

**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
<b>Liquidity</b>	287	2,458			<b>Due to banks</b>				
<b>Money market instruments</b>	3,200	0			on demand	4,754	1,519		
<b>Due from banks</b>					<i>thereof bridging credit</i>	3,787	0		
on demand	2,000	8,000			at term	8,998	8,731		
at term	2,900	0			<b>Due to customers</b>				
<b>Due from customers</b>					Savings accounts	12,961	16,159		
secured by mortgage	4,342	4,561			Personal accounts	4,597	5,226		
secured by other collateral	12,006	12,249			on demand	3,456	3,864		
unsecured	10,723	11,462			at term	7,754	8,597		
<b>Mortgages</b>					Medium-term notes	6,654	6,957		
with a floating interest rate	5,884	5,271			<b>Long-term bonds</b>	3,100	2,600		
with a fixed interest rate	9,298	9,594			<i>thereof equity bonds</i>	0	0		
<b>Securities trading portfolio</b>					<b>Provisions</b>				
Domestic shares	1,077	0			Valuation adjustments and provisions	336	334		
Foreign shares	1,426	0			<b>Equity</b>				
Domestic bonds	0	2,089			Share capital	400	525		
Foreign bonds	988	943			Legal reserves	200	1,097		
<b>Holdings</b>	0	0			Other reserves	1,908	1,926		
Facilities	77	70			Annual net profit	192	246		
Other physical assets	102	82							
Other assets	1,000	1,000							
<b>TOTAL ASSETS</b>	<b>55,312</b>	<b>57,780</b>			<b>TOTAL LIABILITIES</b>	<b>55,312</b>	<b>57,780</b>		

<b>SUMMARY OF</b> Mortgages with a fixed interest rate		Volume M. CHF	Payment due date in Period	Interest %
Issuance Period	-1	1,246	4	6.00
Issuance Period	0	1,546	5	3.17
Issuance Period	1	3,824	6	3.40
Issuance Period	2	1,707	7	4.76
Issuance Period	3	1,271	8	4.41
<b>TOTAL</b>		<b>9,594</b>		<b>Ø 4.08</b>

<b>SUMMARY OF</b> Medium-term notes		Volume M. CHF	Payment due date in Period	Interest %
Issuance Period	-1	855	4	5.25
Issuance Period	0	1,962	5	1.75
Issuance Period	1	941	6	1.75
Issuance Period	2	1,576	7	3.25
Issuance Period	3	1,624	8	2.75
<b>TOTAL</b>		<b>6,957</b>		<b>Ø 2.75</b>

<b>LONG-TERM DEBT FINANCING</b> Issuances Long-term bonds		Volume M. CHF	thereof equity bonds M. CHF	Payment due date in Period	Interest %	Interest Equity bonds %
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	1,000	0	11	2.00	0.00
Issuance Period	2	1,000	0	12	2.25	0.00
Issuance Period	3	0	0	13	0.00	0.00
<b>TOTAL</b>		<b>2,600</b>	<b>0</b>	<b>Ø</b>	<b>3.25</b>	<b>0.00</b>

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

2.1 PROFIT & LOSS ACCOUNT		M. CHF	prev. period	Period
Interest and discount income			1,939	2,246
+ Commission income from credit transactions			137	144
+ Interest and dividend income from trading portfolio			110	77
./ Interest expenses			1,223	1,397
<b>= Income from interest</b>			<b>964</b>	<b>1,069</b>
+ Commission income from securities and investments			713	935
+ Total income from bond issuance business			0	0
./ Commission expenses			69	68
<b>= Income from commission and service provision business</b>			<b>643</b>	<b>866</b>
<b>Income from trading business</b>			<b>153</b>	<b>44</b>
<b>Income from holdings</b>			<b>0</b>	<b>0</b>
./ Employment costs			909	1,069
<i>thereof regular employee salaries</i>			684	851
<i>thereof additional personnel costs</i>			82	102
<i>of other personnel costs</i>			142	116
./ Operating expenditure			323	355
<i>thereof leasing costs</i>			0	0
<i>thereof costs for advertising</i>			3	3
<i>thereof property, equipment and administrative costs</i>			320	351
<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			233	197
<b>= Business expenses</b>			<b>1,499</b>	<b>1,649</b>
<b>= GROSS PROFIT</b>			<b>260</b>	<b>330</b>
+ Extraordinary income			2	0
./ Extraordinary expenditure			0	0
./ Profit tax			47	59
./ Capital tax			24	25
<b>= NET PROFIT / LOSS</b>			<b>192</b>	<b>246</b>

