

Capital sheet

SFBC ID	Label	Legal references and comments
1	Total eligible capital: art. 17 Capital Ordinance	<p>= 1.1 + 1.2 + 1.6 – 1.7.1</p> <p>Eligible capital (art. 17 Capital Ordinance) shall be deemed to comprise the sum total of Adjusted Tier 1 capital (arts. 18–23 Capital Ordinance), Tier 2 capital (arts. 24–28 Capital Ordinance) and Tier 3 capital (art. 29 Capital Ordinance). In calculating such total, the deductions specified in articles 31–32 Capital Ordinance shall be made from the various capital components.</p> <p>Tier 2 and Tier 3 capital shall only be eligible for inclusion subject to the percentage limits stipulated in art. 30 Capital Ordinance. Pursuant to art. 30 par. 1 Capital Ordinance, Tier 2 and Tier 3 capital shall only be eligible for inclusion subject to a maximum limit of 100 per cent of Adjusted Tier 1 capital after deductions based on art. 23 Capital Ordinance. Pursuant to art. 30 par. 2 Capital Ordinance, Lower Tier 2 capital (arts. 27–28 Capital Ordinance) shall only be eligible for inclusion subject to a maximum limit of 50 per cent of Adjusted Tier 1 capital. Pursuant to art. 30 par. 3 Capital Ordinance, Tier 3 capital may only be recognised for the purpose of covering Market Risks as defined in articles 68 to 76 Capital Ordinance, subject to a limit of 250 per cent of Adjusted Tier 1 capital used to cover Market Risks.</p>
1.1	(Adjusted) Tier 1 capital: arts. 18–23 Capital Ordinance (inclusive any capital investments of minority shareholders in fully consolidated subsidiaries operating in the financial sector)	<p>Tier 1 capital (arts. 18–22 Capital Ordinance) ./ Direct deductions from Tier 1 capital (art. 23 Capital Ordinance) ./ Other deductions based on specific decisions of the SFBC ./ Deductions equally from Adjusted Tier 1 capital and Tier 2 capital pursuant to art. 31 Capital Ordinance (see 1.2.6).</p> <p>Does not include Overall deductions from capital pursuant art. 32 Capital Ordinance which are directly deducted from Tier 2 et Tier 3 capital (see 1.2.1.7.2, 1.2.2.5.2 and 1.3.3.2).</p>
1.1.1	Eligible Capital and Reserves (pursuant to the definitions of the Financial-Statement Reporting Guidelines of the SFBC: RRV-EBK/DEC-CFB)	<p>Capital: art. 18 let. a Capital Ordinance, arts. 19–20 Capital Ordinance, art. 21 Capital Ordinance.</p> <p>Disclosed reserves: art. 18 let. b Capital Ordinance.</p> <p>Profit carried forward: art. 18 let. c Capital Ordinance.</p> <p>Deduction of Loss carried forward: art. 23 par. 1 let. a Capital Ordinance.</p> <p>Does not include Interim profits or losses (to be reported under 1.1.3 or 1.1.4) and Minority interest (under 1.1.5).</p>
1.1.1.1	Paid-up capital: art. 18 let. a Capital Ordinance.	<p>For single-company financial statements: includes share capital, share premium, nominal capital, cooperative capital, endowment capital, participation capital and partners' capital in the case of private banks, pursuant to margin no. 80 of the Financial-Statement Reporting Guidelines of the SFBC (RRV-EBK/DEC-CFB).</p> <p>For consolidated statements: includes Bank capital pursuant to margin no. 210a, position 2.11 of the Financial-Statement Reporting Guidelines of the SFBC (RRV-EBK/DEC-CFB).</p>
1.1.1.2	Other eligible capital components of Tier 1 capital for Private Banks or Securities Dealers	<p>Tier 1 capital and private banks: art. 21 Capital Ordinance.</p> <p>Eligible capital for Securities Dealers represented by natural persons or partnerships: art. 22 Stock Exchanges and Security Trading Ordinance.</p>
1.1.1.2.1	Capital accounts: art. 21 par. 1 let. a Capital Ordinance and art. 22 par. 2 Stock Exchanges and Security Trading Ordinance.	<p>Provided that the bank issues a statement in writing that these components will not be reduced without approval of the Audit Firm in such an extent that the Total eligible capital would fall under the limit of 120% of the Total Minimum Capital Requirements (Pillar 1), pursuant to art. 21 par. 2 Capital Ordinance.</p>

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1.1.1.2.2	Assets of partners with unlimited liability: art. 21 par. 1 let. b Capital Ordinance and art. 22 par. 2 and 3 Stock Exchanges and Security Trading Ordinance.	Provided that such partners issue a statement in writing that in the event of liquidation, bankruptcy, compulsory winding-up, or restructuring, such assets shall be irrevocably subordinated to the claims of all other creditors and shall not be set off against receivables owed to the bank, or secured by bank / firm assets. Provided also that the bank issues a statement in writing that these components will not be reduced without approval of the Audit Firm in such an extent that the Total eligible capital would fall under the limit of 120% of the Total Minimum Capital Requirements (Pillar 1), pursuant to art. 21 par. 2 Capital Ordinance.
1.1.1.2.3	Bank guarantee or Cash amount blocked (for Securities Dealers only): art. 22 par. 4 and 5 Stock Exchanges and Security Trading Ordinance.	Subject to approval of the supervisory authority.
1.1.1.3	Disclosed reserves: art. 18 let. b Capital Ordinance	For single-company financial statements: includes Reserves for general banking risks, Share premium, General legal reserves, General statutory reserves, Reserves for own shares, Revaluation Reserves, Other reserves, pursuant to margin nos. 78–79b and 82–85 of the Financial-Statement Reporting Guidelines of the SFBC (RRV-EBK/DEC-CFB). For consolidated statements: includes Reserves for general banking risks, Capital reserves, Profit reserves, Revaluation reserves, pursuant to art. 25f of the Banking Ordinance and margin no. 210a, positions 2.10, 2.12, 2.13, 2.15 of the Financial-Statement Reporting Guidelines of the SFBC (RRV-EBK/DEC-CFB).
1.1.1.4	Profit or Loss carried forward / Group Profit or Loss: Profit carried forward: art. 18 let. c Capital Ordinance	Deduction of Loss carried forward: art. 23 par. 1 let. a Capital Ordinance
1.1.2	Shareholder's Equity for Banks using recognised international accounting standards	Only for Banks using recognised international accounting standards: includes all capital components such as Share capital, Reserve capital, Retained Earnings and Other elements of Shareholder's Equity. Does not include Interim profit or loss for the current financial year (to be reported under 1.1.3 and 1.1.4) and Minority interest (to be reported under 1.1.5). All Adjustments to or deductions from Shareholder's Equity pursuant to art. 15 par. 2 Capital Ordinance and SFBC Newsletter no. 32 are included under 1.1.6.
1.1.3	(+) Interim profit or (–) loss for the current financial year	Profit or Negative income for the current business year (less anticipated interim dividends) subject to an audited review: art. 18 let. d Capital Ordinance, art. 23 par. 1 let. a Capital Ordinance. Pursuant to the Financial-Statement Reporting Guidelines of the SFBC (RRV-EBK/DEC-CFB) or recognised international accounting standards.
1.1.4	(–) Material Interim losses for the current financial year (not subject to an audited review): art. 23 par. 1 let. a Capital Ordinance.	

