

No. 1 BALANCE SHEET

ASSETS	prev. period		Period		LIABILITIES	prev. period		Period	
	M. CHF	M. CHF	M. CHF	M. CHF		M. CHF	M. CHF		
Liquidity	383	1,797			Due to banks				
Money market instruments	500	6,206			on demand	1,643	1,326		
Due from banks					<i>thereof bridging credit</i>	1,006	0		
on demand	4,000	5,000			at term	6,657	13,908		
at term	6,600	6,000			Due to customers				
Due from customers					Savings accounts	16,228	18,942		
secured by mortgage	3,740	3,821			Personal accounts	4,885	5,287		
secured by other collateral	10,252	10,463			on demand	3,510	3,634		
unsecured	11,484	11,765			at term	10,510	12,342		
Mortgages					Medium-term notes	6,180	6,376		
with a floating interest rate	4,523	4,665			Long-term bonds	2,100	1,600		
with a fixed interest rate	10,091	10,336			<i>thereof equity bonds</i>	0	0		
Securities trading portfolio					Provisions				
Domestic shares	431	2,561			Valuation adjustments and provisions	321	421		
Foreign shares	571	566			Equity				
Domestic bonds	0	2,089			Share capital	400	600		
Foreign bonds	988	1,893			Legal reserves	200	1,801		
Holdings	0	0			Other reserves	1,901	1,975		
Facilities	77	70			Annual net profit	205	100		
Other physical assets	102	82							
Other assets	1,000	1,000							
TOTAL ASSETS	54,741	68,313			TOTAL LIABILITIES	54,741	68,313		

SUMMARY OF 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	4,297	6	2.97
Issuance Period	2	2,026	7	4.28
Issuance Period	3	1,220	8	4.90
TOTAL		10,336		Ø 3.85

SUMMARY OF 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	810	6	1.25
Issuance Period	2	1,234	7	2.50
Issuance Period	3	1,515	8	2.75
TOTAL		6,376		Ø 2.54

LONG-TERM DEBT FINANCING 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	0	0	11	0.00	0.00
Issuance Period	2	1,000	0	12	2.25	0.00
Issuance Period	3	0	0	13	0.00	0.00
TOTAL		1,600	0	Ø	4.03	0.00

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

2.1 PROFIT & LOSS ACCOUNT		M. CHF	prev. period	Period
Interest and discount income			1,976	2,255
+ Commission income from credit transactions			131	134
+ Interest and dividend income from trading portfolio			57	192
./ Interest expenses			1,184	1,658
= Income from interest			979	923
+ Commission income from securities and investments			733	836
+ Total income from bond issuance business			0	0
./ Commission expenses			67	69
= Income from commission and service provision business			666	767
Income from trading business			94	212
Income from holdings			0	0
./ Employment costs			898	1,089
<i>thereof regular employee salaries</i>			678	864
<i>thereof additional personnel costs</i>			81	104
<i>of other personnel costs</i>			138	122
./ Operating expenditure			322	354
<i>thereof leasing costs</i>			0	0
<i>thereof costs for advertising</i>			3	3
<i>thereof property, equipment and administrative costs</i>			314	349
<i>thereof costs for bond issues</i>			0	0
<i>thereof costs for calculations and cash management</i>			5	3
./ Depreciation on fixed assets			34	28
./ Valuation adjustments, provisions and losses			209	278
= Business expenses			1,463	1,749
= GROSS PROFIT			276	152
+ Extraordinary income			2	0
./ Extraordinary expenditure			0	0
./ Profit tax			50	27
./ Capital tax			24	25
= NET PROFIT / LOSS			205	100

2.2 ASSESSMENT BASIS FOR CORPORATE TAX		M. CHF	prev. period	Period
Profit before tax			279	152
Loss carried forward (incl. capital gains tax from previous period)			0	0
Tax-related profit			279	152

2.3 KEY PERFORMANCE INDICATORS		Period	0	1	2	3			
Interest margin (%)			2.03	1.94	1.88	1.50			
Return on equity (%)			5.6	5.7	8.2	2.3			
Growth balance sheet total (± % prev. year)			5.4	3.2	11.0	24.8			
Dividend (CHF per share)			0.00	0.00	0.00	3.00			
Dividend (% of nominal value)			0.0	0.0	0.0	30.0			
Direct earnings per share (%) (after tax)			0.0	0.0	0.0	1.8			
Share price (CHF)			100.0	119.4	149.3	172.9			
p/e-Ratio			31.9	35.4	29.1	103.8			
Net new assets (M. CHF)			0	0	27,169	777			
Cost/Income Ratio (%)			79.4	80.6	84.0	92.0			