2.2 ASSESSMENT BASIS FOR CORPORATE TAX		M. CHF	prev. period	Period
Profit before tax			262	330
Loss carried forward (incl. capital gains tax from previous period)			0	0
Tax-related profit			262	330

2.3 KEY PERFORMANCE INDICATORS		Period	0	1	2	3			
Interest margin (%)			2.03	1.95	1.83	1.89			
Return on equity (%)			5.6	6.0	7.6	6.9			
Growth balance sheet total (± % prev. year)			5.4	4.9	10.4	4.5			
Dividend (CHF per share)			0.00	0.00	0.00	4.00			
Dividend (% of nominal value)			0.0	0.0	0.0	40.0			
Direct earnings per share (%) (after tax)			0.0	0.0	0.0	2.6			
Share price (CHF)			100.0	118.5	134.4	170.2			
p/e-Ratio			31.9	33.1	28.1	36.4			
Net new assets (M. CHF)			0	0	29,408	-235			
Cost/Income Ratio (%)			79.4	79.9	85.1	83.3			

2.4 PLANNING QUALITY		Target values	Actual values	Deviations		Planning quality	40.91
DEVIATION FROM PLANNING VALUES				absolute	in %		
Balance sheet total (M. CHF)		57,392	57,780	388	0.7		
Net profit / loss (M. CHF)		329	246	-84	-25.4		
Lending business (M. CHF)		44,590	43,138	-1,452	-3.3		
Deposit business (M. CHF)		39,689	40,803	1,114	2.8		

## 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		2,458			0.0	0
Money market instruments		0			25.0	0
Due from banks on demand		8,000			25.0	2,000
Due from banks at term		0			50.0	0
Due from customers secured by mortgage						
	+++	744	0.01	35.0	2.5	18
	++	1,143	0.05	35.0	12.2	140
	+	1,820	1.00	35.0	70.0	1,274
	-	742	2.50	35.0	83.1	617
	--	113	5.00	35.0	106.9	121
Due from customers secured by other collateral						
	+++	1,693	0.01	10.0	0.7	12
	++	3,072	0.05	10.0	3.5	108
	+	4,974	1.00	10.0	20.0	995
	-	1,723	2.50	10.0	23.8	409
	--	788	5.00	10.0	30.6	241
Due from customers unsecured						
	+++	1,476	0.01	80.0	5.6	83
	++	3,317	0.05	80.0	28.0	929
	+	4,072	1.00	80.0	160.0	6,515
	-	1,653	2.50	80.0	190.0	3,141
	--	944	5.00	80.0	244.4	2,309
Mortgages with a floating interest rate						
	+++	892	0.01	50.0	3.5	31
	++	697	0.05	50.0	17.5	122
	+	2,737	1.00	50.0	100.0	2,737
	-	864	2.50	50.0	118.8	1,026
	--	81	5.00	50.0	152.8	124
Mortgages with a fixed interest rate						
	+++	1,327	0.01	38.0	2.7	35
	++	1,004	0.05	38.0	13.3	133
	+	5,397	1.00	38.0	76.0	4,102
	-	1,794	2.50	38.0	90.3	1,619
	--	72	5.00	38.0	116.1	84
Securities trading portfolio						
			Domestic shares	0	175.0	0
			Foreign shares	0	175.0	1
		2,089	Domestic bonds		100.0	2,089
		943	Foreign bonds		100.0	943
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)		943			25.0	236
<b>TOTAL RISK WEIGHTED POSITIONS</b>						<b>33,378</b>
<b>CAPITAL ADEQUACY</b>					<b>Ratio</b>	<b>M. CHF</b>
<b>Required total capital</b>					<b>10.0</b>	
Core capital					8.0	
Supplementary capital					2.0	
Regulatory required equity capital (10.0 %)						3,338
<b>OVERALL CAPITAL ADEQUACY</b>					<b>10.6</b>	
<b>A) CORE CAPITAL</b>					<b>10.6</b>	
Paid-in capital						525
Disclosed reserves						3,023
Annual net loss						0
<b>B) ADDITIONAL CAPITAL</b>					<b>0.0</b>	
Equity bonds (max. 0 % of the core capital)						0
<b>SURPLUS/DEFICIT</b>						<b>210</b>
<b>Equity capital (Surplus/Deficit)</b>						<b>0</b>
<b>Equity capital policy</b>					<b>prev. period</b>	<b>Period</b>
Reduction of capital (M. CHF)	400	Share capital (M. CHF)		525		0.00
Decision on reduction of nominal value (- CHF)	10.0	Nominal value Shares (CHF)		10.0		125
Capital increase (nominal value) (M. CHF)	40,000,000	Number of Shares		52,500,000		883

