

No. 1 BALANCE SHEET

ASSETS	prev. period		Period		LIABILITIES	prev. period		Period	
	M. CHF	M. CHF	M. CHF	M. CHF		M. CHF	M. CHF	M. CHF	M. CHF
Liquidity	250	252			Due to banks				
Money market instruments	900	5,000			on demand	984	1,484		
Due from banks					<i>thereof bridging credit</i>	17	158		
on demand	2,000	4,250			at term	8,998	12,830		
at term	4,600	2,000			Due to customers				
Due from customers					Savings accounts	16,772	17,308		
secured by mortgage	3,855	3,909			Personal accounts	4,698	4,847		
secured by other collateral	10,701	10,866			on demand	3,456	3,580		
unsecured	13,385	13,617			at term	11,087	10,994		
Mortgages					Medium-term notes	6,206	6,407		
with a floating interest rate	5,210	5,306			Long-term bonds	2,100	2,600		
with a fixed interest rate	10,275	10,524			<i>thereof equity bonds</i>	0	1,000		
Securities trading portfolio					Provisions				
Domestic shares	1,077	3,242			Valuation adjustments and provisions	377	425		
Foreign shares	1,617	0			Equity				
Domestic bonds	0	2,089			Share capital	400	300		
Foreign bonds	1,975	1,885			Legal reserves	200	1,359		
Holdings	0	0			Other reserves	1,806	1,747		
Facilities	77	70			Annual net profit	-58	210		
Other physical assets	102	82							
Other assets	1,000	1,000							
TOTAL ASSETS	57,025	64,092			TOTAL LIABILITIES	57,025	64,092		

SUMMARY OF		Volume	Payment due	Interest
Mortgages with a fixed interest rate		M. CHF	date in Period	%
Issuance Period	-1	1,246	4	6.00
Issuance Period	0	1,546	5	3.17
Issuance Period	1	4,447	6	2.80
Issuance Period	2	2,061	7	4.23
Issuance Period	3	1,224	8	4.87
TOTAL		10,524		Ø 3.76

SUMMARY OF		Volume	Payment due	Interest
Medium-term notes		M. CHF	date in Period	%
Issuance Period	-1	855	4	5.25
Issuance Period	0	1,962	5	1.75
Issuance Period	1	745	6	1.00
Issuance Period	2	1,324	7	2.75
Issuance Period	3	1,521	8	2.75
TOTAL		6,407		Ø 2.57

LONG-TERM DEBT FINANCING		Volume	thereof equity bonds	Payment due	Interest	Interest Equity bonds
Issuances Long-term bonds		M. CHF	M. CHF	date in Period	%	%
Issuance Period	-5	0	0	0	0.00	0.00
Issuance Period	-4	0	0	1	0.00	0.00
Issuance Period	-3	0	0	2	0.00	0.00
Issuance Period	-2	0	0	3	0.00	0.00
Issuance Period	-1	600	0	4	7.00	0.00
Issuance Period	0	0	0	0	0.00	0.00
Issuance Period	1	0	0	11	0.00	0.00
Issuance Period	2	1,000	0	12	2.25	0.00
Issuance Period	3	1,000	1,000	13	2.75	6.75
TOTAL		2,600	1,000	Ø	5.08	6.75

No. 2 PROFIT & LOSS ACCOUNT / KEY PERFORMANCE INDICATORS / PLANNING QUALITY

2.1 PROFIT & LOSS ACCOUNT		M. CHF	prev. period	Period
Interest and discount income			1,951	2,363
+ Commission income from credit transactions			145	148
+ Interest and dividend income from trading portfolio			139	196
./ Interest expenses			1,246	1,460
= Income from interest			989	1,247
+ Commission income from securities and investments			643	792
+ Total income from bond issuance business			0	0
./ Commission expenses			73	79
= Income from commission and service provision business			570	713
Income from trading business			-31	134
Income from holdings			0	0
./ Employment costs			976	1,172
<i>thereof regular employee salaries</i>			733	929
<i>thereof additional personnel costs</i>			88	112
<i>of other personnel costs</i>			155	131
./ Operating expenditure			334	363
<i>thereof leasing costs</i>			0	0
<i>thereof costs for advertising</i>			3	0
<i>thereof property, equipment and administrative costs</i>			331	362
<i>thereof costs for bond issues</i>			0	0
<i>thereof costs for calculations and cash management</i>			1	1
./ Depreciation on fixed assets			34	28
./ Valuation adjustments, provisions and losses			280	257
= Business expenses			1,625	1,820
= GROSS PROFIT			-97	273
+ Extraordinary income			62	0
./ Extraordinary expenditure			0	0
./ Profit tax			0	39
./ Capital tax			24	24
= NET PROFIT / LOSS			-58	210