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1.1.5	Capital investments of minority shareholders: art. 22 Capital Ordinance.	Includes any capital investments of minority shareholders in fully consolidated subsidiaries operating in the financial sector, that is minority interests in capital, reserves and results (including Interim profits or losses for the current financial year less anticipated dividends). For Banks using international accounting standards: equals Qualifying Minority interests in capital, reserves and related Interim profits or losses for the current financial year less anticipated dividends (1.1.5.1 + 1.1.5.2). Gross amount of all Minority interests according to recognised international standards, Qualifying and Non-qualifying interests is to be reported under 1.1.5.1. Deductions from this amount pursuant to art. 14 par. 2 Capital Ordinance and SFBC Newsletter no. 32 are normally reported as "Non-qualifying Minority interests" under 1.1.5.2 (instead of 1.1.6).
1.1.5.1	Total Qualifying and Non-qualifying Minority interests	Only for Banks using recognised international accounting standards: includes Qualifying and Non-qualifying capital amounts and related Interim profits or losses for the current financial year. Gross amount of all Minority interests according to recognised international standards, Qualifying and Non-qualifying interests is to be reported under 1.1.5.1.
1.1.5.2	(-) Non-qualifying Minority interests	Only for Banks using recognised international accounting standards: includes Non-qualifying capital amounts and related Interim profits or losses for the current financial year. Deductions from this amount pursuant to art. 14 par. 2 Capital Ordinance and SFBC Newsletter no. 32 are normally reported as "Non-qualifying Minority interests" under 1.1.5.2 (instead of 1.1.6).
1.1.6	Adjustments for Banks using recognised international accounting standards art. 14 par. 2 Capital Ordinance	Equals Net amount of all (positive) Adjustments and (negative) Deductions reported from the detailed Information Sheet for Banks using recognised international accounting standards (refers to Form EBKCOM32). Adjustments to Capital based on recognised international accounting standards and Deductions from adjusted Capital: art. 14 par. 2 Capital Ordinance and SFBC Newsletter no. 32.
1.1.7	Innovative Tier 1 capital instruments: arts. 19-20 Capital Ordinance and annex I of the Basel capital adequacy framework (Basel II).	Innovative Tier 1 capital instruments are similarly risk-bearing capital instruments, fulfilling the conditions pursuant to art. 19 Capital Ordinance and not exceeding 15 per cent of Adjusted Tier 1 capital pursuant to art. 20 Capital Ordinance. Includes all Innovative instruments related with Capital and Reserves, Shareholder's Equity or Minority Interest qualifying for Tier 1 capital. Corresponds to the type of instruments referred to in the Basel Committee on Banking Supervision's press release (Sydney, October 1998). Innovative Tier 1 capital instruments exceeding limit of 15%: full amount is to be reported under 1.1.7 and Deduction of excess under 1.1.8.5.
1.1.8	(-) Deductions from Tier 1 capital art. 23 Capital Ordinance, art. 20 par. 1 Capital Ordinance, § 562 of the Basel capital adequacy framework (Basel II).	= 1.1.8.1 + 1.1.8.2 + 1.1.8.3 + 1.1.8.4 + 1.1.8.5 + 1.1.8.6
1.1.8.1	(-) Treasury shares, other equity securities and innovative Tier 1 capital instruments issued by the bank held in the Trading Book: art. 23 par. 2 let. c no. 2 Capital Ordinance	For banks using the SA-BIS or IRB approach: Deduction of Treasury shares, other equity securities and innovative Tier 1 capital instruments issued by the bank, held directly or indirectly by the bank and held in the Trading Book pursuant to art. 23 par. 2 let. c no. 2 Capital Ordinance.

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1.1.8.2	(-) Treasury shares, other equity securities and innovative Tier 1 capital instruments issued by the bank not held in the Trading Book: art. 23 par. 2 let. b and c no. 1 Capital Ordinance.	Deduction of Treasury shares, other equity securities and innovative Tier 1 capital instruments issued by the bank, held directly or indirectly by the bank and not held in the Trading Book pursuant to art. 23 par. 2 let. c no. 1 Capital Ordinance for banks using the SA-BIS or IRB approach.
1.1.8.3	(-) Unfunded valuation adjustments or provisions required for the current financial year: art. 23 par. 1 let. b Capital Ordinance	Deduction.
1.1.8.4	(-) Intangible assets art. 23 par. 1 let. c Capital Ordinance.	Intangible assets (excluding software) and any positive differences between purchase price and net assets that are not directly attributable to an asset item (goodwill).
1.1.8.5	(-) Excess on limit for Innovative Tier 1 capital instruments art. 20 par. 1 Capital Ordinance and annex I of the Basel capital adequacy framework (Basel II).	Is the result of the application of the limit of 15% on instruments referred to under 1.1.7, following the Basel Committee on Banking Supervision's press release (Sydney, October 1998): Deduction of part exceeding 15% of Adjusted Tier 1 capital.
1.1.8.6	(-) Deductions for securitisations art. 23 par. 2 let. a Capital Ordinance.	Include Deduction of Net gains from capitalisation of future margin income ("Gain-on-sale") from securitisations: § 562 of the Basel capital adequacy framework (Basel II).
1.1.9	(-) Other specific deductions from Tier 1 capital:	Other prudential deductions or enforcements based on decisions of the supervisory authority in special cases: art. 4 par. 3 Banking Law / art. 29 par. 2 Stock Exchanges and Security Trading Ordinance.
1.1.10	(-) Deductions equally from (Adjusted) Tier 1 capital and Tier 2 capital (part within Adjusted Tier 1 capital) art. 31 Capital Ordinance.	= 1.2.6.0.1 Detailed list of deducted components: see section 1.2.6. Deduction from Tier 1 capital (item 1.1) is, at least (see 1.2.6.0.2), 50% of item 1.2.6: art. 31 par. 2 Capital Ordinance. For details about calculation: see item 1.2.6.0.1.
1.2	Tier 2 capital	= 1.2.1 + 1.2.2 - 1.2.3 - 1.2.4 - 1.2.5 Tier 2 capital (arts. 24-28 Capital Ordinance) ./ Direct deductions from Upper and Lower Tier 2 capital (art. 32 Capital Ordinance) ./ Deduction of Lower Tier 2 capital percentage exceeding 50% of Adjusted Tier 1 capital (art. 30 par. 2 Capital Ordinance) ./ Deductions equally from Adjusted Tier 1 and Tier 2 capital (art. 31 Capital Ordinance) ./ Other deductions based on specific decisions of the SFBC ./ Deduction of together Tier 2 and Tier 3 capital percentage exceeding 100% of Adjusted Tier 1 capital (art. 30 par. 1 Capital Ordinance).
1.2.1	Eligible Upper Tier 2 capital	= 1.2.1.1 + 1.2.1.2 + 1.2.1.3 + 1.2.1.4 + 1.2.1.5 + 1.2.1.6 - 1.2.1.8 + 1.2.1.7 Upper Tier 2 capital (arts. 24-26 Capital Ordinance) ./ Direct deductions from Upper Tier 2 capital (art. 32 Capital Ordinance). Does not include Deductions equally from Adjusted Tier 1 capital and Tier 2 capital (art. 31 Capital Ordinance), Other deductions based on specific decisions of the SFBC, Deduction of together Tier 2 and Tier 3 capital percentage exceeding 100% of Adjusted Tier 1 capital (art. 30 par. 1 Capital Ordinance), which are globally deducted under 1.2.
1.2.1.1	Excess on limit for Innovative Tier 1 capital instruments transferred to Upper Tier 2 capital art. 24 par. 1 let. e Capital Ordinance	Excess on limit of 15% for Innovative Tier 1 capital instruments that is eligible for inclusion within Upper Tier 2 capital: see 1.1.8.5 (Deduction from Adjusted Tier 1 capital). No limit for Non-innovative Tier 1 capital instruments within Tier 1 capital. For Innovative Tier 1 capital instruments subject to limit, transfer of excess from Tier 1 capital to Upper Tier 2 capital allowed pursuant to art. 24 par. 1 let. e Capital Ordinance.

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1.2.1.2	Hybrid instruments: art. 24 par. 1 let. a Capital Ordinance.	Any instruments incorporating the features of equity and debt capital which fulfill the conditions 1–4 of art. 24 par. 1 let. a Capital Ordinance, but not eligible as Innovative Tier 1 capital instruments. Deductions for Hybrid instruments issued by the bank held or not held in the Trading Book: see 1.2.1.7.1 and 1.2.1.7.2.
1.2.1.3	Undisclosed reserves included in valuation adjustments and provisions: art. 24 par. 1 let. b and par. 2 Capital Ordinance.	Undisclosed reserves included in the position valuation adjustments and provisions, which have been reported separately in a special account and shown as capital. The auditors' report shall verify that such undisclosed reserves are eligible for inclusion in upper Tier 2 capital. Undisclosed reserves must be declared voluntarily to the tax authorities.
1.2.1.4	Undisclosed reserves included in fixed assets: art. 24 par. 1 let. c and par. 2 Capital Ordinance.	Provided that the value thereof is equal to or less than the difference between the maximum value specified in article 665 of the Swiss Code of Obligations and the book value, such that the eligible amount may not exceed 45% of the difference between market and book value. The auditors' report shall verify that such undisclosed reserves are eligible for inclusion in upper Tier 2 capital. Undisclosed reserves must be declared voluntarily to the tax authorities.
1.2.1.5	Revaluation reserves in Available-for-sale equity securities and Available-for-sale debt securities not held in the Trading Book: art. 24 par. 1 let. d Capital Ordinance.	Revaluation reserves (Unrealized Gains from valuations at the Fair value) are restrictively eligible for inclusion in Upper tier 2 capital (to be reported under 1.2.1.5): only for Available-for-sale equity securities and Available-for-sale debt securities not held in the Trading Book, up to 45% of the respective unrealized gains (art. 24 par. 1 let. d Capital Ordinance). Excludes Revaluation reserves in Available-for-sale loans. For Banks using recognised international accounting standards: these reserves are fully deducted from Tier 1 capital under 1.1.6.
1.2.1.6	Value adjustments and provisions for default risks (Additional Upper Tier 2 capital under the international standardised approach): art. 25 Capital Ordinance.	Value adjustments and provisions for default risks that are shown to be present on the valuation date, which were not yet assignable to a specific borrower or exposure (general provisions), subject to a 1.25% limit of total risk-weighted exposures.
1.2.1.7	IRB Provision excess (Additional Upper Tier 2 capital under the IRB approach): art. 26 Capital Ordinance.	Surplus in eligible provisions where the total eligible provisions, taken into account pursuant to the Basel capital adequacy framework (Basel II), exceed the total expected loss calculated under the IRB approach, if equal to or less than 0.6 per cent of the IRB risk-weighted exposures.
1.2.1.8	(–) Deductions from Upper Tier 2 capital	= 1.2.1.8.1 + 1.2.1.8.2
1.2.1.8.1	(–) Subordinated interest rate instruments issued by the bank (Hybrid instruments) held in the Trading Book: art. 32 Capital Ordinance	For banks using the SA-BIS or IRB approach: Deduction of positions in respect of subordinated interest rate instruments issued by the bank, held either directly or indirectly by the bank, and held in the Trading Book, provided such instruments are eligible for inclusion (and actually included) within Upper Tier 2 capital as Hybrid instruments pursuant to art. 24 par. 1 let. a Capital Ordinance.
1.2.1.8.2	(–) Subordinated interest rate instruments issued by the bank (Hybrid instruments) not held in the Trading Book: art. 32 Capital Ordinance	For the SA-BIS and IRB approach: Deduction of positions in respect of subordinated interest rate instruments issued by the bank, held directly or indirectly by the bank, but not held in the Trading Book, provided such instruments are eligible for inclusion (and actually included) within Upper Tier 2 capital as Hybrid instruments pursuant to art. 24 par. 1 let. a Capital Ordinance.