Premium on capital stock (M. CHF)

134.4

**SHARE PRICE (CHF)**

170.2

Copyright ©  
2012 by  
TATA  
Interactive  
Systems  
GmbH

#

## No. 6 KEY LIQUIDITY RATIOS

Liquidity coverage ratio			
A) HIGH QUALITY ASSETS	Balance sheet calculation		M. CHF
<b>a) Level 1 assets</b>			<b>2,458</b>
Liquidity	100.0 %		2,458
Money market instruments	100.0 %		0
Bonds with 0 % risk weight	30.0 %		909
<b>b) Level 2 assets</b>	<b>30.0 %</b>		<b>909</b>
Bonds with 20 % risk weight (AA- or better)			
<b>c) Other assets not included in levels 1 or 2</b>	<b>10.0 %</b>		<b>303</b>
Bonds not included in levels 1 or 2 assets with a rating of BBB- or better			
<b>Total high quality assets</b>			<b>4,580</b>
B) NET CASH OUTFLOW	Balance sheet calculation	Factor	M. CHF
<b>B1) Expected cash outflow</b>			
Due to banks on demand	100.0 %	1.00	1,519
Due to banks at term	20.0 %	1.00	1,746
Due to customers			7,591
<i>thereof Savings accounts</i>	20.0 %	1.00	3,232
<i>thereof Personal accounts</i>	30.0 %	1.00	1,568
<i>thereof on demand</i>	50.0 %	1.00	1,932
<i>thereof at term</i>	10.0 %	1.00	860
Medium-term notes	2.0 %	1.00	139
Long-term bonds	0.0 %	1.00	0
<b>Total expected cash outflow</b>			<b>10,996</b>
<b>B2) Expected cash inflow</b>			
Due from banks on demand	100.0 %	1.00	8,000
Due from banks at term	20.0 %	1.00	0
Due from customers	10.0 %	1.00	4,314
Trading balance of securities which are not included in other rows	80.0 %	1.00	728
<b>Total expected cash inflow</b>			<b>13,042</b>
Maximum creditable cash inflow	85.0 %		9,346
<b>NET CASH OUTFLOW</b>			<b>1,649</b>
<b>Liquidity coverage ratio</b>			<b>2.78</b>
Net stable funding ratio			
	Balance sheet calculation	Factor	M. CHF
Equity (Tier 1 and Tier 2 equity instruments)	100.0 %	1.00	3,548
Other liabilities with >= 1 year remaining	100.0 %	1.00	2,000
Deposits from private customers and SMEs < 1 year	85.0 %	0.20	5,475
Deposits from large customers, states and non-finance companies with < 1 year remaining	85.0 %	0.50	3,653
<b>Total available stable refinancing</b>			<b>14,676</b>
Bonds with 0 % risk-weighting and > 1 year remaining	40.0 %	0.05	61
Bonds with 20 % risk-weighting and > 1 year remaining	40.0 %	0.20	243
Shares and eligible securities (central bank accepted) with a high rating	100.0 %	0.50	303
Credit to non-finance companies and states with < 1 year remaining	20.0 %	0.50	1,748
Credit to non-finance companies with 35 % risk-weighting and > 1 year remaining	30.0 %	0.65	2,146
Credit to private customers and SMEs with < 1 year remaining	20.0 %	0.85	4,362
Other assets	50.0 %	1.00	576
<b>Total required stable refinancing</b>			<b>9,438</b>
<b>Net stable funding ratio</b>			<b>1.55</b>