2.2 ASSESSMENT BASIS FOR CORPORATE TAX		M. CHF	prev. period	Period
Profit before tax			-35	273
Loss carried forward (incl. capital gains tax from previous period)			0	-58
Tax-related profit			0	215

2.3 KEY PERFORMANCE INDICATORS					
Period	0	1	2	3	
Interest margin (%)	2.03	1.77	1.82	2.06	
Return on equity (%)	5.6	1.7	-2.4	6.2	
Growth balance sheet total (± % prev. year)	5.4	8.2	10.4	12.4	
Dividend (CHF per share)	0.00	0.00	0.00	0.00	
Dividend (% of nominal value)	0.0	0.0	0.0	0.0	
Direct earnings per share (%) (after tax)	0.0	0.0	0.0	4.8	
Share price (CHF)	100.0	108.1	104.9	163.3	
p/e-Ratio	31.9	107.9	-71.8	46.6	
Net new assets (M. CHF)	0	0	31,800	3,241	
Cost/Income Ratio (%)	79.4	91.8	102.2	87.0	

2.4 PLANNING QUALITY					
DEVIATION FROM PLANNING VALUES	Target values	Actual values	Deviations		Planning quality
			absolute	in %	
Balance sheet total (M. CHF)	65,142	64,092	-1,050	-1.6	41.34
Net profit / loss (M. CHF)	173	210	37	21.4	
Lending business (M. CHF)	45,261	44,223	-1,039	-2.3	
Deposit business (M. CHF)	43,547	43,137	-410	-0.9	

No. 5 CALCULATION OF REGULATORY REQUIRED EQUITY CAPITAL

ASSETS		Book value	Probability of failure	Loss ratio	Risk-weighting factor	Risk-weighted positions
		M. CHF	%	%	%	M. CHF
Liquidity		252			0.0	0
Money market instruments		5,000			25.0	1,250
Due from banks on demand		4,250			25.0	1,063
Due from banks at term		2,000			50.0	1,000
Due from customers secured by mortgage						
	+++	554	0.01	35.0	2.5	14
	++	981	0.05	35.0	12.2	120
	+	1,556	1.00	35.0	70.0	1,089
	-	716	2.50	35.0	83.1	595
	--	102	5.00	35.0	106.9	110
Due from customers secured by other collateral						
	+++	1,260	0.01	10.0	0.7	9
	++	2,635	0.05	10.0	3.5	92
	+	4,483	1.00	10.0	20.0	897
	-	1,726	2.50	10.0	23.8	410
	--	763	5.00	10.0	30.6	233
Due from customers unsecured						
	+++	2,118	0.01	80.0	5.6	119
	++	4,209	0.05	80.0	28.0	1,178
	+	4,432	1.00	80.0	160.0	7,091
	-	1,833	2.50	80.0	190.0	3,483
	--	1,025	5.00	80.0	244.4	2,505
Mortgages with a floating interest rate						
	+++	859	0.01	50.0	3.5	30
	++	736	0.05	50.0	17.5	129
	+	2,747	1.00	50.0	100.0	2,747
	-	879	2.50	50.0	118.8	1,044
	--	84	5.00	50.0	152.8	129
Mortgages with a fixed interest rate						
	+++	1,635	0.01	38.0	2.7	43
	++	1,200	0.05	38.0	13.3	160
	+	5,753	1.00	38.0	76.0	4,372
	-	1,862	2.50	38.0	90.3	1,680
	--	75	5.00	38.0	116.1	87
Securities trading portfolio						
		Domestic shares			175.0	5,673
		Foreign shares			175.0	0
		Domestic bonds			100.0	2,089
		Foreign bonds			100.0	1,885
Holdings		0			175.0	0
Facilities		70			250.0	174
Other physical assets		82			625.0	512
Other assets		1,000			50.0	500
Open FOREX-Positions (if > 0.0% of equity)		0			25.0	0
TOTAL RISK WEIGHTED POSITIONS						42,512
CAPITAL ADEQUACY					Ratio	M. CHF
Required total capital					10.0	
Core capital					8.0	
Supplementary capital					2.0	
Regulatory required equity capital (10.0 %)						4,251
OVERALL CAPITAL ADEQUACY					10.4	
A) CORE CAPITAL					8.0	
Paid-in capital						300
Disclosed reserves						3,106
Annual net loss						0
B) ADDITIONAL CAPITAL					2.4	
Equity bonds (max. 1,000 % of the core capital)						0
SURPLUS/DEFICIT						155
Equity capital (Surplus/Deficit)						0
Equity capital policy					prev. period	Period
Reduction of capital (M. CHF)	400	Share capital (M. CHF)		300		5.00
Decision on reduction of nominal value (- CHF)	10.0	Nominal value Shares (CHF)		5.0		100
Capital increase (nominal value) (M. CHF)	40,000,000	Number of Shares		60,000,000		1,159

