

**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>	274	810			<b>Due to banks</b>				
<b>Money market instruments</b>	5,000	5,000			on demand	3,391	1,326		
<b>Due from banks</b>					<i>thereof bridging credit</i>	2,424	0		
on demand	100	7,500			at term	8,998	12,830		
at term	4,900	100			<b>Due to customers</b>				
<b>Due from customers</b>					Savings accounts	13,097	14,952		
secured by mortgage	3,742	3,607			Personal accounts	4,284	3,968		
secured by other collateral	10,873	10,171			on demand	3,364	3,392		
unsecured	11,623	10,697			at term	11,618	11,536		
<b>Mortgages</b>					Medium-term notes	6,342	6,343		
with a floating interest rate	4,384	4,066			<b>Long-term bonds</b>	3,100	2,600		
with a fixed interest rate	9,683	9,813			<i>thereof equity bonds</i>	0	0		
<b>Securities trading portfolio</b>					<b>Provisions</b>				
Domestic shares	2,154	4,376			Valuation adjustments and provisions	378	311		
Foreign shares	1,902	1,886			<b>Equity</b>				
Domestic bonds	0	2,089			Share capital	400	490		
Foreign bonds	1,482	0			Legal reserves	200	964		
<b>Holdings</b>	0	0			Other reserves	1,831	1,834		
Facilities	77	70			Annual net profit	292	721		
Other physical assets	102	82							
Other assets	1,000	1,000							
<b>TOTAL ASSETS</b>	<b>57,296</b>	<b>61,267</b>			<b>TOTAL LIABILITIES</b>	<b>57,296</b>	<b>61,267</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	4,048	6	3.22
Issuance Period	2	1,867	7	4.49
Issuance Period	3	1,106	8	5.18
<b>TOTAL</b>		<b>9,813</b>		<b>Ø 4.03</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	771	6	1.10
Issuance Period	2	1,435	7	3.00
Issuance Period	3	1,320	8	2.25
<b>TOTAL</b>		<b>6,343</b>		<b>Ø 2.53</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			2,022	2,259
+ Commission income from credit transactions			135	126
+ Interest and dividend income from trading portfolio			172	262
./ Interest expenses			1,218	1,389
<b>= Income from interest</b>			<b>1,111</b>	<b>1,258</b>
+ Commission income from securities and investments			634	957
+ Total income from bond issuance business			0	0
./ Commission expenses			73	72
<b>= Income from commission and service provision business</b>			<b>561</b>	<b>885</b>
<b>Income from trading business</b>			<b>264</b>	<b>265</b>
<b>Income from holdings</b>			<b>0</b>	<b>0</b>
./ Employment costs			923	1,005
<i>thereof regular employee salaries</i>			696	810
<i>thereof additional personnel costs</i>			84	97
<i>of other personnel costs</i>			143	98
./ Operating expenditure			335	356
<i>thereof leasing costs</i>			0	0
<i>thereof costs for advertising</i>			3	0
<i>thereof property, equipment and administrative costs</i>			331	355
<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			262	110
<b>= Business expenses</b>			<b>1,554</b>	<b>1,499</b>
<b>= GROSS PROFIT</b>			<b>382</b>	<b>909</b>
+ Extraordinary income			4	0
./ Extraordinary expenditure			0	0
./ Profit tax			69	164
./ Capital tax			24	24
<b>= NET PROFIT / LOSS</b>			<b>292</b>	<b>721</b>

2.2 ASSESSMENT BASIS FOR CORPORATE TAX		M. CHF	prev. period	Period
Profit before tax			386	909
Loss carried forward (incl. capital gains tax from previous period)			0	0
Tax-related profit			386	909