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1.2.2	Eligible Lower Tier 2 capital.	= 1.2.2.1 + 1.2.2.2 + 1.2.2.3 + 1.2.2.4 + 1.2.2.5 + 1.2.2.6 Lower Tier 2 capital (arts. 27–28 Capital Ordinance) ./ Direct deductions from Lower Tier 2 capital (art. 32 Capital Ordinance) ./ Deduction of Lower Tier 2 capital percentage exceeding 50% of Adjusted Tier 1 capital (art. 30 par. 2 Capital Ordinance). Does not include Deductions equally from Tier 1 and Tier 2 capital (art. 31 Capital Ordinance), Other deductions based on specific decisions of the SFBC, Deduction of together Tier 2 and Tier 3 capital percentage exceeding 100% of Adjusted Tier 1 capital (art. 30 par. 1 Capital Ordinance), which are globally deducted under 1.2.
1.2.2.1	Subordinated loans: art. 27 Capital Ordinance.	Loans extended to the Bank, including bonds with initial terms to maturity of no less than five years, provided that a statement has been issued in writing that such loans shall be irrevocably subordinated to the claims of all other creditors in the event of liquidation, bankruptcy, compulsory winding-up, or restructuring, and that such loans may neither be offset against receivables owed to the Bank or secured by means of bank assets. In the five years prior to redemption, the offset shall be reduced by a cumulative deduction of 20% annually of the initial nominal value. Where the creditor has the option of calling in the loan, the earliest due date permitted shall be the applicable maturity date. For more details about Subordinated loans: see 1.5.2. Gross amount is to be reported under 1.2.2.1 and Cumulative deduction under 1.2.2.3. Deductions for Subordinated loans issued by the bank held or not held in the Trading Book: see 1.2.2.5.1 and 1.2.2.5.2.
1.2.2.2	Cantonal banks / Subordinated loans granted to the bank: art. 28 par. 1 Capital Ordinance.	Mutatis mutandi, if the loans have not been secured by government guarantee due to a waiver on the part of the creditor, or by any other means.
1.2.2.3	(–) Excess on limit for Subordinated loans (cumulative deduction of 20% annually): art. 27 par. 2 Capital Ordinance.	= 1.5.2.2*0.2 + 1.5.2.3*0.4 + 1.5.2.4*0.6 + 1.5.2.5*0.8 + 1.5.2.6 (amount of deduction or excess) Deduction for Subordinated loans. Excess may be transferred to Tier 3 capital under 1.3.1: art. 30 par. 4 Capital Ordinance.
1.2.2.4	Commitments of the members of institutions set up as co-operative companies: art. 28 par. 2 Capital Ordinance.	Margin call in case of cooperative shares: 50% of the total margin call per co-operative member on specific amounts, provided that such members have given an irrevocable undertaking in writing pursuant to art. 840 par. 2 of the Swiss Code of Obligations.
1.2.2.5	(–) Deductions from Lower Tier 2 capital	= 1.2.2.5.1 + 1.2.2.5.2
1.2.2.5.1	(–) Subordinated interest rate instruments issued by the bank (Subordinated loans) held in the Trading Book: art. 32 Capital Ordinance	For banks using the SA-BIS or IRB approach: Deduction of positions in respect of subordinated interest rate instruments issued by the bank, held directly or indirectly by the bank, and held in the Trading Book, provided such instruments are eligible for inclusion (and actually included) within Lower Tier 2 capital as Subordinated loans pursuant to art. 27 Capital Ordinance and article 28 par. 1 Capital Ordinance.
1.2.2.5.2	(–) Subordinated interest rate instruments issued by the bank (Subordinated loans) not held in the Trading Book: art. 32 Capital Ordinance	For the SA-BIS and IRB approach: Deduction of positions in respect of subordinated interest rate instruments issued by the bank, held directly or indirectly by the bank, but not held in the Trading Book, provided such instruments are eligible for inclusion in (and actually included) within Lower Tier 2 capital as Subordinated loans pursuant to art. 27 Capital Ordinance.
1.2.2.6	(–) Excess on limit for Lower Tier 2 capital: art. 30 par. 2 Capital Ordinance.	Deduction of Lower Tier 2 capital amount exceeding 50% of Adjusted Tier 1 capital (item 1.1). Excess may be transferred to Tier 3 capital under 1.3.1: art. 30 par. 4 Capital Ordinance.

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1.2.3	(-) Other specific deductions from Tier 2 capital	Other prudential deductions or enforcements based on decisions of the supervisory authority in special cases: art. 4 par. 3 Banking Law / art. 29 par. 2 Stock Exchanges and Security Trading Ordinance.
1.2.4	(-) Deductions equally from (Adjusted) Tier 1 capital and Tier 2 capital (part within Tier 2 capital): art. 31 Capital Ordinance.	= 1.2.6.0.2 Detailed list of deducted components: see section 1.2.6. When 50% of item 1.2.6 exceeds item 1.2, the excess shall be deducted from 1.1, so being included in item 1.2.6.0.1: art. 31 par. 2 Capital Ordinance. For more details about calculation: see 1.2.6.0.2.
1.2.5	(-) Excess on limit for Tier 2 and Tier 3 capital (part within Tier 2 Capital): art. 30 par. 1 Capital Ordinance	= Max [(item 1.4.1) – (Sum of items 1.3.1 + 1.3.2 + 1.3.3) ; 0] Deduction of Tier 2 and Tier 3 capital percentage (together) exceeding 100% of Adjusted Tier 1 capital (see 1.1). For more details about this deduction: see 1.4.1. The (whole) deduction under 1.4.1 is first allocated to Tier 3 capital under 1.3.4 (up to maximum the Sum of 1.3.1 + 1.3.2 + 1.3.3). Any excess is then allocated to Tier 2 capital under 1.2.5.
1.2.6	(-) Deductions equally from (adjusted) Tier 1 capital and Tier 2 capital: art. 31 Capital Ordinance.	$\sum 1.2.6.i, i = 1 \text{ to } 8$
1.2.6.0.1	(-) Of which from Tier 1 capital	Deduction from (Adjusted) Tier 1 capital (see 1.1) is, at least (see 1.2.6.0.2), 50% of the sum of deductions under 1.2.6: art. 31 par. 2 Capital Ordinance. Amount shall be reported under New 1.1.10. The deduction equally from (Adjusted) Tier 1 and Tier 2 capital (50%–50%) is applicable for all components under section 1.2.6 (no differences in proportions under these components).
1.2.6.0.2	(-) Of which from Tier 2 capital	When 50% of the Sum of deductions under 1.2.6 exceeds Tier 2 capital (Sum under 1.2, but excluding amounts under 1.2.4 and 1.2.5), the excess shall be then deducted from (Adjusted) Tier 1 capital (see 1.1), so being included in 1.2.6.0.1: art. 31 par. 2 Capital Ordinance. Amount shall be reported under 1.2.4. The deduction equally from Tier 1 and Tier 2 capital (50%–50%) is applicable for all components under section 1.2.6 (no differences in proportions under these components).
1.2.6.1	(-) Investments in companies operating in the financial sector which are eligible for consolidation, and any secondary claims on such interests: art. 31 par. 1 let. a Capital Ordinance.	Deduction of Net long positions computed pursuant to art. 39 Capital Ordinance in respect of Investments in companies operating within the financial sector, which are eligible for consolidation, and any secondary claims on such interests. Includes Investments in insurance companies which are eligible for consolidation, and any secondary claims on such interests. Definition of Investments pursuant to margin no. 54 of the Financial-Statement Reporting Guidelines of the SFBC (RRV-EBK/DEC-CFB).
1.2.6.2	(-) Investments in companies operating in the financial sector which are not eligible for consolidation, and any secondary claims on such interests: art. 31 par. 1 let. a and b Capital Ordinance.	Deduction of Net long positions computed in accordance with art. 39 Capital Ordinance in respect of Investments in companies operating within the financial sector, which are not eligible for consolidation (neither in single-company financial statements, nor in consolidated statements), and any secondary claims on such interests. Includes Investments in insurance companies which are eligible for consolidation, and any secondary claims on such interests. Definition of Investments pursuant to margin no. 54 of the Financial-Statement Reporting Guidelines of the SFBC (RRV-EBK/DEC-CFB).

