5	51 784	5 285	25	—	5 260	—	—	499 434
24	74	31	54 787	- 6 795	25	—	- 6 820	—	—	490 382

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁵ / Central mortgage bond institute of the Swiss cantonal banks⁵

299	66	2	46	862	825	36	—	1	—	23 901
—	301	—	—	955	825	36	94	0	—	25 332
—	302	—	—	955	825	36	94	0	—	27 836
—	311	—	—	955	825	36	94	0	—	35 188

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

511	53	—	—	978	500	31	447	0	—	47 904
524	57	—	—	1 014	500	34	481	0	—	50 465
522	45	—	—	1 332	800	35	496	0	—	54 316
477	42	—	—	1 350	800	37	513	0	—	56 041

0.50 Entris Banking AG / Entris Banking Ltd

64	141	58	32	116	36	53	27	0	—	3 952
52	147	57	32	116	36	53	27	0	—	2 869
37	129	59	32	117	36	54	27	0	—	3 019
24	91	61	32	118	36	55	27	0	—	3 020

0.60 SIX SIS AG / SIX SIS Ltd

11	61	73	—	113	26	23	63	0	—	2 920
10	98	81	—	112	26	23	63	0	—	3 214
11	92	84	—	129	26	23	63	17	—	5 285
16	25	80	—	132	26	23	63	20	—	4 866

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

1	9	0	—	54	30	6	19	—	- 1	119
1	7	—	—	55	30	6	19	—	0	243
1	8	—	—	53	30	6	19	—	- 2	568
1	14	—	—	77	30	6	46	—	- 5	758

0.90 Clientis Ltd

5	6	2	—	36	29	5	0	1	—	403
5	6	2	—	37	29	5	2	0	—	361
5	6	3	—	37	29	5	2	0	—	399
4	4	3	—	37	29	3	5	0	—	383

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.

⁵ Bis zum Jahr 2012 Geschäftsabschluss per 31. März, ab dem Jahr 2013 Geschäftsabschluss per 31. Dezember. Die Daten für das Jahr 2013 umfassen ein umstellungsbedingt verkürztes Geschäftsjahr von neun Monaten.
Until 2012, the financial year closed on 31 March. From 2013, the financial year closes on 31 December. The data for 2013 comprise a shortened financial year of only nine months to allow for this changeover.

65 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

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

0.10 Schweizerische Nationalbank / Swiss National Bank

2010	33 316	5 544 042	181 419	5 395 939	17 661	14 133	—	3 528
2011	27 665	6 388 712	345 661	6 070 716	14 320	11 011	—	3 309
2012	24 478	7 225 352	37 589	7 212 240	14 263	11 030	—	3 233
2013	41 315	8 669 806	19 038	8 692 083	12 733	9 534	—	3 199

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁴ / Central mortgage bond institute of the Swiss cantonal banks⁴

2010	675 659	12 133	675 503	12 289	—	—	—	—
2011	632 983	12 536	633 006	12 513	165	165	—	—
2012	637 120	12 444	637 150	12 414	166	166	—	—
2013	450 367	8 637	450 408	8 596	69	69	—	—

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

2010	1 042 418	26 271	1 011 811	56 878	109	109	—	—
2011	1 099 131	23 276	1 068 105	54 302	91	91	—	—
2012	1 084 369	19 776	1 055 448	48 696	69	64	5	0
2013	1 036 127	14 851	1 007 705	43 273	41	37	4	—

0.50 Entris Banking AG / Entris Banking Ltd

2010	9 230	10 668	5 190	14 708	210 660	1 110	—	209 550
2011	12 333	8 894	5 428	15 799	197 504	1 308	—	196 196
2012	7 969	7 346	2 698	12 617	204 104	1 431	—	202 673
2013	5 753	6 069	2 390	9 432	26 989	472	—	26 517

0.60 SIX SIS AG / SIX SIS Ltd

2010	6 528	—	357	6 171	204 232	193 083	—	11 149
2011	8 818	—	177	8 641	208 526	197 032	—	11 494
2012	6 097	—	166	5 931	210 761	197 821	—	12 940
2013	3 639	—	246	3 394	219 781	203 212	—	16 569

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

2010	3	—	297	-294	12 254	12 109	—	145
2011	89	—	117	-28	12 176	11 959	—	217
2012	0	—	1 301	-1 301	12 767	12 536	—	231
2013	—	3 490	5 062	-1 572	16 309	15 976	—	333

0.90 Clientis Ltd

2010	5 696	4 693	7 932	2 457	—	—	—	—
2011	5 446	4 131	6 995	2 582	1	—	—	1
2012	5 650	2 962	5 899	2 713	4	—	—	4
2013	4 851	1 746	4 936	1 661	1	—	—	1

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

² Schweizerische Nationalbank: inklusive Ertrag aus Devisenanlagen.
Swiss National Bank: including income from foreign currency investments.

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ³ Result from trading activities ³	Übriger ordentlicher Erfolg Other result from ordinary activities		Geschäftsaufwand Operating expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungs-ertrag Income from participating interests	Personalaufwand Personnel expenses	Sachaufwand General and administrative expenses	Total	
9	10	11	12	13	14	15	16	17

0.10 Schweizerische Nationalbank / Swiss National Bank

18 841	- 1 179	- 32 699 571	6 812 705	18 906	116 361	159 914	276 275	- 20 768 381
17 837	- 3 517	- 123 919	7 396 933	9 347	128 813	146 250	275 063	13 065 150
20 064	- 5 801	- 10 577 942	9 606 253	3 506	132 968	111 309	244 277	5 990 473
30 586	- 17 853	- 10 473 223	- 6 943 601	3 418 401	172 644	122 407	295 051	- 9 037 644

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁴ / Central mortgage bond institute of the Swiss cantonal banks⁴

4 430	- 4 430	—	- 3 418	—	67	1 907	1 974	2 467
4 105	- 3 940	—	14	—	67	5 006	5 073	3 514
4 151	- 3 985	—	—	—	83	4 628	4 711	3 718
—	69	—	- 5	—	69	6 463	6 532	2 128

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

1 511	- 1 402	—	- 1 054	—	1 659	1 179	2 838	51 584
1 321	- 1 230	—	- 1 277	—	1 721	1 262	2 983	48 811
1 115	- 1 046	—	- 1 361	—	1 877	4 669	6 546	39 743
788	- 747	—	- 1 088	—	2 272	1 565	3 837	37 601

0.50 Entris Banking AG / Entris Banking Ltd

496	210 164	891	9 838	4 152	39 248	191 592	230 840	4 761
1 106	196 398	770	7 642	4 516	39 229	173 097	212 326	8 283
1 489	202 615	740	9 223	4 762	41 921	170 598	212 519	12 676
1 805	25 184	738	11 688	9 258	7 515	24 852	32 367	14 675

0.60 SIX SIS AG / SIX SIS Ltd

72 217	132 015	53	8 884	- 670	39 070	87 384	126 454	20 669
66 724	141 802	144	9 224	—	41 753	90 096	131 849	27 962
69 830	140 931	257	7 587	—	39 389	85 249	124 638	30 069
59 830	159 951	49	9 438	—	36 297	93 191	129 488	43 344

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

795	11 458	- 95	1 284	—	3 665	8 852	12 517	- 164
900	11 277	16	1 292	—	3 816	8 560	12 376	180
4 572	8 195	- 8	2 782	—	2 869	8 252	11 121	- 1 454
5 759	10 550	- 36	1 306	—	2 224	10 772	12 996	- 2 747

0.90 Clientis Ltd

46	- 46	—	10 611	—	4 275	6 097	10 372	2 650
31	- 30	—	11 146	—	4 597	7 073	11 670	2 028
53	- 49	—	13 082	—	4 843	9 704	14 547	1 199
52	- 51	—	10 844	—	5 094	6 305	11 399	1 055

³ 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.

⁴ Bis zum Jahr 2012 Geschäftsabschluss per 31. März, ab dem Jahr 2013 Geschäftsabschluss per 31. Dezember. Die Daten für das Jahr 2013 umfassen ein umstellungsbedingt verkürztes Geschäftsjahr von neun Monaten.

Until 2012, the financial year closed on 31 March. From 2013, the financial year closes on 31 December. The data for 2013 comprise a shortened financial year of only nine months to allow for this changeover.