2.3 KEY PERFORMANCE INDICATORS		Period	0	1	2	3			
Interest margin (%)			2.03	1.81	2.03	2.12			
Return on equity (%)			5.6	2.8	12.0	21.9			
Growth balance sheet total (± % prev. year)			5.4	8.8	10.3	6.9			
Dividend (CHF per share)			0.00	0.00	0.00	6.63			
Dividend (% of nominal value)			0.0	0.0	0.0	66.3			
Direct earnings per share (%) (after tax)			0.0	0.0	0.0	3.8			
Share price (CHF)			100.0	112.8	153.6	217.6			
p/e-Ratio			31.9	68.8	21.0	14.8			
Net new assets (M. CHF)			0	0	32,383	-1,798			
Cost/Income Ratio (%)			79.4	88.7	80.1	62.2			

2.4 PLANNING QUALITY		Target values	Actual values	Deviations		Planning quality	45.31
DEVIATION FROM PLANNING VALUES				absolute	in %		
Balance sheet total (M. CHF)		61,523	61,267	-256	-0.4		
Net profit / loss (M. CHF)		455	721	266	58.5		
Lending business (M. CHF)		38,859	38,355	-505	-1.3		
Deposit business (M. CHF)		39,900	40,191	291	0.7		

## 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		810			0.0	0	
Money market instruments		5,000			25.0	1,250	
Due from banks on demand		7,500			25.0	1,875	
Due from banks at term		100			50.0	50	
Due from customers secured by mortgage	+++	591	0.01	35.0	2.5	14	
	++	909	0.05	35.0	12.2	111	
	+	1,384	1.00	35.0	70.0	969	
	-	631	2.50	35.0	83.1	524	
	--	92	5.00	35.0	106.9	98	
Due from customers secured by other collateral	+++	1,343	0.01	10.0	0.7	9	
	++	2,530	0.05	10.0	3.5	89	
	+	4,135	1.00	10.0	20.0	827	
	-	1,477	2.50	10.0	23.8	351	
	--	686	5.00	10.0	30.6	209	
Due from customers unsecured	+++	1,434	0.01	80.0	5.6	80	
	++	3,241	0.05	80.0	28.0	907	
	+	3,768	1.00	80.0	160.0	6,030	
	-	1,425	2.50	80.0	190.0	2,708	
	--	829	5.00	80.0	244.4	2,025	
Mortgages with a floating interest rate	+++	612	0.01	50.0	3.5	21	
	++	512	0.05	50.0	17.5	90	
	+	2,181	1.00	50.0	100.0	2,181	
	-	694	2.50	50.0	118.8	824	
	--	67	5.00	50.0	152.8	102	
Mortgages with a fixed interest rate	+++	1,460	0.01	38.0	2.7	39	
	++	1,055	0.05	38.0	13.3	140	
	+	5,465	1.00	38.0	76.0	4,153	
	-	1,762	2.50	38.0	90.3	1,590	
	--	71	5.00	38.0	116.1	83	
Securities trading portfolio	Domestic shares	4,376			0.0	0	
	Foreign shares	1,886			0.0	0	
	Domestic bonds	2,089			100.0	2,089	
	Foreign bonds	0			100.0	0	
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)		1,886			25.0	472	
<b>TOTAL RISK WEIGHTED POSITIONS</b>						<b>31,097</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 %)							3,110
<b>OVERALL CAPITAL ADEQUACY</b>						<b>10.6</b>	
<b>A) CORE CAPITAL</b>						<b>10.6</b>	
Paid-in capital							490
Disclosed reserves							2,798
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>178</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)		490	0.00	
Decision on reduction of nominal value (- CHF)		10.0	Nominal value Shares (CHF)		10.0	90	
Capital increase (nominal value) (M. CHF)		40,000,000	Number of Shares		49,000,000	739	

Premium on capital stock (M. CHF)

153.6

**SHARE PRICE (CHF)**

217.6

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## No. 6 KEY LIQUIDITY RATIOS