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1.2.6.3	(-) Part of Qualifying investments in companies operating in the financial sector exceeding 10% of their capital (only for SA-BIS and IRB): art. 31 par. 1 let. c Capital Ordinance and margin no. 352 of the Credit Risk Circular.	In the case of qualifying investments in companies operating in the financial sector, any percentage of shares held exceeding 10% shall be deducted from capital. Deduction under 1.2.6.3 addresses Equity securities in the Trading Book pursuant to margin no. 52 of the Financial-Statement Reporting Guidelines of the SFBC (RRV-EBK) or booked in Financial investments pursuant to margin no. 53 of the Financial-Statement Reporting Guidelines of the SFBC (RRV-EBK/DEC-CFB).
1.2.6.4	(-) IRB Provision shortfall under the Internal rating-based approach (IRB): art. 31 par 1 let. d Capital Ordinance.	Deduction of IRB Provision shortfall.
1.2.6.5	(-) EL amount for equity exposures under the PD/LGD approach and the simple risk weighting method: § 375–376 and 386 of the Basel capital adequacy framework (Basel II), Margin nos. 374–375 and 379 of the Credit Risk Circular.	Deduction of EL amount for equity exposures under the PD/LGD approach and the simple risk weighting method.
1.2.6.6	(-) Certain securitisation exposures not included in risk-weighted assets (in general): § 561–563 of the Basel capital adequacy framework (Basel II)	Deductions in the standardised approaches: § 567, § 570, § 573 of the Basel capital adequacy framework (Basel II) + margin no. 263 of the Credit Risks Circular. Deductions in the IRB approach: § 609, § 615, § 616, § 628 of the Basel capital adequacy framework (Basel II).
1.2.6.7	(-) Free deliveries from 5 business days post second contractual payment or delivery leg until extinction of the transaction: art. 63 par. 2 let. b Capital Ordinance.	Deduction of Value transferred plus any Positive replacement cost if the payment / delivery has not taken place 5 business days after the second settlement date stipulated.
1.2.6.8	(-) Other specific deductions from Tier 1 and Tier 2 capital	Other prudential deductions or enforcements based on decisions of the supervisory authority in special cases: art. 4 par. 3 Banking Law, art. 29 par. 2 Stock Exchanges and Security Trading Ordinance.
1.3	Tier 3 capital	= 1.3.1 + 1.3.2 + 1.3.3 + 1.3.4 Tier 3 capital (art. 29, art. 30 par. 4 Capital Ordinance) ./ Direct deductions from Tier 3 capital (art. 32 Capital Ordinance) ./ Other deductions based on specific decisions of the SFBC ./ Deduction of together Tier 2 and Tier 3 capital percentage exceeding 100% of Adjusted Tier 1 capital (art. 30 par. 1 Capital Ordinance).
1.3.1	Excess on limit for Tier 2 capital transferred to Tier 3 capital: art. 30 par. 4 Capital Ordinance.	Excess on limit for Lower Tier 2 capital (see 1.2.2.6) that is allowed to be eligible for inclusion within Tier 3 capital. Also includes Cumulative deduction for subordinated loan capital pursuant to art. 27 par. 2 Capital Ordinance (see 1.2.2.3).
1.3.2	Subordinated liabilities: art. 29 Capital Ordinance.	Liabilities which fulfill the conditions of art. 29 let. a–d Capital Ordinance. Deductions for Subordinated liabilities issued by the bank held or not held in the Trading Book: see 1.3.3.1 and 1.3.3.2.
1.3.3	(-) Deductions from Tier 3 capital: art. 32, art. 30 par. 3 Capital Ordinance.	= 1.3.3.1 + 1.3.3.2 + 1.3.3.3 + 1.3.3.4 + 1.3.3.5
1.3.3.1	(-) Subordinated interest rate instruments issued by the bank (Subordinated liabilities) held in the Trading Book: art. 32 Capital Ordinance	For banks using the SA-BIS or IRB approach: Deduction of positions in respect of subordinated interest rate instruments issued by the bank, held directly or indirectly by the bank, and held in the Trading Book, provided such instruments are eligible for inclusion (and actually included) within Tier 3 capital as Subordinated liabilities pursuant to art. 29 Capital Ordinance.

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1.3.3.2	(-) Subordinated interest rate instruments issued by the bank (Subordinated liabilities) not held in the Trading Book: art. 32 Capital Ordinance	For the SA-BIS and IRB approach: Deduction of positions in respect of subordinated interest rate instruments issued by the bank, held directly or indirectly by the bank, but not held in the Trading Book, provided such instruments are eligible for inclusion (and actually included) within Tier 3 capital as Subordinated liabilities pursuant to art. 29 Capital Ordinance.
1.3.3.3	(-) Other specific deductions from Tier 3 capital	Other prudential deductions or enforcements based on decisions of the supervisory authority in special cases: art. 4 par. 3 Banking Law, art. 29 par. 2 Stock Exchanges and Security Trading Ordinance.
1.3.3.4	(-) Excess on limit for Tier 3 capital: art. 30 par. 3 Capital Ordinance.	Excess on limit of 250% of Tier 1 capital used to cover Market Risks. Tier 3 capital relevant for limit = Sum of items 1.3.1 + 1.3.2 + 1.3.3.1 + 1.3.3.2 + 1.3.3.3.
1.3.3.5	(-) Unused but eligible Tier 3 capital	Unused Tier 3 capital.
1.3.4	(-) Excess on limit for Tier 2 and Tier 3 capital (part within Tier 3 Capital): art. 30 par. 1 Capital Ordinance.	= Min [(item 1.4.1) ; (Sum of items 1.3.1 + 1.3.2 + 1.3.3)] Deduction of Tier 2 and Tier 3 capital percentage (together) exceeding 100% of Adjusted Tier 1 capital (see 1.1). For more details about this deduction: see 1.4.1. The (whole) deduction under 1.4.1 is first allocated to Tier 3 capital under 1.3.4 (up to maximum the Sum of 1.3.1 + 1.3.2 + 1.3.3). Any excess is then allocated to Tier 2 capital under 1.2.5.
1.4	(-) Deductions from Total eligible capital	No value (Heading line) Total eligible capital: see item 1.
1.4.1	(-) Excess on limit for Tier 2 and Tier 3 capital: art. 30 par. 1 Capital Ordinance.	= Max [(1.2 + 1.3 - 1.1); 0] Deduction of Tier 2 and Tier 3 capital (together) percentage exceeding 100% of Adjusted Tier 1 capital (item 1.1). The (whole) deduction under 1.4.1 is first allocated to Tier 3 capital under 1.3.4 (up to maximum of the Sum of 1.3.1+1.3.2+1.3.3). Any excess is then allocated to Tier 2 capital under 1.2.5.
1.4.2	(-) Other specific deductions from Total eligible capital	Other prudential deductions or enforcements based on decisions of the supervisory authority in special cases: art. 4 par. 3 Banking Law, art. 29 par. 2 Stock Exchanges and Security Trading Ordinance. This item addresses prudential deductions which would not have been allocated to any specific portion of Total eligible capital. Prudential deductions which are specifically allocated to Tier 1 capital: see 1.1.9, to Tier 2 capital: see 1.2.3, and to Tier 3 capital: see 1.3.3.3.
1.5	Memorandum Items	No value (Heading line)
1.5.1	IRB Provision excess (+) / shortfall (-)	= 1.5.1.1 - 1.5.1.2 IRB Provision excess or shortfall: see 1.2.1.6 and 1.2.6.4.
1.5.1.1	Amount of booked provisions	= 1.5.1.1.1 + 1.5.1.1.2 Only for banks using the IRB approach: Amount of booked provisions taken into account pursuant to the Basel capital adequacy framework (Basel II) and determined in accordance with recognised international accounting standards and the Financial-Statement Reporting Guidelines of the SFBC (RRV-EBK / DEC-CFB).
1.5.1.1.1	Of which General provision / Collective impairment	See comment under item 1.5.1.1
1.5.1.1.2	Of which Specific provision / Individual Impairment	See comment under item 1.5.1.1
1.5.1.2	(-) IRB measurement of expected losses	No comment.
1.5.2	Subordinated loan capital (gross amount): art. 27 Capital Ordinance	= 1.5.2.1 + 1.5.2.2 + 1.5.2.3 + 1.5.2.4 + 1.5.2.5 + 1.5.2.6 Carrying values, without taking into account the deduction from the eligible amount during the five years before repayment. Gross amount shall be reported under items 1.2.2.1 or 1.2.2.2. Deduction from gross amount: see item 1.2.2.3.
1.5.2.1	Subordinated loan capital with residual maturity of 5 years and longer	Carrying values. No cumulative deduction from gross amount: art. 27 par. 2 Capital Ordinance (see 1.2.2.3).