65 Erfolgsrechnung Income statement

In tausend Franken / In CHF thousands

Jahr	Jahresgewinn – Jahresverlust Profit for the year / loss for the year		Zwischen- ergebnis	Ausser- ordentlicher Ertrag ⁵	Ausser- ordentlicher Aufwand ⁵	Steuern	Jahresgewinn	Jahresverlust
Year	Abschrei- bungen auf dem Anlage- vermögen	Wertbe- richtigungen, Rückstellungen und Verluste	Result before extraordinary items and taxes	Extraordinary income ⁵	Extraordinary expenses ⁵	Taxes	Profit for the year	Loss for the year
	Depreciation and amortisa- tion of fixed assets	Value adjustments, provisions and losses						
	18	19	20	21	22	23	24	25

0.10 Schweizerische Nationalbank / Swiss National Bank

2010	38 697	—	- 20 807 078	—	—	—	—	20 807 078
2011	36 220	—	13 028 930	—	—	—	13 028 930	—
2012	34 367	—	5 956 106	—	—	—	5 956 106	—
2013	38 972	—	- 9 076 616	—	—	—	—	9 076 616

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁶ / Central mortgage bond institute of the Swiss cantonal banks⁶

2010	—	—	2 467	—	—	—	2 467	—
2011	—	—	3 514	—	—	—	3 514	—
2012	—	—	3 718	—	—	—	3 718	—
2013	—	—	2 128	—	—	—	2 128	—

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

2010	449	—	51 135	85	—	—	51 220	—
2011	1 374	—	47 437	42	6	—	47 473	—
2012	4 860	—	34 883	14	—	—	34 896	—
2013	1 713	—	35 888	4	—	—	35 892	—

0.50 Entris Banking AG / Entris Banking Ltd

2010	1 877	746	2 138	1 575	74	203	3 436	—
2011	1 679	117	6 487	1 706	10	799	7 384	—
2012	1 503	1 697	9 476	139	42	1 034	8 539	—
2013	1 468	3 407	9 800	2 022	—	621	11 201	—

0.60 SIX SIS AG / SIX SIS Ltd

2010	3 548	5 726	11 395	2 906	—	3 224	11 077	—
2011	4 261	8 359	15 342	919	—	3 652	12 608	—
2012	4 231	5 305	20 533	632	—	4 255	16 910	—
2013	3 488	1 433	38 423	4 271	1 530	8 588	32 577	—

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

2010	—	—	- 164	—	—	546	—	710
2011	—	—	180	4	—	- 366	550	—
2012	—	—	- 1 454	—	—	102	—	1 556
2013	—	—	- 2 747	—	—	145	—	2 892

0.90 Clientis Ltd

2010	1 262	100	1 288	—	—	45	1 243	—
2011	1 308	272	448	650	—	45	1 053	—
2012	94	944	161	—	—	61	100	—
2013	—	655	400	—	179	73	148	—

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

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

0.10 Schweizerische Nationalbank / Swiss National Bank

2 501 500	—	- 23 308 578	—	—	—	—	—	—	—
1 001 500	12 027 430	—	—	—	—	—	—	—	—
1 001 500	4 954 606	—	—	—	—	—	—	—	—
—	—	- 9 076 616	—	—	—	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG⁶ / Central mortgage bond institute of the Swiss cantonal banks⁶

2 475	—	—	—	—	—	—	—	670	—
4 125	—	—	—	—	—	—	—	58	—
3 712	—	—	—	—	—	—	—	65	—
1 856	—	—	—	—	—	—	—	371	—

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

11 000	40 200	—	—	—	—	—	—	117	—
11 000	36 500	—	—	—	—	—	—	90	—
17 600	17 300	—	—	—	—	—	—	86	—
17 600	18 300	—	—	—	—	—	—	78	—

0.50 Entris Banking AG / Entris Banking Ltd

3 218	200	—	—	—	—	—	—	78	—
6 885	535	—	—	—	—	—	—	42	—
7 868	700	—	—	—	—	—	—	13	—
10 300	850	—	—	—	—	—	—	64	—

0.60 SIX SIS AG / SIX SIS Ltd

25 000	—	- 1 000	—	—	—	—	—	350	—
13 000	—	- 100	—	—	—	—	—	58	—
—	—	—	—	—	—	—	—	16 967	—
30 000	—	—	—	—	—	—	—	19 544	—

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

—	—	—	—	—	—	—	—	—	- 628
—	—	—	—	—	—	—	—	—	- 78
—	—	—	—	—	—	—	—	—	- 1 633
—	—	—	—	—	—	—	—	—	- 4 525

0.90 Clientis Ltd

—	62	—	—	—	—	—	—	1 251	—
—	1 053	—	—	—	—	—	—	51	—
—	100	—	—	—	—	—	—	51	—
—	148	—	—	—	—	—	—	51	—

⁵ Schweizerische Nationalbank: inklusive wechsellkursbedingte Wertveränderungen.
Swiss National Bank: including exchange rate-related valuation adjustments.

⁶ Bis zum Jahr 2012 Geschäftsabschluss per 31. März, ab dem Jahr 2013 Geschäftsabschluss per 31. Dezember. Die Daten für das Jahr 2013 umfassen ein umstellungsbedingt verkürztes Geschäftsjahr von neun Monaten.
Until 2012, the financial year closed on 31 March. From 2013, the financial year closes on 31 December. The data for 2013 comprise a shortened financial year of only nine months to allow for this changeover.

66 Personalbestand¹ Number of staff¹

Anzahl Personen / Number of persons

Jahres- ende End of year	Gesamtes Personal Total staff		Total
	männlich Men	weiblich Women	
		1	2
			3

0.10 Schweizerische Nationalbank / Swiss National Bank

2010	469	181	650
2011	490	182	672
2012	504	197	701
2013	547	211	759

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken AG² / Central mortgage bond institute of the Swiss cantonal banks²

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

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

2010	6	2	8
2011	6	2	8
2012	7	2	9
2013	8	2	10

0.50 Entris Banking AG / Entris Banking Ltd

2010	233	64	297
2011	208	89	297
2012	214	89	303
2013	36	32	68

0.60 SIX SIS AG / SIX SIS Ltd

2010	120	206	326
2011	208	114	322
2012	196	106	302
2013	169	87	256

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

2010	14	3	17
2011	14	3	17
2012	12	2	14
2013	9	4	13

0.90 Clientis Ltd

2010	13	7	20
2011	17	6	23
2012	17	6	23
2013	15	9	23

¹ Ab dem Jahre 2001 sind die Teilzeit-, Lehrlings- und Praktikantenstellen gewichtet.
As of 2001, part-time jobs, apprenticeships and internships are weighted.

² Kein Personal, da durch die Zürcher Kantonalbank administriert.
Administered by the Zurich Cantonal Bank and therefore no staff.

Angaben zu den
auskunftspflichtigen Instituten
Information on
reporting institutions

Verzeichnis der auskunftspflichtigen Institute

List of reporting institutions

Seite Page	Bankengruppe Bank category
B5	0.00 Institute mit besonderem Geschäftskreis Institutions with a special field of business
B6	1.00 Kantonalbanken Cantonal banks
B7	2.00 Grossbanken Big banks
B8	3.00 Regionalbanken und Sparkassen Regional banks and savings banks
B8	3.10 Institute der RBA-Holding RBA Holding banks
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B12	4.00 Raiffeisenbanken Raiffeisen banks
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B13	5.12 Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute Banks that specialise in stock exchange, securities and asset management business
B15	5.14 Andere Banken Other banking institutions
B16	5.20 Ausländisch beherrschte Banken Foreign-controlled banks
B20	7.00 Filialen ausländischer Banken Branches of foreign banks
B22	8.00 Privatbankiers Private bankers
B22	8.20 Privatbankiers, die sich nicht öffentlich zur Annahme fremder Gelder empfehlen Private bankers who do not actively seek deposits from the public

Rechtsform
Legal status

AG	Aktiengesellschaft Joint-stock company
AG St	Aktiengesellschaft mit staatlicher Mitwirkung Joint-stock company with government involvement
G	Genossenschaft Cooperative
Gem-I	Gemeindeinstitut Municipal institution
Kom.	Kommanditgesellschaft Limited partnership
Kom.-AG	Kommanditaktiengesellschaft Partnership limited by shares
öff Anst	öffentlich-rechtliche Anstalt Public law institution
Stiftg	Stiftung Foundation
ZWN	Zweigniederlassung Branch office