2.4 PLANNING QUALITY		Target values	Actual values	Deviations		Planning quality	
DEVIATION FROM PLANNING VALUES				absolute	in %		44.35
Balance sheet total (M. CHF)		68,161	68,313	152	0.2		
Net profit / loss (M. CHF)		231	100	-131	-56.7		
Lending business (M. CHF)		42,309	41,050	-1,259	-3.0		
Deposit business (M. CHF)		45,428	46,581	1,153	2.5		

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		1,797			0.0	0
Money market instruments		6,206			25.0	1,552
Due from banks on demand		5,000			25.0	1,250
Due from banks at term		6,000			50.0	3,000
Due from customers secured by mortgage						
	+++	619	0.01	35.0	2.5	15
	++	981	0.05	35.0	12.2	120
	+	1,556	1.00	35.0	70.0	1,089
	-	598	2.50	35.0	83.1	497
	--	67	5.00	35.0	106.9	71
Due from customers secured by other collateral						
	+++	1,409	0.01	10.0	0.7	10
	++	2,635	0.05	10.0	3.5	92
	+	4,483	1.00	10.0	20.0	897
	-	1,440	2.50	10.0	23.8	342
	--	496	5.00	10.0	30.6	151
Due from customers unsecured						
	+++	1,645	0.01	80.0	5.6	92
	++	3,620	0.05	80.0	28.0	1,014
	+	4,339	1.00	80.0	160.0	6,943
	-	1,508	2.50	80.0	190.0	2,866
	--	653	5.00	80.0	244.4	1,596
Mortgages with a floating interest rate						
	+++	763	0.01	50.0	3.5	27
	++	613	0.05	50.0	17.5	107
	+	2,526	1.00	50.0	100.0	2,526
	-	713	2.50	50.0	118.8	847
	--	50	5.00	50.0	152.8	77
Mortgages with a fixed interest rate						
	+++	1,569	0.01	38.0	2.7	42
	++	1,144	0.05	38.0	13.3	152
	+	5,834	1.00	38.0	76.0	4,434
	-	1,728	2.50	38.0	90.3	1,559
	--	61	5.00	38.0	116.1	71
Securities trading portfolio						
		Domestic shares			175.0	4,482
		Foreign shares			175.0	990
		Domestic bonds			100.0	2,089
		Foreign bonds			100.0	1,893
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						42,077
CAPITAL ADEQUACY					Ratio	M. CHF
Required total capital					10.0	
Core capital					8.0	
Supplementary capital					2.0	
Regulatory required equity capital (10.0 %)						4,208
OVERALL CAPITAL ADEQUACY					10.4	
A) CORE CAPITAL					10.4	
Paid-in capital						600
Disclosed reserves						3,777
Annual net loss						0
B) ADDITIONAL CAPITAL					0.0	
Equity bonds (max. 0 % of the core capital)						0
SURPLUS/DEFICIT						169
Equity capital (Surplus/Deficit)						0
Equity capital policy					prev. period	Period
Reduction of capital (M. CHF)	400	Share capital (M. CHF)			600	0.00
Decision on reduction of nominal value (- CHF)	10.0	Nominal value Shares (CHF)			10.0	200
Capital increase (nominal value) (M. CHF)	40,000,000	Number of Shares			60,000,000	1,591

Premium on capital stock (M. CHF)

149.3

SHARE PRICE (CHF)