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SFBC ID	Label	Legal references and comments
1.5.2.2	Subordinated loan capital with initial maturity of 5 years and longer and residual maturity of under 5 years	Carrying values, without taking into account the deduction from the eligible amount during the five years before repayment. Cumulative deduction of 20% from gross amount: art. 27 par. 2 Capital Ordinance (see 1.2.2.3).
1.5.2.3	Subordinated loan capital with initial maturity of 5 years and longer and residual maturity of under 4 years	Carrying values, without taking into account the deduction from the eligible amount during the five years before repayment. Cumulative deduction of 40% of gross amount: art. 27 par. 2 Capital Ordinance (see 1.2.2.3).
1.5.2.4	Subordinated loan capital with initial maturity of 5 years and longer and residual maturity of under 3 years	Carrying values, without taking into account the deduction from the eligible amount during the five years before repayment. Cumulative deduction of 60% of gross amount: art. 27 par. 2 Capital Ordinance (see 1.2.2.3).
1.5.2.5	Subordinated loan capital with initial maturity of 5 years and longer and residual maturity of under 2 years	Carrying values, without taking into account the deduction from the eligible amount during the five years before repayment. Cumulative deduction of 80% of gross amount: art. 27 par. 2 Capital Ordinance (see 1.2.2.3).
1.5.2.6	Subordinated loan capital with initial maturity of under 5 years or with residual maturity of under 1 year	Carrying values, without taking into account the deduction from the eligible amount during the five years before repayment. Deduction of 100% (not eligible capital): art. 27 par. 2 Capital Ordinance (see 1.2.2.3).
1.5.3	Minimum initial capital required: art. 4 Banking Ordinance, art. 22 Stock Exchanges and Security Trading Ordinance	No value (Heading line)
1.5.3.1	Minimum initial capital required for banks	Alternatively a) Minimum floor of CHF 10 millions: art. 4 Banking Ordinance; or b) Other floor pursuant to decision of the supervisory authority: art. 4 par. 3 of the Banking Law, art. 4 par. 3 Banking Ordinance; or c) Floor based on Final Provisions of the Amendment of December 12, 1994 par. 1 of the Banking Ordinance.
1.5.3.2	Minimum initial capital required for Securities Dealers	Alternatively a) Minimum floor of CHF 1.5 millions: art. 22 par. 1 Stock Exchanges and Security Trading Ordinance; or b) Other floor pursuant to decision of the supervisory authority: art. 22 par. 5 Stock Exchanges and Security Trading Ordinance. Excludes Capital requirements for overheads (art. 29 par. 3 and 4 Stock Exchanges and Security Trading Ordinance), which are taken into account within item 2.5.
1.5.3.3	Total Overheads pursuant to art. 29 par. 4 Stock Exchanges and Security Trading Ordinance	Only for Securities Dealers. Total Overheads calculated pursuant to the Financial-Statement Reporting Guidelines of the SFBC (RRV-EBK / DEC-CFB).
1.5.4	Portion of capital used to cover excess on limits for participations pursuant to art. 4 par. 4 Banking Law and art. 13 Capital Ordinance	Qualified participation of a Bank or Securities Dealer in an enterprise outside the fields of finance or insurance may not exceed the equivalent of 15% of its equity. The total of such participations may not exceed 60% of its equity: art. 4 par. 4 Banking Law. Excess amount on limits shall be covered completely by disposable eligible capital. Exceptions: art. 13 Capital Ordinance.
1.5.5	Portion of capital used to cover the excess on limit for Risk diversification pursuant to art. 88 par. 1 let. a Capital Ordinance	Excess amount on limit for Risk diversification shall be covered completely by disposable eligible capital: art. 88 par. 1 let. a Capital Ordinance.
1.5.6	Investments in subgroups and companies which are eligible for Solo-consolidation and any secondary claims on such interests: art. 10 par. 4 Capital Ordinance	Only for banks using Solo-consolidation. = Sum of column 5 from Form SOLO and SOLOTOT. Surplus or Deficit of Adjusted total eligible capital of the bank (direct holding) based on the single-company financial statements: see 4.6.

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SFBC ID	Label	Legal references and comments
2	Total minimum capital requirements (Pillar 1): art. 33 Capital Ordinance	= 2.1 + 2.2 + 2.3 + 2.4 + 2.5 + 2.6 + 2.7 + 2.8 Credit requirements for Securities Dealers include all components under Pillar 1 requirements, including for Operational Risks (item 2.4). Complementary capital requirements related to Overhead apply specifically for Securities Dealers: see 2.5.
2.1	Minimum capital requirements for credit risk (including delivery risks): arts. 36–65 Capital Ordinance	= 2.1.1 + 2.1.2 + 2.1.3 For banks using the IRB approach: combined application of SA-BIS and IRB allowed.
2.1.1	Standardised approaches (SA): International standardised approach (SA-BIS): arts. 49–62, art. 64 Capital Ordinance	Capital Requirements SA-BIS (Sum for all Exposure classes). = 2.1.1.1 + 2.1.1.2 The SA exposure classes are those mentioned in art. 49 Capital Ordinance for SA. SA exposure classes include primary view (Sovereigns, Institutions, Corporates, Retail, Equity, Other exposures) and secondary view (Mortgage exposures, Subordinated claims, Overdue debt claims, Collateral loans, Securities lending / Repo / repo-style transactions).
2.1.1.1	SA exposure classes excluding securitisation exposures: art. 49 Capital Ordinance	= 2.1.1.1.1 + 2.1.1.1.2 + 2.1.1.1.3 + 2.1.1.1.4 + 2.1.1.1.5 + 2.1.1.1.6. Counterparty Related Risks, excluding Securitisation exposures (Capital requirements for Securitisation exposures in the SA approach shall be reported under 2.1.1.2). Refers to Forms [P/C]_CRSABIS_[01..07].
2.1.1.1.0.1	Of which Mortgage loans with a risk weight of 35%	[Capital Requirements SA-BIS*Multiplier 1.1]. Claims or contingent claims. Refers to Forms [P/C]_CRSABIS_[01..07].
2.1.1.1.0.2	Of which Mortgage loans with a risk weight of 50%	[Capital Requirements SA-BIS*Multiplier 1.1]. Claims or contingent claims. Refers to Forms or [P/C]_CRSABIS_[01..07].
2.1.1.1.0.4	Of which Mortgage loans with a risk weight of 100%	[Capital Requirements SA-BIS*Multiplier 1.1]. Claims or contingent claims. Refers to Forms [P/C]_CRSABIS_[01..07].
2.1.1.1.0.5	Of which Overdue debt claims	[Capital Requirements SA-BIS*Multiplier 1.1]. Overdue debt claims: art. 49 par. 3 no. 5 Capital Ordinance, annex 4 Capital Ordinance. Refers to Forms [P/C]_CRSABIS_[01..07].
2.1.1.1.1	Sovereigns: art. 49 par. 2 no. 1 Capital Ordinance	Capital Requirements SA-BIS*Multiplier 1.1: art. 64 let. a Capital Ordinance. Claims or contingent claims on Central governments and Central banks: art. 49 par. 2 no. 1 Capital Ordinance, annex 3 Capital Ordinance. Includes Mortgage exposures (art. 49 par. 3 no. 3 Capital Ordinance, annex 4 Capital Ordinance, art. 58 Capital Ordinance), Subordinated claims (art. 49 par. 3 no. 4 Capital Ordinance, annex 4 Capital Ordinance), Overdue debt claims (art. 49 par. 3 no. 5 Capital Ordinance, annex 4 Capital Ordinance), Collateral loans (art. 60 Capital Ordinance) and Securities lending / Repo / repo-style transactions (art. 61 Capital Ordinance) on such counterparties.
2.1.1.1.1.1	Sovereigns before Multiplier	see 2.1.1.1.1 Capital Requirements SA-BIS. Refers to Form [P/C]_CRSABIS_01.
2.1.1.1.2	Institutions	= 2.1.1.1.2.1 + 2.1.1.1.2.2 Capital requirements SA-BIS.