0.00 Institute mit besonderem Geschäftskreis Institutions with a special field of business

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven * Reserves *	
				1	2	3
1907	Bern und Zürich	Schweizerische Nationalbank Swiss National Bank	AG St	25 000	47 966 755	490 381 969
2002	Bern	Clientis AG	AG	29 248	7 548	383 090
1964	Muri bei Bern	Entris Banking AG	AG	35 766	81 950	3 020 124
1988	Olten	SIX SIS AG	AG	26 000	86 400	4 866 208
1930	Zürich	Pfandbriefbank schweizerischer Hypothekarinstitute AG Mortgage bond bank of the Swiss mortgage institutions	AG	800 000	549 976	56 040 527
1931	Zürich	Pfandbriefzentrale der schweizerischen Kantonalbanken AG Central mortgage bond institute of the Swiss cantonal banks	AG	825 000	129 679	35 187 895
2003	Zürich	SIX x-clear AG	AG	30 000	51 860	758 486
		* Schweizerische Nationalbank: Swiss National Bank: davon Ausschüttungsreserve of which Distribution reserve			-6820245	
		Rückstellungen für Währungsreserven Provisions for currency reserves			54 787 000	

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	516 480	22 216 126
1915	Altdorf UR	Urner Kantonalbank	öff Anst ¹	30 000	67 833	2 645 148
1899	Appenzell	Appenzeller Kantonalbank	öff Anst ¹	30 000	64 559	2 651 543
1899	Basel	Basler Kantonalbank	öff Anst ¹	254 150	672 912	25 072 489
1915	Bellinzona	Banca dello Stato del Cantone Ticino	öff Anst ¹	200 000	208 019	10 706 119
1834	Bern	Berner Kantonalbank AG	AG ⁴	186 400	1 308 543	26 663 445
1870	Chur	Graubündner Kantonalbank	öff Anst ¹	243 460	548 213	19 776 546
1892	Fribourg	Banque Cantonale de Fribourg	öff Anst ¹	70 000	911 000	17 664 901
1816	Genève	Banque Cantonale de Genève	AG St ²	360 000	663 851	16 637 821
1884	Glarus	Glarner Kantonalbank	AG St ¹	80 000	71 472	4 014 478
1845	Lausanne	Banque Cantonale Vaudoise	AG St ³	86 062	2 180 887	39 829 986
1864	Liestal	Basellandschaftliche Kantonalbank	öff Anst ¹	217 000	616 860	20 531 845
1850	Luzern	Luzerner Kantonalbank AG	AG St ¹	357 000	1 195 609	28 474 800
1883	Neuchâtel	Banque cantonale neuchâtoise	öff Anst ¹	100 000	237 022	9 292 455
1979	Porrentruy	Banque Cantonale du Jura SA	AG St ¹	42 000	83 536	2 360 785
1886	Sarnen	Obwaldner Kantonalbank	öff Anst ¹	28 000	140 888	3 924 239
1883	Schaffhausen	Schaffhauser Kantonalbank	öff Anst ¹	65 000	201 525	5 880 932
1890	Schwyz	Schwyzner Kantonalbank	öff Anst ¹	50 000	501 018	14 373 880
1916	Sion	Banque Cantonale du Valais	AG St ¹	150 000	468 014	12 759 000
1868	St. Gallen	St.Galler Kantonalbank AG	AG ¹	390 140	1 538 040	26 956 677
1879	Stans	Nidwaldner Kantonalbank	öff Anst ¹	47 500	91 834	3 790 118
1871	Weinfelden	Thurgauer Kantonalbank	öff Anst ¹	400 000	455 950	18 680 731
1892	Zug	Zuger Kantonalbank	AG St ¹	144 144	327 074	13 302 595
1870	Zürich	Zürcher Kantonalbank	öff Anst ¹	1 925 000	2 259 975	147 348 362

¹ Unbeschränkte Staatsgarantie.
Unlimited cantonal guarantee.

² Beschränkte Staatsgarantie.
Limited cantonal guarantee.

³ Keine Staatsgarantie.
No cantonal guarantee.

⁴ Privatrechtliche Aktiengesellschaft.
Joint-stock company under private law.

2.00 Grossbanken Big banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1998	Basel und Zürich	UBS AG	AG	384 200	35 052 903	715 916 680
1856	Zürich	Credit Suisse AG	AG	4 399 680	33 906 313	606 362 098

3.00 Regionalbanken und Sparkassen Regional banks and savings banks

3.10 Institute der RBA-Holding / RBA Holding banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1873	Affoltern i. E.	Ersparniskasse Affoltern i.E. AG	AG	1 100	15 200	232 008
1879	Altstätten	Biene Bank im Rheintal Genossenschaft	G	6 500	27 060	797 214
1885	Balsthal	Clientis Bank im Thal AG	AG	1 325	11 030	269 156
1820	Bern	Bürgerliche Ersparniskasse Bern, Genossenschaft	G	—	19 070	303 340
1997	Bern	Valiant Bank AG	AG	153 800	1 490 013	25 267 596
1833	Cossonay	Caisse d'Epargne de Cossonay société coopérative	G	1 505	19 844	361 106
1829	Courtelary	Caisse d'Epargne CEC SA	AG	50	39 650	581 355
1889	Ebnat-Kappel	Clientis Bank Thur Genossenschaft	G	10 527	6 950	294 467
1851	Elgg	Zürcher Landbank AG	AG	3 810	22 805	643 981
1879	Engelberg	Sparkasse Engelberg AG	AG	1 400	18 237	234 495
1857	Glarus Süd	GRB Glarner Regionalbank Genossenschaft	G	7 400	12 477	444 138
1998	Hallau	BS Bank Schaffhausen AG	AG	7 400	44 750	1 061 121
1820	Horgen	BANK ZIMMERBERG AG	AG	17 200	23 239	862 383
1876	Huttwil	Bank Oberaargau AG	AG	8 800	53 360	1 155 501
1911	Kirchberg SG	Clientis Bank Toggenburg AG	AG	9 940	38 840	725 237
1836	Kirchleerau	Bank Leerau Genossenschaft	G	3 300	19 403	584 673
1834	Küttigen	Clientis Bank Küttigen-Erlinsbach AG	AG	1 400	22 332	487 850
1865	Le Chenit	CREDIT MUTUEL DE LA VALLEE SA	AG	1 200	10 030	172 597
1903	Männedorf	Regiobank Männedorf AG	AG	2 400	16 765	311 779
1870	Münsingen	SPAR + LEIHKASSE MÜNSINGEN AG	AG	7 000	45 050	1 236 787
1863	Oberstammheim	Leihkasse Stammheim AG	AG	1 600	13 125	352 367
1874	Oberuzwil	Clientis Bank Oberuzwil AG	AG	2 720	19 465	388 554
1829	Oftringen	Clientis Sparkasse Oftringen Genossenschaft	G	1 200	10 320	410 522
1903	Riggisberg	Spar+Leihkasse Riggisberg AG	AG	2 000	26 700	474 286
1874	Saanen	SB Saanen Bank AG	AG	2 400	42 146	1 148 767
1817	Schaffhausen	Ersparniskasse Schaffhausen AG	AG	3 200	34 485	753 812
1994	Schöpfheim	Clientis EB Entlebucher Bank AG	AG	11 000	33 664	774 673

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1812	Schwyz	Sparkasse Schwyz AG	AG	12 100	82 985	1 528 310
1859	Sumiswald	Bernerland Bank AG	AG	9 310	83 055	1 411 207
1863	Tafers	Sparkasse Sense	Gem-I	600	16 133	362 220
1895	Thayngen	Spar- und Leihkasse Thayngen AG	AG	2 000	23 366	467 761
1900	Triengen	Triba Partner Bank AG	AG	11 000	56 050	935 629
1836	Uster	Bank BSU Genossenschaft	G	—	49 200	985 227
1816	Wädenswil	Sparcassa 1816 Genossenschaft	G	—	91 500	1 252 919
1828	Wetzikon ZH	Clientis Zürcher Regionalbank Genossenschaft	G	—	136 580	3 155 263
1868	Zürich	Lienhardt & Partner Privatbank Zürich AG	AG	2 029	77 864	696 114
1904	Zuzwil SG	Bank in Zuzwil AG	AG	1 800	8 270	237 524

