Capital sheet

ID	Label	Legal references and comments
Rows		
1	Total eligible capital: arts. 21–40 Capital Ordinance	= 1.4.11
1.1	Eligible adjusted Tier 1 capital (T1): arts. 21–29 Capital Ordinance, arts. 31–40 Capital Ordinance	= 1.4.8
1.1.1	Eligible adjusted common equity Tier 1 capital (CET1): arts. 21–26 Capital Ordinance, arts. 31–40 Capital Ordinance	= 1.4.5
1.1.1.1	(+) Equity according to financial statements	Equity according to the accounting scope of consolidation.
1.1.1.2	(+/–) Impact of changes in the scope of consolidation: art. 7 Capital Ordinance	Regulatory scope of consolidation does not include companies which are not active in the financial sector, insurance companies and certain entities active in the collective placement of investors' funds.
1.1.1.3	= Equity relating to regulatory scope of consolidation	= 1.1.1.1 + 1.1.1.2
1.1.1.4	(+/–) Adjustment to own shares held in and off the trading book and contracts on own share that are to be posted in equity	The negative equity position relating to treasury shares can be eliminated (regulatory treatment for those shares is indicated under 1.1.1.11.1).
1.1.1.5	(–) Equity items which are not eligible (fully or partially) as CET1: art. 20 par. 2 Capital Ordinance	Part of the paid-up capital which is not eligible as CET1 as well as instruments funded directly or indirectly by the institution or secured by it.
1.1.1.6	(–) All minority interests	
1.1.1.7	(–) Future expected dividends	The future expected dividend must be deducted, included the allocation to the future expected dividend regarding the interim profit.
1.1.1.8	= Equity after first preliminary adjustments, without minority interests	= 1.1.1.3 + 1.1.1.4 + 1.1.1.5 + 1.1.1.6 + 1.1.1.7
1.1.1.8.1	Of which: paid-up capital issued by the parent company: art. 21 par. 1 let. a & arts. 22–26 Capital Ordinance	
1.1.1.8.2	Of which: assets of partners with unlimited liability, which are eligible as CET1: art. 21 par. 1 let. a & art. 25 Capital Ordinance, art. 22 par. 2 let. a Stock Exchanges and Securities Trading Ordinance	Provided the interests are paid once it is obvious that there is enough benefit during the accounting period and these accounts are responsible for the losses like the funds brought by partners having a limited liability. These accounts can only be reduced in the case of a procedure involving all partners.
1.1.1.8.3	Of which: bank guarantee or cash amount blocked: art. 22 par. 4 & 5 Stock Exchanges and Securities Trading Ordinance	Subject to approval of the supervisory authority. For securities dealers only.

Capital sheet

1.1.1.8.4	Of which: investment shares in cooperatives entities	
1.1.1.8.5	Of which: share premium reserves and retained earnings reserves: art. 21 par. 1 let. b Capital Ordinance	Reserves relating to capital transactions (e.g. agios) and to retained benefits.
1.1.1.8.6	Of which: foreign exchange reserves: art. 21 par. 1 let. b Capital Ordinance	Positive or negative reserves due to the direct recording in equity of exchange differences.
1.1.1.8.7	Of which: reserves for general banking risks: art. 21 par. 1 let. c Capital Ordinance	See 1.1.1.9.6 if the fiscal authority has not taxed them.
1.1.1.8.8	Of which: other reserves / accumulated other comprehensive income: art. 21 par. 1 let. b Capital Ordinance	Other equity components (positive or negative) for banks applying recognised international accounting standards are: a) changes in revaluation surplus (property, plant and equipment according to IAS 16 and intangible assets according to IAS 38) b) actuarial gains and losses on defined benefit plans recognised in accordance with IAS 19 c) gains and losses on remeasuring available-for-sale financial assets (IAS 39) d) the effective portion of gains and losses on hedging instruments in a cash flow hedge The gains and losses arising from converting the financial statements of a foreign operation are indicated under 1.1.1.8.6.
1.1.1.8.9	Of which: profit (+) or loss (–) carried forward / group profit or loss: art. 21 par. 1 let. d & art. 32 let. a Capital Ordinance	Profit carried forward: art. 21 par. 1 let. d Capital Ordinance. Deduction of loss carried forward: art. 32 let. a Capital Ordinance. The future expected dividend must be deducted.
1.1.1.8.10	Of which: interim profit (+) or loss (–) for the current financial year: art. 21 par.1 let. e & art. 32 let. a Capital Ordinance	Profit or negative income for the current business year (less allocation to the future expected dividend), the profit being subject to a review.
1.1.1.9	Second preliminary adjustments	Nothing to capture.
1.1.1.9.1	(+) Instruments issued by banking subsidiaries, recognised in CET1, fully eligible: art. 21 par. 2 Capital Ordinance	Capital investments of minority shareholders in fully consolidated subsidiaries operating in the financial sector and subject to capital requirements (banking subsidiaries), which are eligible in CET1. The amount included in the consolidated CET1 cannot exceed the amount required for covering the proportional capital needs of the subsidiary in combination with 1.1.1.9.2.
1.1.1.9.2	(+) Instruments issued by banking subsidiaries, recognised in CET1, partially eligible: art. 21 par. 2 Capital Ordinance	Capital investments of minority shareholders in CET1 financial instruments issued by banking subsidiaries, submitted to a phase-out treatment. The amount included in the consolidated CET1 cannot exceed the amount required for covering the proportional needs of the subsidiary in combination with 1.1.1.9.1.
1.1.1.9.3	(+) Minority interests issued by banking subsidiaries which exceed the capital needs of the subsidiary but can be taken into account when applying transitional arrangements (phase-out)	