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

<b>MONEY MARKET INVESTMENTS</b>	<b>Period</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>			
Money Market papers (Domestic)	M. CHF	0	0	3,200	0			
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	Y	N			
<b>Domestic shares</b>	<b>Period</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>			
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	-1,077			
Book value before valuation	M. CHF	0	0	1,000	0			
± Profits / losses	M. CHF	0	0	77	0			
<b>Book value end of period</b>	<b>M. CHF</b>	<b>0</b>	<b>0</b>	<b>1,077</b>	<b>0</b>			
Hedging market prices	(Y/N)	N	N	N	N			
<b>Foreign shares</b>	<b>Period</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>			
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	1,426			
± Purchases / Sales	M. CHF	0	0	1,500	-1,426			
Book value before valuation	M. CHF	0	0	1,500	0			
± Profits / losses	M. CHF	0	0	44	-0			
± Profits / losses of foreign exchange	M. CHF	0	0	-118	0			
<b>Book value end of period</b>	<b>M. CHF</b>	<b>0</b>	<b>0</b>	<b>1,426</b>	<b>0</b>			
Hedging market prices	(Y/N)	N	N	N	N			
Hedging foreign exchange	(Y/N)	N	N	Y	N			
<b>Domestic bonds</b>	<b>Period</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>			<b>TOTAL</b>
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
<b>Book value end of period</b>	<b>M. CHF</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,089</b>			<b>2,089</b>
Hedging market prices	(Y/N)	N	N	N	N			
<b>Foreign bonds</b>	<b>Period</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>			<b>TOTAL</b>
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	952	0			952
Book value beginning of period	M. CHF	0	0	988	0			988
± Purchases / Sales	M. CHF	0	0	0	0			0
Book value before valuation	M. CHF	0	0	988	0			988
± Profits / losses	M. CHF	0	0	-82	0			-82
± Profits / losses of foreign exchange	M. CHF	0	0	37	0			37
<b>Book value end of period</b>	<b>M. CHF</b>	<b>0</b>	<b>0</b>	<b>943</b>	<b>0</b>			<b>943</b>
Hedging market prices	(Y/N)	N	N	N	N			
Hedging foreign exchange	(Y/N)	N	N	N	N			
<b>GENERAL OVERVIEW</b>	<b>M. CHF</b>	<b>Profits/ losses prices</b>	<b>Profits/ losses FOREX</b>	<b>Profit from hedg. pr.</b>	<b>Profit from hedg. FOREX</b>	<b>Costs of hedging</b>	<b>TOTAL</b>	<b>Returns</b>
Money market investments Domestic								0
Money market investments Foreign			0		0	-0	0	0
Domestic shares		0		0		-0	0	0
Foreign shares		-0	0	0	0	-0	-0	0
Domestic bonds		89		0		-0	89	55
Foreign bonds		-82	37	0	0	-0	-45	22
<b>RESULT FROM TRADING</b>		<b>6</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>44</b>	
<b>INTEREST AND DISCOUNT INCOME</b>								<b>0</b>
<b>INTEREST AND DIVIDEND INCOME FROM TB</b>								<b>77</b>

**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	%	5.0	0.0	35.0	35.0	0.0	25.0	<b>100.0</b>
Decisions Period	%	0.0	10.0	25.0	0.0	65.0	0.0	<b>100.0</b>
Deviation (absolute)	%	-5.0	10.0	-10.0	-35.0	65.0	-25.0	<b>0.0</b>
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	1,472	0	11,094	9,797	0	7,046	<b>29,408</b>
+/- Purchases / Sales	M. CHF	-1,472	2,814	-4,060	-9,797	18,288	-7,046	<b>-1,273</b>
Volume after transactions	M. CHF	0	2,814	7,034	0	18,288	0	<b>28,135</b>
Final period volume after currency fluctuations	M. CHF	0	2,930	7,411	0	18,833	0	<b>29,173</b>
Part of total securities deposit	%	0.0	10.0	25.4	0.0	64.6	0.0	<b>100.0</b>
Hedging market prices	Yes/No			N	N	N	N	
Hedging foreign exchange	Yes/No		N		N		N	
Profits / losses	M. CHF			377	0	545	0	<b>922</b>
Profits / losses of foreign exchange	M. CHF		116		0		0	<b>116</b>
Profits market price hedging	M. CHF			0	0	0	0	<b>0</b>
Profits FOREX hedging	M. CHF		0		0		0	<b>0</b>
Costs of hedging	M. CHF		-0	-0	-0	-0	-0	<b>0</b>
Interest and dividend income	M. CHF	0	10	222	0	503	0	<b>735</b>
<b>TOTAL RESULT</b>	<b>M. CHF</b>	<b>0</b>	<b>126</b>	<b>599</b>	<b>0</b>	<b>1,048</b>	<b>0</b>	<b>1,773</b>
- Fees (2.00 %)	M. CHF							<b>-583</b>
<b>TOTAL NET RESULT</b>	<b>M. CHF</b>							<b>1,190</b>
<b>Performance Index (PI)</b>	<b>%</b>	<b>Period:</b>		<b>4.1</b>	<b>Average:</b>		<b>4.9</b>	

COMMISSION INCOME / SECURITIES BUSINESS		ASSET MANAGEMENT		CUSTODY BUSINESS		TOTAL	
		prev. period	Period	prev. period	Period	Period	± %
Volume	M. CHF	29,408	29,173	39,909	39,017	68,190	-1.6
Asset management fee and custody charges	%	1.50	2.00	0.20	0.30		
Total fees	M. CHF	441	583	80	117	701	34.5
+ Brokerage	M. CHF			192	234	234	22.2
<b>= COMMISSION INCOME</b>	<b>M. CHF</b>	<b>441</b>	<b>583</b>	<b>271</b>	<b>351</b>	<b>935</b>	<b>31.2</b>