3.00 Regionalbanken und Sparkassen Regional banks and savings banks

3.20 Übrige Regionalbanken und Sparkassen / Other regional banks and savings banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1849	Aarau	Neue Aargauer Bank AG	AG	134 051	1 051 053	21 702 871
1868	Au SG	Alpha RHEINTAL Bank AG	AG	14 750	75 200	1 695 810
1837	Aubonne	Caisse d'Epargne d'Aubonne société coopérative	G	—	16 715	310 889
1821	Bern	Bank EEK AG	AG	17 000	26 300	1 202 593
1825	Bern	Burgergemeinde Bern, DC Bank Deposito-Cassa der Stadt Bern	Gem-l	10 000	48 200	911 998
1851	Brienz BE	BBO Bank Brienz Oberhasli AG	AG	2 652	21 410	521 945
1939	Chermignon	Caisse d'Epargne et de Crédit Mutuel de Chermignon société coopérative	G	192	4 613	84 470
1837	Dielsdorf	Bezirks-Sparkasse Dielsdorf Genossenschaft	G	—	46 516	936 110
1837	Frutigen	Spar- und Leihkasse Frutigen AG	AG	8 000	75 150	1 214 733
1852	Interlaken	Bank EKI Genossenschaft	G	4 328	48 682	913 511
1868	Lenzburg	Hypothekarbank Lenzburg AG	AG	21 600	295 000	4 406 154
1929	Leuk	Spar- und Leihkasse Leuk und Umgebung Genos- senschaft	G	385	1 907	21 807
1850	Lütterswil-Gächliwil	Spar- und Leihkasse Bucheggberg AG	AG	1 800	18 313	485 930
1926	Mühlethurnen	SPAR + LEIHKASSE GÜRBETAL AG	AG	2 000	22 800	345 335
1828	Nyon	Caisse d'Epargne de Nyon société coopérative	G	1 200	27 450	307 072
1835	Rüeggisberg	Ersparniskasse Rüeggisberg Genossenschaft	G	1 063	10 836	287 412
1825	Schwarzenburg	Bank Gantrisch Genossenschaft	G	3 332	24 228	599 035
1994	Solothurn	Baloise Bank SoBa AG	AG	50 000	281 500	6 861 973
1819	Solothurn	Regiobank Solothurn AG	AG	15 000	127 420	2 403 837
1819	Speicher	Ersparniskasse Speicher	Stiftg	—	5 987	74 710
2002	St. Gallen	acervis Bank AG	AG	26 576	148 575	3 784 894
1811	St. Gallen	Vadian Bank AG	AG	15 000	13 100	466 718
1841	Thalwil	Bank Thalwil Genossenschaft	G	3 827	62 546	1 112 809
1826	Thun	AEK BANK 1826 Genossenschaft	G	—	239 358	3 254 631
1814	Vevey	Caisse d'Epargne Riviera, société coopérative	G	1 769	19 767	475 431

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1929	Wynigen	Spar- und Leihkasse Wynigen AG	AG	900	12 350	206 883
1850	Zürich	Bank Sparhafen Zürich AG	AG	10 000	22 350	474 909

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 316 Raiffeisenbanken. Raiffeisen Group and 316 Raiffeisen banks.	G	636614	10515656	173619311

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	429050	3 199671
1968	Basel	Scobag Privatbank AG	AG	3000	16500	1 864702
1991	Basel	Trafina Privatbank AG	AG	5000	13957	106428
1903	Bellinzona	Società Bancaria Ticinese SA	AG	8000	7500	179100
1992	Bern	Privatbank Von Graffenried AG	AG	10000	8900	224897
1987	Freienbach	ARVEST Privatbank AG	AG	3000	16700	68622
1985	Freienbach	BZ Bank Aktiengesellschaft	AG	10000	17500	427403
1989	Genève	Banque Baring Brothers Sturza SA	AG	20000	14999	520180
2004	Genève	Banque Bénédic Hentsch & Cie SA	AG	25000	759	163813
1999	Genève	Banque Cramer & Cie SA	AG	25000	19363	814096
1988	Genève	Banque Genevoise de Gestion SA	AG	10000	21100	107476
1976	Genève	BANQUE MORVAL SA	AG	20000	59621	474828
2009	Genève	Banque Pâris Bertrand Sturza SA	AG	20050	—	82380
1923	Genève	Banque Privée Edmond de Rothschild SA	AG	45000	563385	7 895928
1995	Genève	Banque Syz & Co SA	AG	31000	62440	1 702859
1991	Genève	CBH Compagnie Bancaire Helvétique SA	AG	32000	5566	1 526540
1997	Genève	Hyposwiss Private Bank Genève SA	AG	12500	6875	400399
2010	Genève	REYL & Cie SA	AG	11500	1411	344614
1960	Genève	UNION BANCAIRE PRIVEE, UBP SA	AG	300000	825686	17 609851
2001	Gland	Swissquote Bank SA	AG	34500	59873	3 173565
1993	Küsnacht ZH	Bank am Bellevue AG	AG	25000	12500	283450
1780	Lausanne	LANDOLT & CIE SA	AG	20400	9776	823233
1998	Lugano	AXION SWISS BANK SA	AG	43000	5499	667469
1994	Lugano	BANCA ARNER SA	AG	7500	8910	159999
1958	Lugano	BANCA DEL CERESIO SA	AG	2000	96720	531343
1926	Lugano	Banca Privata Edmond de Rothschild Lugano SA	AG	5000	103200	1 037740
2010	Meyrin	Dukascopy Bank SA	AG	22000	332	151498

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	26 725	424 842
2009	St. Gallen	Notenstein Privatbank AG	AG	22 200	176 238	4 323 789
1991	Yverdon-les-Bains	Piguet Galland & Cie SA	AG	28 400	85 303	1 253 670
1979	Zug	MediBank AG	AG	8 000	25 989	81 125
1988	Zürich	AKB Privatbank Zürich AG	AG	50 000	7 600	404 695
1968	Zürich	Bank Hottinger & Cie AG	AG	18 261	3 186	338 979
1890	Zürich	Bank Julius Bär & Co. AG	AG	575 000	2 959 558	70 300 877
2008	Zürich	Bank von Roll AG	AG	18 000	18 000	226 417
1936	Zürich	Bank Vontobel AG	AG	149 000	303 592	12 620 001
2010	Zürich	Globalance Bank AG	AG	13 313	25 015	29 589
1889	Zürich	Hyposwiss Privatbank AG	AG	26 000	58 500	1 535 523
1932	Zürich	Maerki Baumann & Co. AG	AG	3 000	27 450	817 746
2001	Zürich	NPB Neue Privat Bank AG	AG	23 000	1 029	198 959
2009	Zürich	PHZ Privat- und Handelsbank Zürich AG	AG	11 002	10 502	52 523
1989	Zürich	Privatbank Bellerive AG	AG	10 000	8 719	425 540
1949	Zürich	Privatbank IHAG Zürich AG	AG	50 000	90 168	1 306 916
2000	Zürich	Private Client Bank AG	AG	20 000	6 180	76 600
2002	Zürich	Private Client Partners AG	AG	10 000	1 669	31 907
2006	Zürich	Sallfort Privatbank AG	AG	20 000	310	114 799
1988	Zürich	Valartis Bank AG	AG	20 000	97 020	885 039

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	412 990	15 082 658
1984	Basel	Freie Gemeinschaftsbank Genossenschaft	G	8 405	2 704	251 282
1934	Basel	WIR Bank Genossenschaft	G	18 564	261 140	4 174 115
2013	Bern	PostFinance AG	AG	2 000 000	4 682 294	117 017 719
2010	Grosshöchstetten	Swiss Bankers Prepaid Services AG	AG	10 000	51 216	480 087
2006	Horgen	Bank-now AG	AG	30 000	211 407	3 569 077
1952	Lugano	Cornèr Banca SA	AG	12 000	560 000	5 399 312
1989	Olten	Alternative Bank Schweiz AG	AG	53 963	8 345	1 385 607
2012	Zürich	Aquila & Co. AG	AG	2 500	14 400	59 295
2010	Zürich	Bank Gutenberg AG	AG	20 000	511	200 616
2006	Zürich	InCore Bank AG	AG	11 000	5 513	187 801
1958	Zürich	Migros Bank AG	AG	700 000	1 015 000	38 882 233
2011	Zürich	Neue Helvetische Bank AG	AG	20 000	10 400	252 489
2006	Zürich	VZ Depotbank AG	AG	30 000	15 000	1 363 362