172.9

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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			8,003
Liquidity	100.0 %		1,797
Money market instruments	100.0 %		6,206
Bonds with 0 % risk weight	30.0 %		1,194
b) Level 2 assets	30.0 %		1,194
Bonds with 20 % risk weight (AA- or better)			
c) Other assets not included in levels 1 or 2	10.0 %		398
Bonds not included in levels 1 or 2 assets with a rating of BBB- or better			
Total high quality assets			10,790
B) NET CASH OUTFLOW	Balance sheet calculation	Factor	M. CHF
B1) Expected cash outflow			
Due to banks on demand	100.0 %	1.00	1,326
Due to banks at term	20.0 %	1.00	2,782
Due to customers			8,426
<i>thereof Savings accounts</i>	20.0 %	1.00	3,788
<i>thereof Personal accounts</i>	30.0 %	1.00	1,586
<i>thereof on demand</i>	50.0 %	1.00	1,817
<i>thereof at term</i>	10.0 %	1.00	1,234
Medium-term notes	2.0 %	1.00	128
Long-term bonds	0.0 %	1.00	0
Total expected cash outflow			12,661
B2) Expected cash inflow			
Due from banks on demand	100.0 %	1.00	5,000
Due from banks at term	20.0 %	1.00	1,200
Due from customers	10.0 %	1.00	4,105
Trading balance of securities which are not included in other rows	80.0 %	1.00	3,457
Total expected cash inflow			13,762
Maximum creditable cash inflow	85.0 %		10,762
NET CASH OUTFLOW			1,899
Liquidity coverage ratio			5.68
Net stable funding ratio			
	Balance sheet calculation	Factor	M. CHF
Equity (Tier 1 and Tier 2 equity instruments)	100.0 %	1.00	4,377
Other liabilities with >= 1 year remaining	100.0 %	1.00	1,000
Deposits from private customers and SMEs < 1 year	85.0 %	0.20	5,966
Deposits from large customers, states and non-finance companies with < 1 year remaining	85.0 %	0.50	4,883
Total available stable refinancing			16,225
Bonds with 0 % risk-weighting and > 1 year remaining	40.0 %	0.05	80
Bonds with 20 % risk-weighting and > 1 year remaining	40.0 %	0.20	319
Shares and eligible securities (central bank accepted) with a high rating	100.0 %	0.50	1,962
Credit to non-finance companies and states with < 1 year remaining	20.0 %	0.50	1,670
Credit to non-finance companies with 35 % risk-weighting and > 1 year remaining	30.0 %	0.65	2,001
Credit to private customers and SMEs with < 1 year remaining	20.0 %	0.85	4,139
Other assets	50.0 %	1.00	576
Total required stable refinancing			10,746
Net stable funding ratio			1.51

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

MONEY MARKET INVESTMENTS	Period	0	1	2	3		
Money Market papers (Domestic)	M. CHF	0	0	500	1,000		
Money Market papers (Foreign)	M. CHF	0	0	0	5,206		
± Profits / losses of foreign exchange	M. CHF	0	0	0	206		
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	431		
± Purchases / Sales	M. CHF	0	0	400	2,000		
Book value before valuation	M. CHF	0	0	400	2,431		
± Profits / losses	M. CHF	0	0	31	130		
Book value end of period	M. CHF	0	0	431	2,561		
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	571		
± Purchases / Sales	M. CHF	0	0	600	0		
Book value before valuation	M. CHF	0	0	600	571		
± Profits / losses	M. CHF	0	0	18	-27		
± Profits / losses of foreign exchange	M. CHF	0	0	-47	22		
Book value end of period	M. CHF	0	0	571	566		
Hedging market prices	(Y/N)	N	N	N	N		
Hedging foreign exchange	(Y/N)	N	N	Y	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	952	1,031		1,983
Book value beginning of period	M. CHF	0	0	988	0		988
± Purchases / Sales	M. CHF	0	0	0	1,000		1,000
Book value before valuation	M. CHF	0	0	988	1,000		1,988
± Profits / losses	M. CHF	0	0	-82	-88		-170
± Profits / losses of foreign exchange	M. CHF	0	0	37	38		75
Book value end of period	M. CHF	0	0	943	950		1,893
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								30
Money market investments Foreign			206		0	-75	131	18
Domestic shares		130		0		-0	130	77
Foreign shares		-27	22	0	0	-9	-13	23
Domestic bonds		89		0		-0	89	55
Foreign bonds		-170	75	0	0	-30	-125	37
RESULT FROM TRADING		22	304	0	0	-113	212	
INTEREST AND DISCOUNT INCOME								48
INTEREST AND DIVIDEND INCOME FROM TB								192

