

## Key figures system

Key figure	Description	Calculation <sup>1</sup>	Data sources <sup>2</sup>
<b>1. Key figures relating to balance sheet analysis, net assets and financial positions</b>			
Capital ratio	Eligible core capital as % of balance sheet total	Eligible core capital / total assets Result in %	I: CA005, L15 / SR001, L32 C: CA105, L15 / SR101, L32
Hidden reserves, if any (only on individual basis)	Total hidden reserves as % of balance sheet total	Hidden reserves / total assets Result in %	I: SR003, L17 / SR001, L32
Capital coverage ratio 1	Eligible capital as % of required capital	Eligible capital / required capital Result in %	I: CA006, L01 / CA006, L08 C: CA106, L01 / CA106, L08
Capital coverage ratio 2	Eligible capital as % of required capital including surplus used to cover participations and large exposures	Eligible capital / (required capital + surplus for participations and large exposures) Result in %	I: CA006, L01 / (CA006, L08+L05+L06) C: CA106, L01 / (CA106, L08+L05+L06)
Hidden reserves not eligible as capital as % of eligible capital (individual basis only)	Shows the extent of the institution's hidden reserves that do not qualify as capital	Hidden reserves not eligible as capital / eligible capital Result in %	I: SR003, L16 / CA006, L01

<sup>1</sup> \* = multiplication  
/ = division  
Ø = averaged from the previous year's and current year's balance sheet dates

<sup>2</sup> I = individual basis  
C = consolidated basis  
SR = supervisory reporting  
CA = capital adequacy report  
LCER = large exposures report  
L = line  
RRV-SFBC = Guidelines regarding the provisions of Art. 23 - 27 BO governing financial statement reporting

The references to data sources in the supervisory report and capital adequacy report forms are intended as a definition.

Key figure	Description	Calculation <sup>1</sup>	Data sources <sup>2</sup>
Liquid assets as % of balance sheet total	Liquid assets = cash + amounts due arising from commercial papers + amounts due from banks + securities and precious metals held for trading + financial investments (excluding real estate) + positive replacement values from trading business	Liquid assets / of balance sheet total Result in %	I: (SR001, L01+L02+L03+L17+(L18-L19) + SR006, col.01 L60) / SR001, L32 C: (SR101, L01+L02+L03+L17+(L18-L19) + SR106, col.01 L60) / SR101, L32
Interest rate risk (Sensitivity of equity to interest rate changes)	Modified duration: Percentage change in market value of equity (present value of actual equity) for a +/-100 bp parallel shift in market interest rates across all maturities	According to output of relevant IT tool Result in %	Individual database
Present value to nominal value of equity	Ratio of present value to nominal value of equity	present value / nominal value (book value) of equity Result in %	Individual database
Refinancing rate of customer loans by customers deposits	Customer deposits as % of customer loans	(Liabilities to customers in the form of savings and deposits + other liabilities to customers + medium-term notes) / (loans and advances to customers + mortgages) Result in %	I: (SR001, L42,+L43+L44) / (SR001, L04+12) C: (SR101, L42+L43+L44) / (SR101, L04+12)
Proportion of large exposures that must be reported	Large exposures as per Art. 21 (1) BO as a proportion of eligible capital	Ratio of risk-weighted positions that must be reported (gross) / eligible capital Result in %	I: $\sum(\text{LCER col.06}) / \text{CA006, L01}$ C: $\sum(\text{LCER col.06}) / \text{CA106, L01}$
Proportion of value adjustments in credit portfolio	Value adjustments and provisions for default risks as a proportion of loans and advances to customers and mortgage receivables	Value adjustments and provisions for default risks / (loans and advances to customers + mortgages) Result in %	I: SR004, col. 07, L02 / (SR001, L04+L12) C: SR104, col. 07, L02 / (SR101, L04+L12)
Proportion of write-downs in doubtful receivables	Individual write-downs on receivables defined as doubtful by RRV-SFBC as a proportion of loans and advances to customers and mortgage receivables (net debt position as per RRV-SFBC, table B)	Individual write-downs on doubtful receivables / net debt position of doubtful receivables Result in %	I: SR005, L04 / SR005, L03 C: SR105, L04 / SR105, L03
Proportion of doubtful receivables in total credit portfolio	Doubtful receivables (gross debt position as per RRV-SFBC, table B) as a proportion of total receivables from customer	Gross debt position of doubtful receivables / (loans and advances to customers + mortgages) Result in %	I: SR005, L01 / (SR001, L04+L12) C: SR105, L01 / (SR101, L04+L12)