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	100 000	151 085	5 360 228
1841	Basel	Bank J. Safra Sarasin AG	AG	22 015	922 763	20 664 222
2001	Basel	LGT Bank (Schweiz) AG	AG	60 000	305 677	5 760 827
1986	Chêne-Bougeries	Barclays Bank (Suisse) SA	AG	150 000	5 261	4 097 502
1962	Genève	Arab Bank (Switzerland) Ltd.	AG	26 700	385 586	2 731 974
1988	Genève	Banco Santander (Suisse) SA	AG	75 000	37 500	1 778 401
1986	Genève	BankMed (Suisse) SA	AG	30 000	3 100	252 234
1934	Genève	Banque Audi (Suisse) SA	AG	25 000	34 300	1 429 433
1963	Genève	Banque de Commerce et de Placements SA	AG	75 000	90 963	2 155 460
1985	Genève	BANQUE HERITAGE SA	AG	13 867	25 953	1 643 192
1957	Genève	Banque Pasche SA	AG	42 000	29 617	387 022
2003	Genève	BANQUE PRIVÉE BCP (SUISSE) SA	AG	70 000	3 902	491 856
1999	Genève	BANQUE PROFIL DE GESTION SA	AG	14 431	54 738	189 421
1982	Genève	Banque Thaler SA	AG	20 000	12 500	380 067
1979	Genève	BLOM BANK (Switzerland) SA	AG	20 000	41 900	570 733
1872	Genève	BNP Paribas (Suisse) SA	AG	320 271	1 154 201	23 513 351
1990	Genève	CIM BANQUE SA	AG	30 000	7 013	495 077
1957	Genève	Crédit Agricole (Suisse) SA	AG	579 371	490 205	19 756 385
2000	Genève	Crédit Agricole Financements (Suisse) SA	AG	229 992	33 390	5 210 961
1987	Genève	Credit Europe Bank (Suisse) SA	AG	35 000	7 484	705 191
1980	Genève	Deutsche Bank (Suisse) SA	AG	100 000	675 601	11 624 941
1921	Genève	EFG Bank European Financial Group SA	AG	250 000	229 450	751 738
1994	Genève	HINDUJA BANQUE (SUISSE) SA	AG	27 500	92 759	909 705
1988	Genève	HSBC Private Bank (Suisse) SA	AG	708 480	688 879	30 952 719
2001	Genève	IDB (Swiss) Bank Ltd	AG	33 000	14 140	550 718
1980	Genève	J.P. Morgan (Suisse) SA	AG	59 904	93 331	9 754 831
1970	Genève	KBL (SWITZERLAND) LTD	AG	53 745	63 747	736 632
2002	Genève	Mitsubishi UFJ Wealth Management Bank (Switzerland), Ltd.	AG	65 000	867	1 738 003

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
2006	Genève	NBAD Private Bank (Suisse) SA	AG	100 000	—	1 354 630
1999	Genève	NBK Private Bank (Switzerland) Ltd	AG	15 000	3 743	493 824
2009	Genève	QNB Banque Privée (Suisse) SA	AG	150 000	—	256 374
1982	Genève	ROYAL BANK OF CANADA (SUISSE) SA	AG	82 000	17 095	2 021 389
1987	Genève	SOCIETE GENERALE Private Banking (Suisse) SA	AG	51 609	184 749	7 362 162
1990	Genève	Standard Chartered Bank (Switzerland) SA	AG	50 000	7 507	735 136
1999	Le Grand-Saconnex	Petercam Private Bank (Switzerland) SA	AG	12 000	8 379	137 755
2000	Lugano	Banca Aletti & C. (Suisse) SA	AG	15 000	720	102 419
2004	Lugano	BANCA CREDINVEST SA	AG	30 000	—	187 275
1961	Lugano	BANCA DEL SEMPIONE SA	AG	20 000	70 000	606 034
2001	Lugano	Banca Intermobiliare di Investimenti e Gestioni (Suisse) SA	AG	35 000	490	123 503
1995	Lugano	Banca Popolare di Sondrio (Suisse) SA	AG	150 000	117 750	4 444 561
1991	Lugano	BANCA ZARATTINI & CO. SA	AG	20 000	35 440	464 752
1873	Lugano	BSI SA	AG	1 840 000	273 054	19 102 055
2001	Lugano	INTESA SANPAOLO PRIVATE BANK (SUISSE) SA	AG	20 000	14 591	93 174
1958	Lugano	PKB PRIVATBANK SA	AG	16 000	253 000	2 205 008
1943	Lugano	SOCIETE GENERALE Private Banking (Lugano-Svizzera) SA	AG	20 000	78 300	684 592
1999	Pully	Banque Privée Espirito Santo SA	AG	30 000	32 415	867 068
2001	St. Gallen	Bankhaus Jungholz AG	AG	14 000	217	90 011
1997	St. Margrethen	Volksbank AG	AG	10 000	10 140	252 255
1848	Uznach	Bank Linth LLB AG	AG	11 303	329 093	5 510 069
1999	Zollikon	SAXO BANK (SCHWEIZ) AG	AG	26 000	8 485	610 999
1994	Zug	Bantleon Bank AG	AG	10 000	34 261	226 232
1995	Zürich	AP ANLAGE & PRIVATBANK AG	AG	10 000	10 380	253 664
2010	Zürich	Banco Itaú (Suisse) SA	AG	146 000	—	804 933
1976	Zürich	Bank Hapoalim (Schweiz) AG	AG	65 000	337 665	3 464 971

¹ Gemäss Bundesgesetz über die Banken und Sparkassen, Art. 3^{bis} und 3^{ter}.
Pursuant to art. 3^{bis} and art. 3^{ter}, Federal Law on Banks and Savings Banks.

5.00 Übrige Banken Other banks

5.20 Ausländisch beherrschte Banken ² / Foreign-controlled banks ²

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1989	Zürich	BANK MORGAN STANLEY AG	AG	120 000	147 973	5 447 282
2008	Zürich	bank zweiplus ag	AG	35 000	7 500	960 009
1981	Zürich	Banque Algérienne du Commerce Extérieur SA, Zurich	AG	40 000	104 200	883 550
1985	Zürich	Banque Internationale à Luxembourg (Suisse) SA	AG	52 000	67 889	514 218
1984	Zürich	BBVA (Suiza) SA	AG	72 500	499 483	1 679 266
1988	Zürich	BERENBERG BANK (SCHWEIZ) AG	AG	5 000	29 700	852 341
1974	Zürich	BHF-BANK (Schweiz) AG	AG	10 000	31 930	245 421
2010	Zürich	Cembra Money Bank AG	AG	30 000	762 000	4 170 614
2009	Zürich	Centrum Bank (Schweiz) AG	AG	50 000	30 000	476 914
1982	Zürich	Citibank (Switzerland) AG	AG	100 000	47 836	1 769 525
1930	Zürich	Coutts & Co AG	AG	110 000	153 115	12 669 433
1996	Zürich	Dominick Company AG	AG	21 053	—	64 274
1975	Zürich	DZ PRIVATBANK (Schweiz) AG	AG	100 000	104 200	1 548 738
1969	Zürich	EFG Bank AG	AG	162 410	249 680	16 210 600
1995	Zürich	F. van Lanschot Bankiers (Schweiz) AG	AG	20 000	2 136	261 934
1965	Zürich	Falcon Private Bank AG	AG	120 000	129 925	2 899 303
1984	Zürich	Fibi Bank (Schweiz) AG	AG	35 000	14 725	409 020
1958	Zürich	FINTER BANK ZÜRICH AG	AG	45 000	18 400	418 360
1994	Zürich	Frankfurter Bankgesellschaft (Schweiz) AG	AG	75 000	44 600	1 356 438
1992	Zürich	Gazprombank (Schweiz) AG	AG	101 000	51 319	1 713 658
1992	Zürich	Goldman Sachs Bank AG	AG	80 000	233 724	663 225
1967	Zürich	Habib Bank AG Zürich	AG	150 000	252 342	4 681 094
1970	Zürich	Investec Bank (Switzerland) AG	AG	83 000	5 724	193 348
1970	Zürich	Jyske Bank (Schweiz) AG	AG	60 000	32 800	350 336
1995	Zürich	LBBW (Schweiz) AG	AG	3 000	603	118 287
1953	Zürich	Leumi Private Bank AG	AG	61 231	101 886	1 706 357
1986	Zürich	Liechtensteinische Landesbank (Schweiz) AG	AG	100 000	140	1 065 858

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
1996	Zürich	M.M. Warburg Bank (Schweiz) AG	AG	15 000	6 100	224 882
2000	Zürich	Mercantil Bank (Schweiz) AG	AG	45 500	—	162 302
1959	Zürich	Merrill Lynch Capital Markets AG	AG	112 000	56 000	412 698
2000	Zürich	Mizuho Bank (Schweiz) AG	AG	53 132	80 489	388 444
1988	Zürich	Nomura Bank (Schweiz) AG	AG	120 000	42 179	269 200
2012	Zürich	Quilvest (Switzerland) Ltd.	AG	20 000	2 935	325 905
1968	Zürich	Rothschild Bank AG	AG	10 330	307 800	4 311 962
1988	Zürich	Sberbank (Switzerland) AG	AG	100 000	125 001	333 182
1967	Zürich	Schroder & Co Bank AG	AG	60 000	56 800	1 889 264
1967	Zürich	UBL (Switzerland) AG	AG	20 000	925	101 843
1980	Zürich	UNITED MIZRAHI BANK (Switzerland) Ltd.	AG	20 000	1 865	180 370
1959	Zürich	VP Bank (Schweiz) AG	AG	20 000	23 793	1 297 927

² Gemäss Bundesgesetz über die Banken und Sparkassen, Art. 3^{bis} und 3^{ter}.
Pursuant to art. 3^{bis} and art. 3^{ter}, Federal Law on Banks and Savings Banks.