Premium on capital stock (M. CHF)

104.9

SHARE PRICE (CHF)

163.3

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No. 6 KEY LIQUIDITY RATIOS

Liquidity coverage ratio			
A) HIGH QUALITY ASSETS	Balance sheet calculation		M. CHF
a) Level 1 assets			5,252
Liquidity	100.0 %		252
Money market instruments	100.0 %		5,000
Bonds with 0 % risk weight	30.0 %		1,192
b) Level 2 assets	30.0 %		1,192
Bonds with 20 % risk weight (AA- or better)			
c) Other assets not included in levels 1 or 2	10.0 %		397
Bonds not included in levels 1 or 2 assets with a rating of BBB- or better			
Total high quality assets			8,034
B) NET CASH OUTFLOW	Balance sheet calculation	Factor	M. CHF
B1) Expected cash outflow			
Due to banks on demand	100.0 %	1.00	1,484
Due to banks at term	20.0 %	1.00	2,566
Due to customers			7,805
<i>thereof Savings accounts</i>	20.0 %	1.00	3,462
<i>thereof Personal accounts</i>	30.0 %	1.00	1,454
<i>thereof on demand</i>	50.0 %	1.00	1,790
<i>thereof at term</i>	10.0 %	1.00	1,099
Medium-term notes	2.0 %	1.00	128
Long-term bonds	0.0 %	1.00	0
Total expected cash outflow			11,983
B2) Expected cash inflow			
Due from banks on demand	100.0 %	1.00	4,250
Due from banks at term	20.0 %	1.00	400
Due from customers	10.0 %	1.00	4,422
Trading balance of securities which are not included in other rows	80.0 %	1.00	3,547
Total expected cash inflow			12,619
Maximum creditable cash inflow	85.0 %		10,186
NET CASH OUTFLOW			1,797
Liquidity coverage ratio			4.47
Net stable funding ratio			
	Balance sheet calculation	Factor	M. CHF
Equity (Tier 1 and Tier 2 equity instruments)	100.0 %	1.00	4,406
Other liabilities with >= 1 year remaining	100.0 %	1.00	1,000
Deposits from private customers and SMEs < 1 year	85.0 %	0.20	5,568
Deposits from large customers, states and non-finance companies with < 1 year remaining	85.0 %	0.50	4,414
Total available stable refinancing			15,388
Bonds with 0 % risk-weighting and > 1 year remaining	40.0 %	0.05	79
Bonds with 20 % risk-weighting and > 1 year remaining	40.0 %	0.20	318
Shares and eligible securities (central bank accepted) with a high rating	100.0 %	0.50	2,018
Credit to non-finance companies and states with < 1 year remaining	20.0 %	0.50	1,817
Credit to non-finance companies with 35 % risk-weighting and > 1 year remaining	30.0 %	0.65	2,203
Credit to private customers and SMEs with < 1 year remaining	20.0 %	0.85	4,428
Other assets	50.0 %	1.00	576
Total required stable refinancing			11,440
Net stable funding ratio			1.35

No. 8 INVESTMENT BANKING - SECURITIES TRADING BUSINESS (NOSTRO)