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SFBC ID	Label	Legal references and comments
2.1.1.1.2.1	Banks and Securities Dealers: art. 49 par. 2 no. 4 Capital Ordinance	Capital Requirements SA-BIS*Multiplier 1.1: art. 64 let. a Capital Ordinance. Claims or contingent claims on Banks and Securities Dealers: art. 49 par. 2 no. 4 Capital Ordinance, art. 55 Capital Ordinance, annex 3 Capital Ordinance. Includes Mortgage exposures (art. 49 par. 3 no. 3 Capital Ordinance, annex 4 Capital Ordinance, art. 58 Capital Ordinance), Subordinated claims (art. 49 par. 3 no. 4 Capital Ordinance, annex 4 Capital Ordinance), Overdue debt claims (art. 49 par. 3 no. 5 Capital Ordinance, annex 4 Capital Ordinance), Collateral loans (art. 60 Capital Ordinance) and Securities lending / Repo / repo-style transactions (art. 61 Capital Ordinance) on such counterparties.
2.1.1.1.2.1.1	Banks and Securities Dealers before Multiplier	see 2.1.1.1.2.1 Capital Requirements SA-BIS. Refers to Form [P/C]_CRSABIS_02.
2.1.1.1.2.2	Other Institutions: art. 49 par. 2 nos. 2, 3, 5 Capital Ordinance	Capital Requirements SA-BIS*Multiplier 1.1: art. 64 let. a Capital Ordinance. Claims or contingent claims on Public-sector entities (no. 2), BIS, IMF and multilateral development banks (no. 3), Common bodies (no. 5): art. 49 par. 2 nos. 2, 3, 5 Capital Ordinance, annex 3 Capital Ordinance. Includes Mortgage exposures (art. 49 par. 3 no. 3 Capital Ordinance, annex 4 Capital Ordinance, art. 58 Capital Ordinance), Subordinated claims (art. 49 par. 3 no. 4 Capital Ordinance, annex 4 Capital Ordinance), Overdue debt claims (art. 49 par. 3 no. 5 Capital Ordinance, annex 4 Capital Ordinance), Collateral loans (art. 60 Capital Ordinance) and Securities lending / Repo / repo-style transactions (art. 61 Capital Ordinance) on such counterparties.
2.1.1.1.2.2.1	Other Institutions before Multiplier	see 2.1.1.1.2.2 Capital Requirements SA-BIS. Refers to Form [P/C]_CRSABIS_03.
2.1.1.1.3	Corporates: art. 49 par. 2 nos. 6, 7 Capital Ordinance, art. 49 par. 3 no. 2 Capital Ordinance	Capital Requirements SA-BIS*Multiplier 1.1: art. 64 let. a Capital Ordinance. Claims or contingent claims on Stock exchanges and Corporate exposures: art. 49 par. 2 nos. 6, 7 Capital Ordinance, art. 56 Capital Ordinance, art. 57 Capital Ordinance, annex 3 Capital Ordinance. Claims or contingent claims on Swiss mortgage bonds: art. 49 par. 3 no. 2 Capital Ordinance, annex 4 Capital Ordinance. Includes Mortgage exposures (art. 49 par. 3 no. 3 Capital Ordinance, annex 4 Capital Ordinance, art. 58 Capital Ordinance), Subordinated claims (art. 49 par. 3 no. 4 Capital Ordinance, annex 4 Capital Ordinance), Overdue debt claims (art. 49 par. 3 no. 5 Capital Ordinance, annex 4 Capital Ordinance), Collateral loans (art. 60 Capital Ordinance) and Securities lending / Repo / repo-style transactions (art. 61 Capital Ordinance) on such counterparties.
2.1.1.1.3.1	Corporates before Multiplier	see 2.1.1.1.3 Capital Requirements SA-BIS. Refers to Form [P/C]_CRSABIS_04.

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SFBC ID	Label	Legal references and comments
2.1.1.1.4	Retail: art. 49 par. 3 no. 1 Capital Ordinance	Capital Requirements SA-BIS*Multiplier 1.1: art. 64 let. a Capital Ordinance. Claims or contingent claims Retail exposures: art. 49 par. 3 no. 1 Capital Ordinance, annex 4 Capital Ordinance. Includes Mortgage exposures (art. 49 par. 3 no. 3 Capital Ordinance, annex 4 Capital Ordinance, art. 58 Capital Ordinance), Subordinated claims (art. 49 par. 3 no. 4 Capital Ordinance, annex 4 Capital Ordinance), Overdue debt claims (art. 49 par. 3 no. 5 Capital Ordinance, annex 4 Capital Ordinance), Collateral loans (art. 60 Capital Ordinance) and Securities lending / Repo / repo-style transactions (art. 61 Capital Ordinance) on such counterparties.
2.1.1.1.4.1	Retail before Multiplier	see 2.1.1.1.4 Capital Requirements SA-BIS. Refers to Form [P/C]_CRSABIS_05.
2.1.1.1.5	Equity: art. 49 par. 3 no. 6 Capital Ordinance	Capital Requirements SA-BIS*Multiplier 2.5: art. 64 let. b Capital Ordinance. Net positions in respect of equity securities: art. 49 par. 3 no. 6 Capital Ordinance, annex 5 Capital Ordinance.
2.1.1.1.5.1	Equity before Multiplier	see 2.1.1.1.5 Capital Requirements SA-BIS. Refers to Form [P/C]_CRSABIS_06.
2.1.1.1.6	Other exposures: art. 49 par. 3 no. 7 Capital Ordinance	Capital Requirements SA-BIS*Multiplier 1.1: art. 64 let. a Capital Ordinance. Claims and contingent claims on Other exposures: art. 49 par. 3 no. 7 Capital Ordinance, annex 4 Capital Ordinance. Usually, there are no Claims or contingent claims mentioned under this item. This item only includes specific solutions for other exposures not included in other Forms, subject to approval of SFBC. Banks using the IRB approach, but calculating separately Capital Requirements for Other exposures (subject to approval of SFBC) apply Multiplier 1.1 pursuant to SA-BIS (in this case, Scaling factor 1.06 and institution-specific Multiplier are not used for Other exposures).
2.1.1.1.6.1	Other exposures before Multiplier	see 2.1.1.1.6 Capital Requirements SA-BIS. Refers to Form [P/C]_CRSABIS_07.
2.1.1.2	Securitisation exposures SA: art. 37 par 2 let. b Capital Ordinance	Capital Requirements SEC*Multiplier 1.1 for SA-BIS: art. 64 let. a Capital Ordinance. Securitisation exposures SA-BIS: art. 37 par. 2 let. b Capital Ordinance. Banks using the IRB approach, but calculating separately Capital Requirements for certain Securitisation exposures apply Multiplier 1.1 pursuant to SA-BIS (in this case, Scaling factor 1.06 and institution-specific Multiplier are not used for these Securitisation exposures).
2.1.1.2.1	Securitisation exposures before Multiplier	see 2.1.1.2 Capital Requirements SEC for SA-BIS. Refers to Form [P/C]_CRSECSA.
2.1.2	Internal rating-based approach (IRB): art. 65 Capital Ordinance	= [2.1.2.1 + 2.1.2.2 + 2.1.2.3 + 2.1.2.4]*Institution-specific IRB Multiplier Institution-specific IRB Multiplier: art. 65 par. 3 Capital Ordinance.
2.1.2.0.1	Internal rating-based approach (IRB) before institution-specific IRB Multiplier	see 2.1.2 = 2.1.2.1 + 2.1.2.2 + 2.1.2.3 + 2.1.2.4 Capital requirements for IRB including IRB Scaling factor 1.06, but before Institution-specific IRB Multiplier.
2.1.2.0.2	Memorandum item: Institution- specific IRB Multiplier	Institution-specific Multiplier: art. 65 par. 3 Capital Ordinance.