Liquidity coverage ratio			
A) HIGH QUALITY ASSETS	Balance sheet calculation		M. CHF
<b>a) Level 1 assets</b>			<b>5,810</b>
Liquidity	100.0 %		810
Money market instruments	100.0 %		5,000
Bonds with 0 % risk weight	30.0 %		627
<b>b) Level 2 assets</b>	<b>30.0 %</b>		<b>627</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>209</b>
Bonds not included in levels 1 or 2 assets with a rating of BBB- or better			
<b>Total high quality assets</b>			<b>7,272</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	1,326
Due to banks at term	20.0 %	1.00	2,566
Due to customers			7,030
<i>thereof Savings accounts</i>	20.0 %	1.00	2,990
<i>thereof Personal accounts</i>	30.0 %	1.00	1,191
<i>thereof on demand</i>	50.0 %	1.00	1,696
<i>thereof at term</i>	10.0 %	1.00	1,154
Medium-term notes	2.0 %	1.00	127
Long-term bonds	0.0 %	1.00	0
<b>Total expected cash outflow</b>			<b>11,050</b>
<b>B2) Expected cash inflow</b>			
Due from banks on demand	100.0 %	1.00	7,500
Due from banks at term	20.0 %	1.00	20
Due from customers	10.0 %	1.00	3,835
Trading balance of securities which are not included in other rows	80.0 %	1.00	5,511
<b>Total expected cash inflow</b>			<b>16,867</b>
Maximum creditable cash inflow	85.0 %		9,392
<b>NET CASH OUTFLOW</b>			<b>1,657</b>
<b>Liquidity coverage ratio</b>			<b>4.39</b>
Net stable funding ratio			
	Balance sheet calculation	Factor	M. CHF
Equity (Tier 1 and Tier 2 equity instruments)	100.0 %	1.00	3,288
Other liabilities with >= 1 year remaining	100.0 %	1.00	2,000
Deposits from private customers and SMEs < 1 year	85.0 %	0.20	5,007
Deposits from large customers, states and non-finance companies with < 1 year remaining	85.0 %	0.50	4,563
<b>Total available stable refinancing</b>			<b>14,858</b>
Bonds with 0 % risk-weighting and > 1 year remaining	40.0 %	0.05	42
Bonds with 20 % risk-weighting and > 1 year remaining	40.0 %	0.20	167
Shares and eligible securities (central bank accepted) with a high rating	100.0 %	0.50	3,340
Credit to non-finance companies and states with < 1 year remaining	20.0 %	0.50	1,542
Credit to non-finance companies with 35 % risk-weighting and > 1 year remaining	30.0 %	0.65	1,871
Credit to private customers and SMEs with < 1 year remaining	20.0 %	0.85	3,899
Other assets	50.0 %	1.00	576
<b>Total required stable refinancing</b>			<b>11,436</b>
<b>Net stable funding ratio</b>			<b>1.30</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	5,000	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	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	2,154	
± Purchases / Sales	M. CHF	0	0	2,000	2,000	
Book value before valuation	M. CHF	0	0	2,000	4,154	
± Profits / losses	M. CHF	0	0	154	223	
<b>Book value end of period</b>	<b>M. CHF</b>	<b>0</b>	<b>0</b>	<b>2,154</b>	<b>4,376</b>	
Hedging market prices	(Y/N)	N	N	N	Y	
<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	1,902	
± Purchases / Sales	M. CHF	0	0	2,000	0	
Book value before valuation	M. CHF	0	0	2,000	1,902	
± Profits / losses	M. CHF	0	0	59	-91	
± Profits / losses of foreign exchange	M. CHF	0	0	-157	75	
<b>Book value end of period</b>	<b>M. CHF</b>	<b>0</b>	<b>0</b>	<b>1,902</b>	<b>1,886</b>	
Hedging market prices	(Y/N)	N	N	N	Y	
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	0	0	0
Book value beginning of period	M. CHF	0	0	1,482	0	1,482
± Purchases / Sales	M. CHF	0	0	-1,482	0	-1,482
Book value before valuation	M. CHF	0	0	0	0	0
± Profits / losses	M. CHF	0	0	0	0	0
± Profits / losses of foreign exchange	M. CHF	0	0	0	0	0
<b>Book value end of period</b>	<b>M. CHF</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</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								150
Money market investments Foreign			0		0	-0	0	0
Domestic shares		223		0		-83	139	131
Foreign shares		-91	75	91	0	-38	37	75
Domestic bonds		89		0		-0	89	55
Foreign bonds		0	0	0	0	-0	0	0
<b>RESULT FROM TRADING</b>		<b>221</b>	<b>75</b>	<b>91</b>	<b>0</b>	<b>-121</b>	<b>265</b>	
<b>INTEREST AND DISCOUNT INCOME</b>								<b>150</b>
<b>INTEREST AND DIVIDEND INCOME FROM TB</b>								<b>262</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	%	15.0	0.0	25.0	30.0	0.0	30.0	<b>100.0</b>
Decisions Period	%	50.0	0.0	15.0	10.0	25.0	0.0	<b>100.0</b>
Deviation (absolute)	%	35.0	0.0	-10.0	-20.0	25.0	-30.0	<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	4,898	0	8,791	9,315	0	9,379	<b>32,383</b>
+/- Purchases / Sales	M. CHF	10,174	0	-4,269	-6,301	7,536	-9,379	<b>-2,240</b>
Volume after transactions	M. CHF	15,072	0	4,521	3,014	7,536	0	<b>30,143</b>
Final period volume after currency fluctuations	M. CHF	15,072	0	4,764	2,989	7,760	0	<b>30,585</b>
Part of total securities deposit	%	49.3	0.0	15.6	9.8	25.4	0.0	<b>100.0</b>
Hedging market prices	Yes/No			Y	Y	N	N	
Hedging foreign exchange	Yes/No		N		N		N	
Profits / losses	M. CHF			242	-144	225	0	<b>323</b>
Profits / losses of foreign exchange	M. CHF		0		118		0	<b>118</b>
Profits market price hedging	M. CHF			0	144	0	0	<b>144</b>
Profits FOREX hedging	M. CHF		0		0		0	<b>0</b>
Costs of hedging	M. CHF		-0	-90	-60	-0	-0	<b>-151</b>
Interest and dividend income	M. CHF	452	0	143	120	207	0	<b>922</b>
<b>TOTAL RESULT</b>	<b>M. CHF</b>	<b>452</b>	<b>0</b>	<b>295</b>	<b>178</b>	<b>432</b>	<b>0</b>	<b>1,356</b>
- Fees (2.00 %)	M. CHF							<b>-612</b>
<b>TOTAL NET RESULT</b>	<b>M. CHF</b>							<b>745</b>
<b>Performance Index (PI)</b>	<b>%</b>	<b>Period:</b>		<b>2.4</b>	<b>Average:</b>		<b>3.9</b>	