MONEY MARKET INVESTMENTS		Period	0	1	2	3	
Money Market papers (Domestic)	M. CHF		0	0	900	5,000	
Money Market papers (Foreign)	M. CHF		0	0	0	0	
± Profits / losses of foreign exchange	M. CHF		0	0	0	0	
Hedging foreign exchange	(Y/N)		N	N	N	Y	
Domestic shares		Period	0	1	2	3	
Price	Index		100	104	112	118	
Book value beginning of period	M. CHF		0	0	0	1,077	
± Purchases / Sales	M. CHF		0	0	1,000	2,000	
Book value before valuation	M. CHF		0	0	1,000	3,077	
± Profits / losses	M. CHF		0	0	77	165	
Book value end of period	M. CHF		0	0	1,077	3,242	
Hedging market prices	(Y/N)		N	N	N	N	
Foreign shares		Period	0	1	2	3	
Price	Index		200	204	210	200	
Foreign exchange rate	EUR/CHF		1.15	1.05	0.97	1.01	
Book value beginning of period	M. CHF		0	0	0	1,617	
± Purchases / Sales	M. CHF		0	0	1,700	-1,617	
Book value before valuation	M. CHF		0	0	1,700	0	
± Profits / losses	M. CHF		0	0	50	0	
± Profits / losses of foreign exchange	M. CHF		0	0	-133	0	
Book value end of period	M. CHF		0	0	1,617	0	
Hedging market prices	(Y/N)		N	N	N	N	
Hedging foreign exchange	(Y/N)		N	N	N	Y	
Domestic bonds		Period	0	1	2	3	TOTAL
Interest rate	%		3.00	2.00	2.25	2.75	2.25
Price beginning of period	%				95.68	100.00	
Price end of period	%		104.81	98.19	100.00	104.43	
Nominal value	M. CHF		0	0	0	2,000	2,000
Book value beginning of period	M. CHF		0	0	0	0	0
± Purchases / Sales	M. CHF		0	0	0	2,000	2,000
Book value before valuation	M. CHF		0	0	0	2,000	2,000
± Profits / losses	M. CHF		0	0	0	89	89
Book value end of period	M. CHF		0	0	0	2,089	2,089
Hedging market prices	(Y/N)		N	N	N	N	
Foreign bonds		Period	0	1	2	3	TOTAL
Interest rate	%		4.50	2.75	2.25	1.50	2.50
Price beginning of period	%				106.92	100.00	
Price end of period	%		112.70	101.79	98.01	91.25	
Foreign exchange rate	EUR/CHF		1.15	1.05	0.97	1.01	
Nominal value	M. EUR		0	0	1,905	0	1,905
Book value beginning of period	M. CHF		0	0	1,975	0	1,975
± Purchases / Sales	M. CHF		0	0	0	0	0
Book value before valuation	M. CHF		0	0	1,975	0	1,975
± Profits / losses	M. CHF		0	0	-165	0	-165
± Profits / losses of foreign exchange	M. CHF		0	0	75	0	75
Book value end of period	M. CHF		0	0	1,885	0	1,885
Hedging market prices	(Y/N)		N	N	N	N	
Hedging foreign exchange	(Y/N)		Y	Y	Y	Y	

GENERAL OVERVIEW	M. CHF	Profits/ losses prices	Profits/ losses FOREX	Profit from hedg. pr.	Profit from hedg. FOREX	Costs of hedging	TOTAL	Returns
Money market investments Domestic								150
Money market investments Foreign			0		0	-0	0	0
Domestic shares		165		0		-0	165	97
Foreign shares		0	0	0	0	-0	0	0
Domestic bonds		89		0		-0	89	55
Foreign bonds		-165	75	0	0	-30	-120	43
RESULT FROM TRADING		89	75	0	0	-30	134	
INTEREST AND DISCOUNT INCOME								150
INTEREST AND DIVIDEND INCOME FROM TB								196

No. 10 GENERAL OVERVIEW ASSET MANAGEMENT

ASSET ALLOCATION / CUSTOMER TYPE: balanced		MONEY MARKET INVESTMENTS		SHARES		BONDS		TOTAL
		DOMESTIC	FOREIGN	DOMESTIC	FOREIGN	DOMESTIC	FOREIGN	
Decisions prev. period	%	10.0	0.0	25.0	25.0	10.0	30.0	100.0
Decisions Period	%	30.0	0.0	30.0	0.0	10.0	30.0	100.0
Deviation (absolute)	%	20.0	0.0	5.0	-25.0	0.0	0.0	0.0
Prices beginning of period	Index	100.0	100.0	112.0	210.0	101.8	122.5	
Prices end of period	Index	100.0	100.0	118.0	200.0	104.8	112.7	
FOREX-rate beginning of period	EUR/CHF		0.97		0.97		0.97	
FOREX-rate end of period	EUR/CHF		1.01		1.01		1.01	
Volume beginning of period	M. CHF	3,211	0	8,646	7,635	3,082	9,225	31,800
+/- Purchases / Sales	M. CHF	7,233	0	1,798	-7,635	399	1,219	3,013
Volume after transactions	M. CHF	10,444	0	10,444	0	3,481	10,444	34,813
Final period volume after currency fluctuations	M. CHF	10,444	0	11,004	0	3,585	10,008	35,041
Part of total securities deposit	%	29.8	0.0	31.4	0.0	10.2	28.6	100.0
Hedging market prices	Yes/No			N	N	N	N	
Hedging foreign exchange	Yes/No		Y		Y		Y	
Profits / losses	M. CHF			560	0	104	-832	-169
Profits / losses of foreign exchange	M. CHF		0		0		396	396
Profits market price hedging	M. CHF			0	0	0	0	0
Profits FOREX hedging	M. CHF		0		0		0	0
Costs of hedging	M. CHF		-0	-0	-0	-0	-157	-157
Interest and dividend income	M. CHF	313	0	330	0	96	160	899
TOTAL RESULT	M. CHF	313	0	890	0	200	-433	970
- Fees (1.45 %)	M. CHF							-508
TOTAL NET RESULT	M. CHF							462
Performance Index (PI)	%	Period:		1.4	Average:		3.0	