**No. 11 MARKET DATA**

DUE FROM CUSTOMERS (Due from customers)	Rating	Customer segments				TOTAL	
		Staaten	GU	KMU	Private	M. CHF	± %
Loans secured by mortgage	+++	231	513			744	3.1
	++	149	994	0		1,143	2.1
	+		502	0	1,317	1,820	7.3
	-		343	0	400	742	5.9
	--		113	0		113	8.1
<b>TOTAL</b>		<b>380</b>	<b>2,465</b>	<b>0</b>	<b>1,717</b>	<b>4,561</b>	<b>5.1</b>
Loans secured by other collateral	+++	923	770			1,693	3.5
	++	594	1,487	991		3,072	2.3
	+		715	2,383	1,875	4,974	1.9
	-		492	656	574	1,723	1.4
	--		158	630		788	0.1
<b>TOTAL</b>		<b>1,517</b>	<b>3,621</b>	<b>4,661</b>	<b>2,450</b>	<b>12,249</b>	<b>2.0</b>
Loans unsecured	+++	517	959			1,476	5.6
	++	355	1,974	987		3,317	3.1
	+		1,012	2,529	531	4,072	8.6
	-		740	740	173	1,653	10.6
	--		236	708		944	9.0
<b>TOTAL</b>		<b>872</b>	<b>4,921</b>	<b>4,965</b>	<b>704</b>	<b>11,462</b>	<b>6.9</b>
Mortgages with a floating interest rate	+++	892	0			892	-12.9
	++	577	0	120		697	-12.3
	+		0	291	2,446	2,737	-9.9
	-		0	84	780	864	-8.1
	--		0	81		81	-7.6
<b>TOTAL</b>		<b>1,469</b>	<b>0</b>	<b>577</b>	<b>3,226</b>	<b>5,271</b>	<b>-10.4</b>
Mortgages with a fixed interest rate	+++	1,327	0			1,327	5.3
	++	909	0	95		1,004	4.1
	+		0	245	5,151	5,397	2.9
	-		0	74	1,720	1,794	2.1
	--		0	72		72	1.8
<b>TOTAL</b>		<b>2,236</b>	<b>0</b>	<b>486</b>	<b>6,872</b>	<b>9,594</b>	<b>3.2</b>
<b>TOTAL DUE FROM CUSTOMERS</b>	<b>TOTAL</b>	<b>6,474</b>	<b>11,007</b>	<b>10,689</b>	<b>14,968</b>	<b>43,138</b>	<b>2.1</b>
	<b>± %</b>	<b>-0.3</b>	<b>4.4</b>	<b>3.8</b>	<b>0.4</b>		

DUE FROM CUSTOMERS	Rating	Customer segments					TOTAL	
		+++	++	+	-	--	M. CHF	± %
<b>DUE FROM CUSTOMERS (Rating)</b>	<b>TOTAL</b>	<b>6,131</b>	<b>9,233</b>	<b>18,999</b>	<b>6,776</b>	<b>1,999</b>	<b>43,138</b>	<b>2.1</b>
	<b>± %</b>	<b>1.6</b>	<b>1.5</b>	<b>2.1</b>	<b>2.8</b>	<b>4.3</b>		

DUE TO CUSTOMERS	Rating	Customer segments				TOTAL	
		Staaten	GU	KMU	Private	M. CHF	± %
Savings account		0	0	873	15,285	16,159	24.7
Personal account		0	0	1,307	3,920	5,226	13.7
Current account		429	1,288	1,717	429	3,864	11.8
Time Deposit		3,783	3,095	1,375	344	8,597	10.9
Medium-term notes		0	0	819	6,139	6,957	4.6
<b>TOTAL DUE TO CUSTOMERS</b>	<b>TOTAL</b>	<b>4,212</b>	<b>4,383</b>	<b>6,091</b>	<b>26,117</b>	<b>40,803</b>	<b>15.2</b>
	<b>± %</b>	<b>11.0</b>	<b>11.1</b>	<b>12.6</b>	<b>17.3</b>		

WEALTH MANAGEMENT	Rating	Customer segments				TOTAL	
		Staaten	GU	KMU	Private	M. CHF	± %
<b>Turnover Custody business</b>	<b>TOTAL</b>	<b>9,754</b>	<b>11,705</b>	<b>1,951</b>	<b>15,607</b>	<b>39,017</b>	<b>-2.2</b>
	<b>± %</b>	<b>-2.2</b>	<b>-2.2</b>	<b>-2.2</b>	<b>-2.2</b>		