Key figure	Description	Calculation <sup>1</sup>	Data sources <sup>2</sup>
Proportion of non-performing loans to customers	Non-performing loans as a proportion of loans and advances to customers	Non-performing loans to customers / loans and advances to customers Result in %	I: SR005, L08 / SR001, L04 C: SR105, L08 / SR001, L04
Proportion of non-performing mortgage loans	Non-performing mortgage loans as a proportion of total mortgages	Non performing mortgage loans / mortgages Result in %	I: SR005, L09 / SR001, L12 C: SR105, L09 / SR001, L12
<b>2. Key figures relating to the analysis of income and results of operation</b>			
Ø return on assets	Interest and dividend income as % of Ø balance sheet total	(Interest and discount income + interest and dividend income from trading positions + interest and dividend income from financial investments) / Ø balance sheet total Result in %	I: (SR002, L01+L02+L03) / SR001, L32 C: (SR102, L01+L02+L03) / SR101, L32
Ø interest paid on debt capital	Interest paid as % of Ø debt capital	Interest paid / (Ø commercial paper liabilities + Ø liabilities to banks + Ø liabilities to customers in the form of savings and deposits + Ø other liabilities to customers + Ø medium-term notes + Ø bonds and mortgage-backed loans + Ø accrued expenses and deferred liabilities + Ø other liabilities + Ø value adjustments and provisions + Ø fluctuation reserves for credit risks) Result in %	I: SR002, L04 / (SR001, L40+L41+L42+L43+L44+L45+L46+L47+L48+L49) C: SR102, L04 / (SR101, L40+L41+L42+L43+L44+L45+L46+L47+L48)
Gross interest margin	Interest income + commission income from credit business as % of Ø balance sheet total	(Interest income + commission income from credit business) / Ø balance sheet total Result in %	I: (SR002, L05+L06) / SR001, L32 C: (SR102, L05+L06) / SR101, L32
Profitability of assets under management (only for financial statements that include table Q as per RRV-SFBC)	Service fee and commission income as % of assets under managements: Service fee and commission income = commission income from securities and investment business + commission income from other services – commission expense Assets under management as per RRV-SFBC table Q, including double counting	Service fee and commission income (excluding commission income from credit business) / Ø total assets under management (including double counting) Result in %	I: (SR002, L10-L06) / SR007, L04 C: (SR102, L10-L06) / SR107, L04

Key figure	Description	Calculation <sup>1</sup>	Data sources <sup>2</sup>
Profitability per employee	Gross income per employee	(Interest income + service fee and commission income + income from trading operations + other ordinary income) / Ø number of employees	I: (SR002, L05+L10+L11+L21) / Ø-(SR001, L80+L81) C: (SR102, L05+L10+L11+L17) / Ø-(SR101, L80+L81)
Operating expense per employee	Personnel, general and administrative expenses per employee	Operating expense / Ø number of employees	I: SR002, L24 / Ø-(SR001, L80+L81) C: SR102, L20 / Ø-(SR001, L80+L81)
Cost/income ratio	Ratio of operating expense to gross income	Operating expense / gross income Result in %	I: SR002, L24 / (SR002, L05 + L10 + L11 + L21) C: SR102, L20 / (SR102, L05 + L10 + L11 + L17)
<b>3. Key figures relating to profitability</b>			
Gross profit as % of eligible core capital	Ratio of gross profit to average eligible core capital	Gross profit / Ø total eligible core capital Result in %	I: SR002, L25 / Ø-CA005, L15 C: SR002, L21 / Ø-CA105, L15
Operating income as % of eligible core capital	Ratio of gross income to average eligible core capital	Operating income / Ø total eligible core capital Result in %	I: SR002, L38 / Ø-CA005, L15 C: SR002, L24 / Ø-CA105, L15
Net profit as % of eligible core capital	Ratio of Net profit to average eligible core capital	Net profit / Ø total eligible core capital Result in %	I: SR002, L49 / Ø-CA005, L15 C: SR002, L28-L30 / Ø-CA105, L15
RoRE (return on required equity)	Ratio operating profit to required capital (average annual value)	Operating income / Ø total required capital Result in %	I: SR002, L38 / Ø-(CA006, L08) C: SR002, L24 / Ø-(CA106, L08)