7.00 Filialen ausländischer Banken Branches of foreign banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1991	Genève	Banque Internationale de Commerce - Bred, Paris, succursale de Genève	ZWN	18 414	—	169 396
2005	Genève	CAIXA DE AFORROS DE GALICIA, VIGO, OURENSE E PONTEVEDRA, La Corogne, succursale de Genève	ZWN	10 000	—	237 765
2007	Genève	EXANE DERIVATIVES, Paris, succursale de Genève	ZWN	—	—	10 647
2001	Genève	ING Belgique, Bruxelles, succursale de Genève	ZWN	65 000	—	9 087 913
1919	Genève	Lloyds Bank plc, Londres, succursale de Genève	ZWN	—	—	889 642
2000	Genève	Skandinaviska Enskilda Banken SA, Luxembourg, Geneva Branch	ZWN	—	4 572	194 515
2009	Genève	STRATEO, Genève, Succursale de Keytrade Bank SA, Bruxelles	ZWN	6 000	—	56 658
2000	Opfikon	UBS LIMITED, London, Swiss Branch, Opfikon	ZWN	—	—	4 092
1997	St. Gallen	Vorarlberger Landes- und Hypothekenbank Aktiengesellschaft, Bregenz, Zweigniederlassung St. Gallen	ZWN	45 000	—	527 351
2004	Thal	Bank für Tirol und Vorarlberg Aktiengesellschaft, Innsbruck, Zweigniederlassung Staad	ZWN	—	—	763 837
2001	Zürich	Barclays Capital, Zurich Branch of Barclays Bank PLC, London	ZWN	—	—	30 332 836
2001	Zürich	BNP PARIBAS SECURITIES SERVICES, Paris, succursale de Zurich	ZWN	1 930	—	1 272 848
1963	Zürich	Citibank, N.A., Sioux Falls, Zurich Branch	ZWN	—	—	5 939 366
2002	Zürich	COMMERZBANK Aktiengesellschaft, Frankfurt am Main, Zweigniederlassung Zürich	ZWN	—	—	303 800
2000	Zürich	Deutsche Bank Aktiengesellschaft, Frankfurt a.M., Zweigniederlassung Zürich	ZWN	—	—	3 432 384
1990	Zürich	Habibsons Bank Limited, London, Zweigniederlassung Zürich	ZWN	—	—	58 091
2010	Zürich	HSBC Bank plc, London, Zweigniederlassung Zürich	ZWN	10 000	—	2 140 227
1999	Zürich	Isbank AG, Frankfurt am Main (DE), Zweigniederlassung Zürich	ZWN	—	—	16 181
2011	Zürich	J.P. Morgan Securities plc, London, Zweigniederlassung Zürich	ZWN	—	—	36 966
1984	Zürich	JPMorgan Chase Bank, National Association, Columbus, Zurich Branch	ZWN	—	—	12 538 883
2010	Zürich	Newedge Group, Paris, Zurich Branch	ZWN	—	132	4 957

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1999	Zürich	Nordea Bank S.A., Luxemburg, Zweigniederlassung Zürich	ZWN	—	—	428040
2006	Zürich	RBC Investor Services Bank S.A., Esch-sur-Alzette, Zweigniederlassung Zürich	ZWN	10823	—	10443
1926	Zürich	Société Générale, Paris, Zweigniederlassung Zürich	ZWN	30000	—	8789118
2007	Zürich	State Street Bank GmbH, München, Zweigniederlassung Zürich	ZWN	—	—	438129
2009	Zürich	The Royal Bank of Scotland plc, Edinburgh, Zweigniederlassung Zürich	ZWN	—	—	957088
2003	Zürich	UniCredit Bank AG, München, Zweigniederlassung Zürich	ZWN	—	—	2188

8.00 Privatbankiers Private bankers

8.20 Privatbankiers, die sich nicht öffentlich zur Annahme fremder Gelder empfehlen / Private bankers who do not actively seek deposits from the public

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status
1920	Basel	Baumann & Cie.	Kom.
1886	Basel	E. Gutzwiller & Cie. Banquiers	Kom.
1787	Basel	La Roche 1787, Komplementäre La Roche, Labhardt, Baumann, Gloor & Co	Kom.
1805	Carouge GE	Pictet et Cie	Kom.
1844	Genève	Bordier & Cie	Kom.
1845	Genève	Gonet & Cie	Kom.
1798	Genève	Lombard, Odier & Cie	Kom.
1819	Genève	Mirabaud & Cie	Kom.
1869	Genève	Mourgue d'Algue & Cie	Kom.
1998	Luzern	Reichmuth & Co	Kom.-AG
1750	Zürich	Rahn & Bodmer Co.	Kom.

Änderungen von auskunftspflichtigen Instituten Changes to reporting institutions

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

3.20 Übrige Regionalbanken und Sparkassen / Other regional banks and savings banks

Weglassungen / Removals						
1821	Trogen	Sparkasse Trogen Genossenschaft Das Institut wurde von der acrevis Bank AG, St. Gallen, übernommen. The bank has been taken over by acrevis Bank AG, St. Gallen.	G	.	.	.
1903	Wiesendangen	Sparkasse Wiesendangen Das Institut wurde von der acrevis Bank AG, St. Gallen, übernommen. The bank has been taken over by acrevis Bank AG, St. Gallen.	Gem-I	.	.	.

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						
2002	Zürich	Bank Frey & Co. AG Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.

Neuaufnahmen / New entries

1780	Lausanne	LANDOLT & CIE SA bisher Gruppe 8.20. Formerly category 8.20.	AG	20 400	9 776	823 233
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5.00 Übrige Banken / Other banks

5.14 Andere Banken / Other banking institutions

Neuaufnahmen / New entries						
2013	Bern	PostFinance AG	AG	2 000 000	4 682 294	117 017 719

5.00 Übrige Banken / Other banks

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

Weglassungen / Removals						
1958	Genève	Banque J. Safra (Suisse) SA Das Institut hat mit der Bank Sarasin & Cie AG, Basel, zur Bank J. Safra Sarasin AG, Basel, fusioniert. The bank has merged with Bank Sarasin & Cie AG, Basel, and now operates under the name of Bank J. Safra Sarasin AG, Basel.	AG	.	.	.

Änderungen von auskunftspflichtigen Instituten

Changes to reporting institutions

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1996	Genève	DEGROOF BANQUE PRIVEE SA Das Institut wurde von der LANDOLT & CIE SA, Lausanne, übernommen. The bank has been taken over by LANDOLT & CIE SA, Lausanne.	AG	.	.	.
1980	Genève	FAISAL PRIVATE BANK (Switzerland) SA Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.
1964	Genève	Merrill Lynch 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	.	.	.
1933	Lausanne	Banque de Dépôts et de Gestion SA Das Institut wurde von der Banque Cramer & Cie SA, Genève, übernommen. The bank has been taken over by Banque Cramer & Cie SA, Genève.	AG	.	.	.
2009	Lausanne	MIG Banque SA Das Institut wurde von der Swissquote Bank SA, Gland, übernommen. The bank has been taken over by Swissquote Bank SA, Gland.	AG	.	.	.
1982	Lugano	Sella Bank AG Das Institut wurde von der Banca Privata Edmond de Rothschild Lugano SA, Lugano, übernommen. The bank has been taken over by Banca Privata Edmond de Rothschild Lugano SA, Lugano.	AG	.	.	.
1899	Zürich	Bank Sal. Oppenheim jr. & Cie (Schweiz) AG Das Institut wurde von der Deutsche Bank (Suisse) SA, Genève, übernommen. The bank has been taken over by Deutsche Bank (Suisse) SA, Genève.	AG	.	.	.
1995	Zürich	Banque Du Bois AG Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.
1996	Zürich	Deka(Swiss) Privatbank AG Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
					1	2

7.00 Filialen ausländischer Banken / Branches of foreign banks

Weglassungen / Removals

2008	Wallisellen	FMCC Finance, Zweigniederlassung Wallisellen der Volvo Auto Bank Deutschland GmbH, Köln Die Filiale wurde geschlossen. The branch has been closed.	ZWN	.	.	.
------	-------------	--	-----	---	---	---

8.00 Privatbankiers / Private bankers

8.20 Privatbankiers, die sich nicht öffentlich zur Annahme fremder Gelder empfehlen / Private bankers who do not actively seek deposits from the public

Weglassungen / Removals

1780	Lausanne	Landolt & Cie, banquiers neu Gruppe 5.12. Now in category 5.12.	Kom.			
1741	St. Gallen	Wegelin & Co. Privatbankiers, Gesellschafter Bruderer, Hummler, Tolle & Co. Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	Kom.			