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SFBC ID	Label	Legal references and comments
2.1.2.1	IRB approaches when neither own estimates of LGD nor Conversion Factors are used (Foundation IRB): art. 65 Capital Ordinance	Capital Requirements F-IRB*IRB Scaling factor 1.06 Capital Requirements for Foundation IRB (F-IRB) excluding Retail exposures reported under 2.1.2.2.4 (within section for A-IRB), Equity IRB under 2.1.2.3 and Securitisation exposures IRB under 2.1.2.4. IRB Scaling factor 1.06: Margin no. 380 of the Credit Risk Circular.
2.1.2.1.0.1	IRB approaches when neither own estimates of LGD nor Conversion Factors are used (F-IRB) before IRB Scaling factor	see 2.1.2.1 = 2.1.2.1.1 + 2.1.2.1.2 + 2.1.2.1.3 Capital Requirements F-IRB for Sovereigns, Institutions and Corporates. Refers to Forms [P/C]_CRIRB_[01..08].
2.1.2.1.1	Sovereigns	Capital Requirements F-IRB, before IRB Scaling factor. Refers to Form [P/C]_CRIRB_01.
2.1.2.1.2	Institutions	= 2.1.2.1.2.1 + 2.1.2.1.2.2 Capital Requirements F-IRB, before IRB Scaling factor.
2.1.2.1.2.1	Banks and Securities Dealers before IRB Scaling factor	Capital Requirements F-IRB. Refers to Form [P/C]_CRIRB_02.
2.1.2.1.2.2	Other Institutions before IRB Scaling factor	Capital Requirements F-IRB. Refers to Form [P/C]_CRIRB_03.
2.1.2.1.3	Corporates	= 2.1.2.1.3.1 + 2.1.2.1.3.2 Capital Requirements F-IRB, before IRB Scaling factor.
2.1.2.1.3.1	Corporates: specialised lending before IRB Scaling factor	Capital Requirements F-IRB. Refers to Form [P/C]_CRIRB_04.
2.1.2.1.3.2	Corporates without specialised lending before IRB Scaling factor	Capital Requirements F-IRB. Refers to Form [P/C]_CRIRB_05.
2.1.2.2	IRB approaches when own estimates of LGD and/or Conversion Factors are used (Advanced IRB): art. 65 Capital Ordinance	Capital Requirements A-IRB*IRB Scaling factor 1.06 Capital Requirements for Advanced IRB (A-IRB) excluding Equity IRB reported under 2.1.2.3 and Securitisation exposures IRB under 2.1.2.4. IRB Scaling factor 1.06: Margin no. 380 of the Credit Risk Circular.
2.1.2.2.0.1	IRB approaches when own estimates of LGD and/or Conversion Factors are used (A-IRB) before IRB Scaling factor	see 2.1.2.2 = 2.1.2.2.1.1 + 2.1.2.2.2.2 + 2.1.2.2.3 + 2.1.2.2.4 Capital Requirements A-IRB for Sovereigns, Institutions, Corporates and Retail. Refers to Forms [P/C]_CRIRB_[01..08].
2.1.2.2.1	Sovereigns	Capital Requirements A-IRB, before IRB Scaling factor. Refers to Form [P/C]_CRIRB_01.
2.1.2.2.2	Institutions	= 2.1.2.2.2.1 + 2.1.2.2.2.2 Capital Requirements A-IRB, before IRB Scaling factor.
2.1.2.2.2.1	Banks and Securities Dealers before IRB Scaling factor	Capital Requirements A-IRB. Refers to Form [P/C]_CRIRB_02.
2.1.2.2.2.2	Other Institutions before IRB Scaling factor	Capital Requirements A-IRB. Refers to Form [P/C]_CRIRB_03.
2.1.2.2.3	Corporates	= 2.1.2.2.3.1 + 2.1.2.2.3.2 Capital Requirements A-IRB, before IRB Scaling factor.
2.1.2.2.3.1	Corporates: specialised lending before IRB Scaling factor	Capital Requirements A-IRB. Refers to Form [P/C]_CRIRB_04.
2.1.2.2.3.2	Corporates without specialised lending before IRB Scaling factor	Capital Requirements A-IRB. Refers to Form [P/C]_CRIRB_05.
2.1.2.2.4	Retail	= 2.1.2.2.4.1 + 2.1.2.2.4.2 + 2.1.2.2.4.3 Capital Requirements for banks using the approaches F-IRB or A-IRB, before IRB Scaling factor.
2.1.2.2.4.1	Retail: secured by real estate before IRB Scaling factor	Capital Requirements F-IRB or A-IRB. Refers to Form [P/C]_CRIRB_06
2.1.2.2.4.2	Retail: qualifying revolving before IRB Scaling factor	Capital Requirements F-IRB or A-IRB. Refers to Form [P/C]_CRIRB_07

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SFBC ID	Label	Legal references and comments
2.1.2.2.4.3	Retail: other retail before IRB Scaling factor	Capital Requirements F-IRB or A-IRB. Refers to Form [P/C]_CRIRB_08
2.1.2.3	Equity IRB	Capital Requirements: CREQUIRB*IRB Scaling factor 1.06 (for F-IRB or A-IRB) IRB Scaling factor 1.06: Margin no. 380 of the Credit Risk Circular.
2.1.2.3.1	Equity IRB before IRB Scaling factor	Capital Requirements for IRB Equity (in the F-IRB or A-IRB). Refers to Form [P/C]_CREQUIRB.
2.1.2.4	Securitisation exposures IRB	Capital Requirements: CRSECIRB*IRB Scaling factor 1.06 (for F-IRB or A-IRB). IRB Scaling factor 1.06: Margin no. 380 of the Credit Risk Circular.
2.1.2.4.1	Securitisation exposures IRB before IRB Scaling factor	Capital Requirements for Securitisation exposures IRB (in the F-IRB or A-IRB). Refers to Form [P/C]_CRSECIRB.
2.1.3	Minimum Capital requirements for Settlement Risk: art. 63 Capital Ordinance	Capital Requirements for Settlement Risk. Settlement Risks (SETT): art. 63 Capital Ordinance. Refers to Form [P/C]_SETT.
2.2	Minimum capital requirements for non-counterparty related risks: arts. 66–67 Capital Ordinance	Capital Requirements NCRA*Multiplier 3.0 for SA-BIS and IRB: art. 67 par. 2 Capital Ordinance. Non-counterparty Related Risks (NCRA): arts. 66–67 Capital Ordinance for International standardised approach (SA-BIS) and IRB approach.
2.2.1.1	Non-counterparty related assets before Multiplier	see 2.2. = Sum of 2.2.1.1.1 + 2.2.1.1.2 + 2.2.1.1.3 + 2.2.1.1.4 Capital Requirements NCRA include Risk Weights pursuant to art. 67 Capital Ordinance. For SA-BIS and IRB: does not include Multiplier 3.0.
2.2.1.1.1	Of which Offset Account Credit Balance	Capital Requirements NCRA for SA-BIS and IRB. Offset Account Credit Balance: art. 67 par. 1 Capital Ordinance and art. 67 par. 2 Capital Ordinance. Refers to Form [P/C]_NCRA.
2.2.1.1.2	Of which Bank Premises and Real Estate	Capital Requirements NCRA for SA-BIS and IRB. Bank Premises and Real Estate: art. 67 par. 1 Capital Ordinance and art. 67 par. 2 Capital Ordinance. Refers to Form [P/C]_NCRA.
2.2.1.1.3	Of which Other Property and Real Estate	Capital Requirements NCRA for SA-BIS and IRB. Other Property and Real Estate: art. 67 par. 1 Capital Ordinance and art. 67 par. 2 Capital Ordinance. Refers to Form [P/C]_NCRA.
2.2.1.1.4	Of which Fixed Assets and Software	Capital Requirements NCRA for SA-BIS and IRB. Fixed Assets and Software: art. 67 par. 1 Capital Ordinance and art. 67 par. 2 Capital Ordinance. Refers to Form [P/C]_NCRA.
2.3	Minimum capital requirements for market risks: arts. 68–76 Capital Ordinance	= 2.3.1 + 2.3.2 Capital Requirements for Market Risks (MKR): arts. 58–76 Capital Ordinance, Market Risk Circular.
2.3.1	Position, foreign exchange and commodity risks under the standardised approaches (SA)	= 2.3.1.1 + 2.3.1.2 + 2.3.1.3 + 2.3.1.4 – 2.3.1.5 Capital Requirements MKR in the standardised approaches (SA).
2.3.1.1	Traded debt instruments	= 2.3.1.1.1 + 2.3.1.1.2 Capital Requirements MKR for Traded debt instruments (SA)
2.3.1.1.1	Specific risk of interest-rate instruments	Capital Requirements MKR for Traded debt instruments: Specific risk (SA). Refers to Form [P/C]_MKR.
2.3.1.1.2	General market risk of interest-rate instruments	Capital Requirements MKR for Traded debt instruments: General market risk (SA). Refers to Form [P/C]_MKR.