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	30.0	30.0	0.0	30.0	100.0
Decisions Period	%	0.0	40.0	30.0	0.0	30.0	0.0	100.0
Deviation (absolute)	%	-10.0	40.0	0.0	-30.0	30.0	-30.0	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	2,729	0	8,816	7,785	0	7,839	27,169
+/- Purchases / Sales	M. CHF	-2,729	10,733	-767	-7,785	8,049	-7,839	-337
Volume after transactions	M. CHF	0	10,733	8,049	0	8,049	0	26,832
Final period volume after currency fluctuations	M. CHF	0	11,175	8,481	0	8,289	0	27,945
Part of total securities deposit	%	0.0	40.0	30.3	0.0	29.7	0.0	100.0
Hedging market prices	Yes/No			N	Y	N	Y	
Hedging foreign exchange	Yes/No		Y		Y		Y	
Profits / losses	M. CHF			431	0	240	0	671
Profits / losses of foreign exchange	M. CHF		443		0		0	443
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		-161	-0	-0	-0	-0	-161
Interest and dividend income	M. CHF	0	38	254	0	221	0	513
TOTAL RESULT	M. CHF	0	319	686	0	461	0	1,466
- Fees (1.90 %)	M. CHF							-531
TOTAL NET RESULT	M. CHF							935
Performance Index (PI)	%	Period:		3.4	Average:		4.1	

COMMISSION INCOME / SECURITIES BUSINESS		ASSET MANAGEMENT		CUSTODY BUSINESS		TOTAL	
		prev. period	Period	prev. period	Period	Period	± %
Volume	M. CHF	27,169	27,945	39,909	41,209	69,154	3.1
Asset management fee and custody charges	%	1.70	1.90	0.20	0.20		
Total fees	M. CHF	462	531	80	82	613	13.2
+ Brokerage	M. CHF			192	223	223	16.2
= COMMISSION INCOME	M. CHF	462	531	271	305	836	14.0

No. 11 MARKET DATA

DUE FROM CUSTOMERS (Due from customers)	Rating	Customer segments				TOTAL	
		Staaten	GU	KMU	Private	M. CHF	± %
Loans secured by mortgage	+++	192	427			619	3.9
	++	128	853	0		981	2.5
	+		430	0	1,127	1,556	2.0
	-		276	0	322	598	0.6
	--		67	0		67	-1.8
TOTAL		320	2,052	0	1,448	3,821	2.2
Loans secured by other collateral	+++	768	641			1,409	4.4
	++	510	1,275	850		2,635	2.8
	+		645	2,148	1,690	4,483	2.2
	-		411	549	480	1,440	-0.0
	--		99	397		496	-2.9
TOTAL		1,278	3,071	3,943	2,171	10,463	2.1
Loans unsecured	+++	576	1,068			1,645	5.0
	++	388	2,155	1,078		3,620	2.8
	+		1,078	2,695	566	4,339	2.3
	-		675	675	158	1,508	0.9
	--		163	490		653	-1.3
TOTAL		964	5,140	4,938	723	11,765	2.5
Mortgages with a floating interest rate	+++	763	0			763	8.3
	++	508	0	106		613	5.1
	+		0	269	2,257	2,526	2.4
	-		0	69	644	713	-0.7
	--		0	50		50	-2.6
TOTAL		1,270	0	494	2,901	4,665	3.1
Mortgages with a fixed interest rate	+++	1,569	0			1,569	2.5
	++	1,036	0	108		1,144	2.3
	+		0	265	5,568	5,834	2.5
	-		0	71	1,657	1,728	2.3
	--		0	61		61	1.9
TOTAL		2,605	0	506	7,225	10,336	2.4
TOTAL DUE FROM CUSTOMERS	TOTAL	6,438	10,264	9,881	14,468	41,050	2.4
	± %	3.8	2.6	1.7	2.1		

DUE FROM CUSTOMERS	Rating	Rating					TOTAL	
		+++	++	+	-	--	M. CHF	± %
DUE FROM CUSTOMERS (Rating)	TOTAL	6,005	8,993	18,738	5,987	1,327	41,050	2.4
	± %	4.5	2.9	2.3	0.9	-1.8		

DUE TO CUSTOMERS	Customer segments	Customer segments				TOTAL	
		Staaten	GU	KMU	Private	M. CHF	± %
Savings account		0	0	1,024	17,918	18,942	16.7
Personal account		0	0	1,322	3,965	5,287	8.2
Current account		404	1,211	1,615	404	3,634	3.5
Time Deposit		5,431	4,443	1,975	494	12,342	17.4
Medium-term notes		0	0	750	5,626	6,376	3.2
TOTAL DUE TO CUSTOMERS	TOTAL	5,834	5,655	6,686	28,407	46,581	12.7
	± %	16.4	14.2	10.2	12.4		

WEALTH MANAGEMENT	Customer segments	Customer segments				TOTAL	
		Staaten	GU	KMU	Private	M. CHF	± %
Turnover Custody business	TOTAL	10,302	12,363	2,060	16,483	41,209	3.3
	± %	3.3	3.3	3.3	3.3		