Firmaänderungen Company name changes

Gruppe Category	Bisher Previously	Neu Now
3.10	Clientis Bank Leerau Genossenschaft, Kirchleerau	Bank Leerau Genossenschaft, Kirchleerau
5.12	Banca del Ceresio SA, Lugano	BANCA DEL CERESIO SA, Lugano
5.20	Bank Sarasin & Cie AG, Basel	Bank J. Safra Sarasin AG, Basel
5.20	GE Money Bank AG, Zürich	Cembra Money Bank AG, Zürich
5.20	SAXO BANK (SWITZERLAND) SA, Zollikon	SAXO BANK (SCHWEIZ) AG, Zollikon
5.20	United Bank AG (Zürich), Zürich	UBL (Switzerland) AG, Zürich
7.00	Lloyds TSB Bank plc, Londres, succursale de Genève, Genève	Lloyds Bank plc, Londres, succursale de Genève, Genève
8.20	Landolt & Cie, banquiers, Lausanne	LANDOLT & CIE SA, Lausanne (5.12)

Schweizer Banken mit Filialen im Ausland ¹

Swiss banks with branches abroad ¹

Dornizil Domicile	Firma Company name	Filialen in Branches in
Basel und Zürich	UBS AG	Cayman, Doha, Dubai, Hong Kong, Jersey, Labuan, London, Miami, Mumbai, New York, Seoul, Singapore, Stamford, Stockholm, Sydney, Taipei, Tampa, Tokyo, Toronto
Basel	Bank J. Safra Sarasin AG	Hong Kong, Guernsey, Singapore
Bern und Zürich	Schweizerische Nationalbank	Singapore
Genève	Banque de Commerce et de Placements SA	Dubai, Luxembourg
Genève	Banque Privée Edmond de Rothschild SA	Hong Kong
Genève	BNP Paribas (Suisse) SA	Guernsey, Jersey
Genève	Crédit Agricole (Suisse) SA	Hong Kong, Singapore
Genève	HSBC Private Bank (Suisse) SA	Guernsey, Hong Kong, Singapore
Genève	UNION BANCAIRE PRIVEE, UBP SA	Jersey, London, Nassau, Singapore
Lausanne	Banque Cantonale Vaudoise	Guernsey
Lugano	Banca Popolare di Sondrio (Suisse) SA	Monaco
Lugano	BSI SA	Nassau, Hong Kong, Bahrain
Pully	Banque Privée Espírito Santo SA	Lisbonne
St. Gallen	St.Galler Kantonalbank AG	Lisbonne
Zürich	Bank Hapoalim (Schweiz) AG	Luxembourg
Zürich	Bank Julius Bär & Co. AG	Dubai, Guernsey, Hong Kong, Singapore
Zürich	BANK MORGAN STANLEY AG	Hong Kong, Singapore
Zürich	Coutts & Co AG	Hong Kong, Monaco, Singapore
Zürich	Credit Suisse AG	Bahrain, Cayman, Dubai, Guernsey, Hong Kong, Labuan, London, Luxembourg, Madrid, Milano, Mumbai, Nassau, New York, Paris, Seoul, Shanghai, Singapore, Sydney, Taipei, Tokyo, Toronto
Zürich	EFG Bank AG	Cayman, Hong Kong, Singapore
Zürich	Falcon Private Bank AG	Hong Kong, Singapore
Zürich	Habib Bank AG Zürich	Dubai, London, Nairobi

¹ Ohne Vertretungen.
Without representative offices.

Additional information

Publications and other resources

Unless otherwise noted, the publications and other resources are available on the SNB website at www.snb.ch, *Publications*.

- Annual Report** The *Annual Report* is published at the beginning of April in German, French, Italian and English.
- Financial Stability Report** The *Financial Stability Report* assesses the stability of Switzerland's banking sector. It is published annually in June in English, and in August in German and French.
- Quarterly Bulletin** The *Quarterly Bulletin* contains the monetary policy report used for the Governing Board's quarterly monetary policy assessment and the report on business cycle trends from the vantage point of the delegates for regional economic relations. The *Quarterly Bulletin* is published at the end of March, June, September and December in German, French and English (the latter version available only on the SNB website at www.snb.ch, *Publications*, *Economic publications*).
The report on business cycle trends from the vantage point of the SNB delegates is also available as a separate online document in German, French, Italian and English.
- Important monetary policy data** The SNB publishes important monetary policy data on its website on a weekly basis, including the SNB's reference interest rates, the Swiss Average Rates, as well as information on the sight deposits with the SNB and the minimum reserves. The data is available in German, French and English.
- Monthly Statistical Bulletin, Monthly Bulletin of Banking Statistics** The *Monthly Statistical Bulletin* contains charts and tables of key Swiss and international economic data. In addition to the German/French publication, a German/English version is available on the SNB website at www.snb.ch, *Publications*, *Statistical publications*.
The *Monthly Bulletin of Banking Statistics* contains detailed banking statistics. The issues and the time series are available in German/French and German/English on the SNB website. A printed German/French version is published every quarter.
- Banks in Switzerland** *Banks in Switzerland* is a commented collection of statistical source material on the development and structure of the Swiss banking sector. It is compiled mainly from SNB year-end statistics. *Banks in Switzerland* is published mid-year in German, French and English.

The report titled *Swiss Financial Accounts* reflects the volume and structure of financial assets and liabilities held by the different sectors of the domestic economy, as well as those held with respect to the rest of the world, and those held by the rest of the world with respect to Switzerland. The report is published in autumn in German, French and English.

Swiss Financial
Accounts

The *Swiss Balance of Payments* reviews the development of economic transactions between residents and non-residents. It is published once a year in September.

Swiss Balance
of Payments,
Switzerland's
International
Investment Position,
Direct Investment

Switzerland's International Investment Position describes developments in foreign assets, foreign liabilities and Switzerland's net investment position. It is published once a year in December.

Direct Investment examines the developments in Switzerland's direct investments abroad as well as the changes in foreign direct investment in Switzerland. It is published once a year in December.

The reports are available in German, French and English.

During 2014, the balance of payments and the international investment position will be aligned with the International Monetary Fund's (IMF) new international standards. For this reason and as an exception, there will be no report on the balance of payments or the international investment position.

Swiss National Bank Economic Studies and *Swiss National Bank Working Papers* present articles on economic issues and research results at irregular intervals. They appear in one language only, as a rule in English.

SNB Economic
Studies,
SNB Working Papers

The *Historical Time Series* publications examine various monetary policy themes from a long-term perspective and provide the associated data sets. They are published at irregular intervals in German, French and English.

Historical Time
Series

The commemorative publication marking the 100th anniversary of the Swiss National Bank deals with the SNB's history and various monetary policy topics. It is available in bookshops in Italian and English; the German and French versions are out of print. All four language versions are available on the SNB website at www.snb.ch, *The SNB, History, Publications*.

The Swiss National
Bank 1907–2007

A chronicle of the Swiss National Bank in Berne entitled *Die Schweizerische Nationalbank in Bern – eine illustrierte Chronik* was published in collaboration with the Society for Art History in Switzerland to mark the 100th anniversary of the inauguration of the SNB's head office in Berne at Bundesplatz 1. The bilingual (German

The Swiss National
Bank in Berne – an
illustrated chronicle

and French), illustrated book is available from GSK (www.gsk.ch). It is also available on the SNB website at www.snb.ch, *The SNB, History, Publications*.