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SFBC ID	Label	Legal references and comments
2.3.1.2	Equity	= 2.3.1.2.1 + 2.3.1.2.2 Capital Requirements MKR for Equity (SA).
2.3.1.2.1	Specific risk of equity instruments	Capital Requirements MKR for equity: Specific risk (SA). Refers to Form [P/C]_MKR.
2.3.1.2.2	General market risk of equity instruments	Capital Requirements MKR for Equity: General market risk (SA). Refers to Form [P/C]_MKR.
2.3.1.3	Foreign Exchange	Capital Requirements MKR for Foreign exchange (SA). Refers to Form [P/C]_MKR.
2.3.1.4	Commodities	Capital Requirements MKR for Commodities (SA). Refers to Form [P/C]_MKR.
2.3.1.5	Options	= 2.3.1.5.1 + 2.3.1.5.2 + 2.3.1.5.3 Capital Requirements MKR for Options (SA)
2.3.1.5.1	Options using simplified procedure	Capital Requirements MKR for Options: simplified procedure (SA). Refers to Form [P/C]_MKR.
2.3.1.5.2	Options using delta plus procedure	Capital Requirements MKR for Options: delta plus procedure (SA). Refers to Form [P/C]_MKR.
2.3.1.5.3	Options using scenario analysis	Capital Requirements MKR for Options: scenario analysis (SA). Refers to Form [P/C]_MKR.
2.3.2	Position, foreign exchange and commodity risks under internal models (IM)	Capital Requirements MKR under internal models (IM). Includes IM Multiplier pursuant to art. 76 Capital Ordinance. Refers to Form [P/C]_MKR.
2.4	Minimum capital requirements for operational risks (OpR): arts. 77–82 Capital Ordinance	= 2.4.1 + 2.4.2 + 2.4.3 Capital requirements for Operational Risks (OpR): arts. 77–82 Capital Ordinance, Operational Risk Circular. Also applicable for Securities Dealers.
2.4.1	OpR Basic indicator approach (BIA)	Capital Requirements OpR pursuant to Basic indicator approach (BIA). Refers to Form [P/C]_OPR.
2.4.2	OpR Standardised (SA)	Capital Requirements OpR pursuant to the standardised approach. Refers to Form [P/C]_OPR.
2.4.3	OpR Advanced measurement approaches (AMA)	Capital Requirements OpR pursuant to the AMA approaches. Refers to Forms [P/C]_OPR, [P/C]_OPRLOSSDETAILS and [P/C]_OPRDETAILS.
2.5	Minimum capital requirements related to overheads: art. 29 par. 3 Stock Exchanges and Security Trading Ordinance	Value = $\text{Max}[(\text{item 1.5.3.3} \times 0.25) - (\text{items 2.1} + \text{2.2} + \text{2.3} + \text{2.4} + \text{2.7} + \text{2.8}); 0]$ if $(\text{item 1.5.3.3} \times 0.25) \leq \text{CHF } 10 \text{ millions}$. and Value = 0 if Adjusted Tier 1 capital (see 1.1) $\geq \text{CHF } 10 \text{ millions}$. Only for Securities Dealers if a) Capital requirements are less than a quarter of Overheads (see 1.5.3.3) and less than CHF 10 millions: art. 29 par. 3 let. a Stock Exchanges and Security Trading Ordinance, and b) if Tier 1 capital amounts to CHF 10 millions at least: art. 29 par. 3 let. b Stock Exchanges and Security Trading Ordinance. For Securities Dealers subject to Capital Requirements Related to Overheads, Total Capital Requirements shall not exceed CHF 10 millions. Total Overheads calculated pursuant to the Financial-Statement Reporting Guidelines of the SFBC (RRV-EBK / DEC-CFB).
2.6	Other and transitional minimum capital requirements: art. 124 Capital Ordinance	= 2.6.1
2.6.1	Complements to overall floor for Minimum Capital Requirements under the IRB or AMA approaches: art. 124 Capital Ordinance	Banks using IRB or AMA approaches shall meet minimum thresholds of 95% for 2007, 90% for 2008 and 80% for 2009 (art. 124 par. 3 Capital Ordinance) of the Capital requirements pursuant to the previous provisions of the Swiss legislation including deductions (art. 124 par. 1 and 2 Capital Ordinance). Capital requirements pursuant to the previous provisions of the Swiss legislation (Basel I) including deductions: see 4.9.

Capital sheet

SFBC ID	Label	Legal references and comments
2.7	Other specific minimum capital requirements	= 2.7.1 + 2.7.2
2.7.1	Increases in Minimum capital requirements as per art. 4 par. 3 Banking Law	Other prudential enforcements based on decisions of the supervisory authority in special cases: art. 4 par. 3 Banking Law, art. 29 par. 2 Stock Exchanges and Security Trading Ordinance.
2.7.2	Other Minimum capital requirements	Other requirements. Includes for instance Minimum initial legal requirements for Banks pursuant to art. 4 Banking Law, art. 4 par. 3 Banking Ordinance and the Final Provisions of the Amendment of December 12, 1994 par. 1 of the Banking Ordinance (see 1.5.3.1). In this case Value = Max [(item 1.5.3.1)-(items 2.1+2.2+2.3+2.4+2.6+2.7+2.8); 0]. Includes also Minimum initial legal requirements for Securities Dealers pursuant to art. 22 par. 1 and 5 Stock Exchanges and Security Trading Ordinance (see 1.5.3.2). In this case, Value = Max [(item 1.5.3.2)-(items 2.1+2.2+2.3+2.4+2.5+2.6+2.7+2.8);0]
2.8	(-) Deductions from minimum capital requirements	= 2.8.1 + 2.8.2 + 2.8.3
2.8.1	(-) Deductions from Minimum capital requirements as per art. 4 par. 3 Banking Law	Other prudential reductions based on decisions of the supervisory authority in special cases: art. 4 par. 3 Banking Law, art. 29 par. 2 Stock Exchanges and Security Trading Ordinance.

Capital sheet

SFBC ID	Label	Legal references and comments
3	Additional capital requirements (Pillar 2): art. 34 Capital Ordinance	Additional capital requirements ("Pillar 2"): art. 34 Capital Ordinance. Other prudential deductions or enforcements based on decisions of the supervisory authority in special cases: art. 4 par. 3 Banking Law, art. 29 par. 2 Stock Exchanges and Security Trading Ordinance.
4	Memorandum items	No value (Heading line).
4.1	Surplus (+) / Deficit (-) of Capital, not including Other and transitional minimum capital requirements (see item 2.6) and Pillar 2 additional capital requirements (see 3)	= 1 - (2 - 2.6) Includes Other specific capital requirements (see 2.7) and Deductions from capital requirements (see 2.8). Excludes Other and transitional capital requirements (see 2.6) and Additional capital requirements under Pillar 2 (see 3).
4.1.1	Solvency ratio (%), not including Other and transitional minimum capital requirements and Pillar 2 additional capital requirements	= 1/(2 - 2.6)*8% Excludes Other and transitional capital requirements (see 2.6) and Additional capital requirements under Pillar 2 (see 3).
4.1.2	Capital Requirement Covering Ratio (%), not including Other and transitional minimum capital requirements and Pillar 2 additional capital requirements	= 1/(2 - 2.6)*100 Excludes Other and transitional capital requirements (see 2.6) and Additional capital requirements under Pillar 2 (see 3).
4.1.3	Tier 1 capital ratio (%), not including Other and transitional minimum capital requirements and Pillar 2 additional capital requirements	= 1.1/(2 - 2.6)*8% Excludes Other and transitional capital requirements (see 2.6) and Additional capital requirements under Pillar 2 (see 3).
4.2	Surplus (+) / Deficit (-) of Capital, not including Pillar 2 additional capital requirements	= 1 - 2 Includes Other and transitional capital requirements (see 2.6), Other specific capital requirements (see 2.7) and Deductions from capital requirements (see 2.8). Excludes Additional capital requirements under Pillar 2 (see 3).
4.2.1	Solvency ratio (%), not including Pillar 2 additional capital requirements	= 1/2*8% Excludes Additional capital requirements under Pillar 2 (see 3).
4.2.2	Capital Requirement Covering Ratio I (%), not including Pillar 2 additional capital requirements	= 1/2*100 Excludes Additional capital requirements under Pillar 2 (see 3).
4.2.3	Tier 1 capital ratio (%), not including Pillar 2 additional capital requirements	= 1.1/2*8% Excludes Additional capital requirements under Pillar 2 (see 3).
4.3	Surplus (+) / Deficit (-) of Capital taking into account the supervisory review process (Pillar 2 additional capital requirements)	= 1 - [2 + 3] Includes the effect of the review and evaluation performed by competent authorities, taking into account the specific capital requirements of the supervisory authority. Additional Capital ("Pillar 2"): art. 34 Capital Ordinance.
4.4	Internal assessment Surplus (+) / Deficit (-) of Capital: art. 34 Capital Ordinance	= 4.4.1 - 4.4.2
4.4.1	Internal assessment of Capital	If available.
4.4.2	Internal assessment of Capital needs	If available.
4.5	Surplus (+) / Deficit (-) of Capital taking into account the portion of capital used to cover excess on limits for participations (see 1.5.4) and for risk diversification (see 1.5.5)	= (1 - 1.5.4 - 1.5.5) - 2 See 1.5.4 and 1.5.5. Ratio excludes Additional capital requirements under Pillar 2 (see 3).
4.5.1	Solvency index ratio (%) taking into account the portion of capital used to cover excess on limits for participations (see 1.5.4) and for risk diversification (see 1.5.5)	= (1 - 1.5.4 - 1.5.5) / 2 * 8% Ratio excludes Additional capital requirements under Pillar 2 (see 3).

SFBC ID	Label	Legal references and comments
4.5.2	Capital Requirement Covering Ratio II (%) taking into account the portion of capital used to cover excess on limits for participations (see 1.5.4) and for risk diversification (see 1.5.5)	$= (1 - 1.5.4 - 1.5.5) / 2 * 100$ Ratio excludes Additional capital requirements under Pillar 2 (see 3).
4.6	Surplus (+) or Deficit (-) of Adjusted total eligible capital of the bank (direct holding) based on the single-company financial statements used to finance investments in subgroups and companies which are eligible for Solo-consolidation and any secondary claims on such interests: art. 10 par. 4 Capital Ordinance	Only for banks using Solo-consolidation. Refers to Forms SOLO and SOLOTOT.
4.7	Institution-specific IRB-Multiplier: art. 65 par. 3 Capital Ordinance	
4.8	Institution-specific Market Risk Multiplier: art. 76 par. 3 Capital Ordinance.	
4.10	Capital requirements pursuant to the previous provisions of the Swiss legislation including deductions (art. 124 par. 1 and 2 Capital Ordinance)	Memorandum item for checking the Complements to overall floor under the IRB or AMA approaches under 2.6.1 (minimum thresholds of 95% for 2007, 90% for 2008 and 80% for 2009). Includes elements defined in accordance with art. 124 par 1 and 2 Capital Ordinance.