COMMISSION INCOME / SECURITIES BUSINESS		ASSET MANAGEMENT		CUSTODY BUSINESS		TOTAL	
		prev. period	Period	prev. period	Period	Period	± %
Volume	M. CHF	32,383	30,585	40,910	41,109	71,694	-2.2
Asset management fee and custody charges	%	1.20	2.00	0.15	0.30		
Total fees	M. CHF	389	612	61	123	735	63.4
+ Brokerage	M. CHF			184	222	222	20.6
<b>= COMMISSION INCOME</b>	<b>M. CHF</b>	<b>389</b>	<b>612</b>	<b>245</b>	<b>345</b>	<b>957</b>	<b>50.9</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	+++	183	408			591	-0.5
	++	118	790	0		909	-2.9
	+		382	0	1,002	1,384	-5.5
	-		291	0	340	631	-3.1
	--		92	0		92	-4.8
<b>TOTAL</b>		<b>302</b>	<b>1,963</b>	<b>0</b>	<b>1,342</b>	<b>3,607</b>	<b>-3.6</b>
Loans secured by other collateral	+++	732	611			1,343	-4.4
	++	490	1,225	816		2,530	-4.5
	+		594	1,981	1,559	4,135	-7.8
	-		422	563	492	1,477	-7.2
	--		137	548		686	-7.6
<b>TOTAL</b>		<b>1,222</b>	<b>2,989</b>	<b>3,909</b>	<b>2,052</b>	<b>10,171</b>	<b>-6.5</b>
Loans unsecured	+++	502	931			1,434	-6.3
	++	347	1,929	965		3,241	-6.2
	+		936	2,341	491	3,768	-9.9
	-		638	638	149	1,425	-8.5
	--		207	621		829	-7.7
<b>TOTAL</b>		<b>850</b>	<b>4,642</b>	<b>4,565</b>	<b>640</b>	<b>10,697</b>	<b>-8.0</b>
Mortgages with a floating interest rate	+++	612	0			612	-5.8
	++	424	0	88		512	-6.3
	+		0	232	1,949	2,181	-7.6
	-		0	67	627	694	-7.9
	--		0	67		67	-7.3
<b>TOTAL</b>		<b>1,036</b>	<b>0</b>	<b>454</b>	<b>2,575</b>	<b>4,066</b>	<b>-7.2</b>
Mortgages with a fixed interest rate	+++	1,460	0			1,460	1.0
	++	955	0	100		1,055	1.1
	+		0	249	5,216	5,465	1.6
	-		0	72	1,690	1,762	1.2
	--		0	71		71	1.4
<b>TOTAL</b>		<b>2,416</b>	<b>0</b>	<b>492</b>	<b>6,906</b>	<b>9,813</b>	<b>1.4</b>
<b>TOTAL DUE FROM CUSTOMERS</b>	<b>TOTAL</b>	<b>5,825</b>	<b>9,594</b>	<b>9,420</b>	<b>13,515</b>	<b>38,355</b>	<b>-4.8</b>
	<b>± %</b>	<b>-2.7</b>	<b>-6.0</b>	<b>-7.4</b>	<b>-3.0</b>		