The Swiss National Bank in Brief	<i>The Swiss National Bank in Brief</i> gives an overview of the SNB's tasks, its organisation and the legal basis of its activities. It is published in German, French, Italian and English.
Environmental report	The SNB's environmental report (German and French only) contains data and indicators on the National Bank's use of resources and on greenhouse gas emissions. It describes the foundations upon which the SNB's environmental management is based, explains the SNB's strategy in connection with climate change and lists measures and projects aimed at improving its environmental performance.
Speeches	The members of the Governing Board regularly give speeches on monetary policy issues. These are available at www.snb.ch , <i>Suggested pages, Speeches</i> , and are usually published in German, French or English, with a summary in all three languages.
Glossary	The online glossary explains important terms from the world of finance and monetary policy. It is available in German, French and English at www.snb.ch .
Questions and answers	The online questions and answers deal with topics of importance to the SNB. They are available in German, French and English at www.snb.ch , <i>General public, Questions and answers</i> .
Iconomix	iconomix is the SNB's web-based educational programme. It offers a range of teaching resources that can be either downloaded or ordered. Although it is aimed at teachers of economics and humanities at upper secondary schools, it is open to anyone interested in finding out more about the subject. iconomix is available in full in German and French, and partially in Italian and English at www.iconomix.ch .
Further resources	<i>What is money really about?</i> is a brochure describing the activities of the Swiss National Bank in simple, easy-to-understand terms. It is an ideal teaching aid for both older primary school students and secondary school students. <i>The Swiss National Bank and that vital commodity: money</i> is a brochure explaining the SNB and its tasks. It is suitable as a teaching aid for older secondary school students and for vocational training students as well as for anybody generally interested in the SNB. <i>An "A to Z" of the Swiss National Bank</i> is an SNB glossary of important central banking terms.

The information in these publications as well as the publications themselves are available via the SNB website at www.snb.ch, *Publications, Publications about the SNB, The world of the National Bank*.

The National Bank and money is a short film (available on DVD) illustrating the characteristics of money.

The National Bank and its monetary policy is a short film (available on DVD) describing how the SNB conducts its monetary policy on a daily basis and explaining the principles behind that monetary policy.

All the material in this section ('Further resources') is available in German, French, Italian and English.

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Fraumünsterstrasse 8, P.O. Box, 8022 Zurich,
telephone: +41 44 631 32 84

Obtainable from

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Published by

Swiss National Bank
Statistics
P.O. Box, CH-8022 Zurich
Telephone +41 44 631 31 11

Further information

publications@snb.ch

Languages

German, French and English

Design

Interbrand Ltd, Zurich

Printed by

Neidhart + Schön AG, Zurich

Date of publication

June 2014

ISSN 1661-6995 (printed version)

ISSN 1661-9420 (online version)

Accessing SNB publications

Swiss National Bank publications are available at www.snb.ch, *Publications*.

Publication dates are listed at www.snb.ch, *Media, Time schedule*.

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Die Banken in der Schweiz Banks in Switzerland

Beilage: Internet-Tabellen

Alle folgenden Dokumente werden nur im Internet publiziert,
in der gedruckten Fassung fehlen diese Tabellen.

Enclosed: Internet tables

All of the following tables are published on the SNB website only.
They are not included in the printed version.

561 Forderungen gegenüber inländischen Banken – auf CHF lautend, nach dem Zinssatz ¹ Amounts due from domestic banks, in CHF, by rate of interest ¹

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

In Millionen Franken / In CHF millions

Jahres- ende End of year	0 –1/4%	1/4 –1/2%	1/2 –3/4%	3/4 –1%	1 –1 1/4%	1 1/4 –1 1/2%	1 1/2 –1 3/4%	1 3/4 –2%	2 –2 1/4%	2 1/4 –2 1/2%	2 1/2 –2 3/4%	2 3/4 –3%
	1	2	3	4	5	6	7	8	9	10	11	12
2009	21 531	5 406	1 077	1 231	1 080	217	272	286	176	235	305	704
2010	29 889	7 632	2 098	926	689	290	387	294	171	172	334	512
2011	16 977	3 048	2 610	1 367	867	410	442	756	242	213	210	387
2012	18 940	2 588	2 276	1 968	529	365	303	462	243	247	201	263
2013	17 895	2 222	1 592	2 222	1 270	334	798	675	756	459	219	192

Jahres- ende	3 -3¼%	3¼ -3½%	3½ -3¾%	3¾ -4%	4 -4¼%	4¼ -4½%	4½ -4¾%	4¾ -5%	5 -6%	6 -7%	7 -8%	8% und mehr	Total
End of year	13	14	15	16	17	18	19	20	21	22	23	24	25
2009	705	486	312	93	31	27	2	—	0	0	—	48	34 224
2010	489	361	282	90	32	27	1	0	0	0	0	0	44 677
2011	403	350	251	87	35	27	1	—	1	0	0	3	28 685
2012	231	184	182	81	21	26	5	—	6	0	0	1	29 119
2013	302	387	197	63	18	11	0	—	83	0	0	2	29 696

¹ Inklusive bilanzierte auf CHF lautende nicht-monetäre Forderungen aus dem Leih- und Repogeschäft.
Including non-monetary balance sheet claims in CHF from lending and repo transactions.

562 Forderungen gegenüber inländischen Kunden – auf CHF lautend, nach dem Zinssatz ¹ Amounts due from domestic customers, in CHF, by rate of interest ¹

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

In Millionen Franken / In CHF millions

Jahres- ende End of year	Unter 1% Less than 1%	1–1¼%	1¼–1½%	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%
	1	2	3	4	5	6	7	8	9	10	11
2009	51 257	6 492	3 660	4 604	4 177	3 996	4 379	7 183	8 131	6 844	5 127
2010	38 600	7 182	4 979	5 073	4 619	4 543	4 414	6 526	6 617	5 492	3 965
2011	34 939	7 703	4 592	5 908	4 754	5 192	6 001	6 538	6 342	4 469	3 496
2012	47 678	8 854	5 061	6 821	5 884	5 945	5 525	6 061	5 932	4 097	2 979
2013	55 807	9 359	6 649	8 202	6 851	6 192	6 889	6 710	5 493	3 795	2 746

Jahres- ende End of year	3½-3¾%	3¾-4%	4-4¼%	4¼-4½%	4½-4¾%	4¾-5%	5-6%	6-7%	7-8%	8% und mehr 8% or more	Total
	12	13	14	15	16	17	18	19	20	21	22
2009	4 708	3 612	2 887	1 516	1 623	1 402	4 430	2 112	713	8 152	137 004
2010	3 696	3 423	2 545	886	1 433	926	4 099	1 631	664	7 903	119 215
2011	3 700	2 912	2 294	1 077	1 059	1 306	4 356	1 301	579	6 604	115 122
2012	2 866	2 279	1 518	721	958	1 022	4 512	1 017	403	6 203	126 338
2013	2 507	1 837	1 341	628	895	1 040	4 398	810	330	6 070	138 551

¹ Inklusive bilanzierte auf CHF lautende nicht-monetäre Forderungen aus dem Leih- und Repogeschäft.
Including non-monetary balance sheet claims in CHF from lending and repo transactions.

571 Verpflichtungen gegenüber inländischen Banken – auf CHF lautend, nach dem Zinssatz ¹ Amounts due to domestic banks, in CHF, by rate of interest ¹

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

In Millionen Franken / In CHF millions

Jahres- ende End of year	0 –1/4%	1/4 –1/2%	1/2 –3/4%	3/4 –1%	1 –1 1/4%	1 1/4 –1 1/2%	1 1/2 –1 3/4%	1 3/4 –2%	2 –2 1/4%	2 1/4 –2 1/2%	2 1/2 –2 3/4%	2 3/4 –3%
	1	2	3	4	5	6	7	8	9	10	11	12
2009	41 081	5 912	1 354	1 433	910	280	353	380	299	455	447	867
2010	30 266	9 507	2 455	1 106	768	370	538	669	743	658	559	670
2011	24 743	3 321	2 964	1 527	829	459	647	1 063	986	674	338	395
2012	24 698	2 506	2 529	2 027	588	485	488	1 065	987	484	273	380
2013	23 291	2 116	2 021	2 197	1 860	518	1 092	782	797	631	274	133

Jahres- ende	3 -3 1/4%	3 1/4 -3 1/2%	3 1/2 -3 3/4%	3 3/4 -4%	4 -4 1/4%	4 1/4 -4 1/2%	4 1/2 -4 3/4%	4 3/4 -5%	5 -6%	6 -7%	7 -8%	8% und mehr	Total
End of year	13	14	15	16	17	18	19	20	21	22	23	8% or more 24	25
2009	1035	706	331	117	644	95	102	—	3	—	—	0	56 803
2010	742	577	305	102	670	82	100	0	3	0	—	0	50 890
2011	487	455	287	98	710	61	0	0	4	0	—	—	40 049
2012	337	243	239	98	32	76	50	—	0	0	0	0	37 584
2013	256	426	104	77	125	61	7	—	1	3	6	2	36 779

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.