COMMISSION INCOME / SECURITIES BUSINESS		ASSET MANAGEMENT		CUSTODY BUSINESS		TOTAL	
		prev. period	Period	prev. period	Period	Period	± %
Volume	M. CHF	31,800	35,041	40,910	43,739	78,780	8.3
Asset management fee and custody charges	%	1.25	1.45	0.15	0.18		
Total fees	M. CHF	398	508	61	79	587	27.9
+ Brokerage	M. CHF			184	205	205	11.2
= COMMISSION INCOME	M. CHF	398	508	245	283	792	23.1

No. 11 MARKET DATA

DUE FROM CUSTOMERS (Due from customers)	Rating	Customer segments				TOTAL	
		Staaten	GU	KMU	Private	M. CHF	± %
Loans secured by mortgage	+++	172	382			554	-7.1
	++	128	853	0		981	2.5
	+		430	0	1,127	1,556	2.0
	-		331	0	386	716	6.0
	--		102	0		102	1.4
TOTAL		300	2,097	0	1,512	3,909	1.4
Loans secured by other collateral	+++	687	573			1,260	-6.7
	++	510	1,275	850		2,635	2.8
	+		645	2,148	1,690	4,483	2.2
	-		493	657	575	1,726	5.3
	--		153	610		763	0.2
TOTAL		1,197	3,138	4,266	2,266	10,866	1.5
Loans unsecured	+++	742	1,376			2,118	-5.5
	++	451	2,506	1,253		4,209	2.4
	+		1,101	2,753	578	4,432	2.3
	-		821	821	192	1,833	6.2
	--		256	769		1,025	5.3
TOTAL		1,193	6,060	5,595	769	13,617	1.7
Mortgages with a floating interest rate	+++	859	0			859	-3.6
	++	609	0	127		736	4.0
	+		0	292	2,455	2,747	2.1
	-		0	85	794	879	4.5
	--		0	84		84	7.4
TOTAL		1,468	0	589	3,249	5,306	1.8
Mortgages with a fixed interest rate	+++	1,635	0			1,635	0.5
	++	1,087	0	113		1,200	2.4
	+		0	262	5,491	5,753	2.6
	-		0	76	1,785	1,862	3.4
	--		0	75		75	3.9
TOTAL		2,722	0	526	7,276	10,524	2.4
TOTAL DUE FROM CUSTOMERS	TOTAL	6,879	11,295	10,976	15,073	44,223	1.8
	± %	-0.8	1.0	3.0	2.8		

DUE FROM CUSTOMERS	Rating	Customer segments					TOTAL	
		+++	++	+	-	--	M. CHF	± %
DUE FROM CUSTOMERS (Rating)	TOTAL	6,425	9,760	18,972	7,016	2,049	44,223	1.8
	± %	-4.2	2.6	2.3	5.0	3.2		

DUE TO CUSTOMERS	Customer segments	Customer segments				TOTAL	
		Staaten	GU	KMU	Private	M. CHF	± %
Savings account		0	0	936	16,373	17,308	3.2
Personal account		0	0	1,212	3,636	4,847	3.2
Current account		398	1,193	1,591	398	3,580	3.6
Time Deposit		4,837	3,958	1,759	440	10,994	-0.8
Medium-term notes		0	0	754	5,653	6,407	3.2
TOTAL DUE TO CUSTOMERS	TOTAL	5,235	5,151	6,251	26,499	43,137	2.2
	± %	-0.5	0.2	2.1	3.1		

WEALTH MANAGEMENT	Customer segments	Customer segments				TOTAL	
		Staaten	GU	KMU	Private	M. CHF	± %
Turnover Custody business	TOTAL	10,935	13,122	2,187	17,496	43,739	6.9
	± %	6.9	6.9	6.9	6.9		