DUE FROM CUSTOMERS	Rating	Rating					TOTAL	
		+++	++	+	-	--	M. CHF	± %
<b>DUE FROM CUSTOMERS (Rating)</b>	<b>TOTAL</b>	<b>5,441</b>	<b>8,247</b>	<b>16,933</b>	<b>5,989</b>	<b>1,744</b>	<b>38,355</b>	<b>-4.8</b>
	<b>± %</b>	<b>-3.3</b>	<b>-4.4</b>	<b>-5.3</b>	<b>-4.9</b>	<b>-7.2</b>		

DUE TO CUSTOMERS	Customer segments	Customer segments				TOTAL	
		Staaten	GU	KMU	Private	M. CHF	± %
Savings account		0	0	808	14,143	14,952	14.2
Personal account		0	0	992	2,976	3,968	-7.4
Current account		377	1,131	1,508	377	3,392	0.8
Time Deposit		5,076	4,153	1,846	461	11,536	-0.7
Medium-term notes		0	0	746	5,596	6,343	0.0
<b>TOTAL DUE TO CUSTOMERS</b>	<b>TOTAL</b>	<b>5,453</b>	<b>5,284</b>	<b>5,900</b>	<b>23,555</b>	<b>40,191</b>	<b>3.8</b>
	<b>± %</b>	<b>-0.6</b>	<b>-0.4</b>	<b>0.4</b>	<b>6.9</b>		

WEALTH MANAGEMENT	Customer segments	Customer segments				TOTAL	
		Staaten	GU	KMU	Private	M. CHF	± %
<b>Turnover Custody business</b>	<b>TOTAL</b>	<b>10,277</b>	<b>12,333</b>	<b>2,055</b>	<b>16,444</b>	<b>41,109</b>	<b>0.5</b>
	<b>± %</b>	<b>0.5</b>	<b>0.5</b>	<b>0.5</b>	<b>0.5</b>		