Capital sheet

1.1.1.9.4	(+) Minority interest issued by non-banking subsidiaries that can be taken into account when applying tran- sitional arrangements (phase-out)	
1.1.1.9.5	(–) Unfunded valuation adjustments or provisions required for the current financial year: art. 32 let. b Capital Ordinance	Valuation adjustments or provisions needs, not yet included in the interim profit or loss.
1.1.1.9.6	(–) Deferred tax liabilities on reserves for general banking risks (if any): art. 21 par. 1 let. b Capital Ordinance	Reduction in the eligibility if the fiscal authority has not taxed the reserves for general banking risks and if the bank has not recorded an appropriate provision for them.
1.1.1.9.7	Adjustments for banks using recognised international accounting standards: art. 31 par. 3 Capital Ordinance, FINMA-Circ. 13/1	Nothing to capture.
1.1.1.9.7.1	(–) Reversal of positive valuation differences in FVTOCI equities	Non-realised gains on remeasuring equity instruments through other comprehensive income (included those relating to minority interests)
1.1.1.9.7.2	(–) Reversal of positive valuation differences in FVTOCI debt securities	Non-realised gains on remeasuring debt securities through other comprehensive income (included those relating to minority interests)
1.1.1.9.7.3	(–) Reversal of positive valuation differences in other FVTOCI assets	Non-realised gains on remeasuring other financial assets through other comprehensive income (included those relating to minority interests)
1.1.1.9.7.4	(+) Elimination of losses in connection with own credit risk, in the context of the use of the fair value option, gross amount	The positive adjustment only include unrealised losses of the current and prior years, due to the change in own creditworthiness (in the context of the fair value valuation of own liabilities).
1.1.1.9.7.6	(–) Elimination of gains in connection with own credit risk, in the context of the use of the fair value option, gross amount	The negative adjustment only include unrealised gains of the current and prior years, due to the change in own creditworthiness (in the context of the fair value valuation of own liabilities).
1.1.1.9.7.8	(+) Elimination of other losses in connection with the use of the fair value option, gross amount	Where FINMA does not recognise the fair value option applied: positive adjustment includes unrealised losses (gross) posted to income in the current and previous years. Losses may be included only where no recognition is required by FINMA's accounting guidelines, i.e. the positive adjustment corresponds to the difference between the book value (at fair value) and the theoretical higher book value (assets) and the theoretical lower book value (liabilities), where Swiss Financial accounting guideless apply.
1.1.1.9.7.10	(–) Elimination of other gains in connection with the use of the fair value option, gross amount	Where FINMA does not recognise the fair value option applied: negative adjustment include unrealised gains (gross) posted to income in the current and previous years.
1.1.1.9.7.12	(–) Positive valuation differences in investment properties	Deduction of the positive valuation differences that are included in the result of the current year, the reserves (including in the profit carried forward) and minority interests.
1.1.1.9.7.13	(–) Positive valuation difference in other fixed assets	Deduction of the positive valuation differences that are included in reserves and minority interests.

Capital sheet

1.1.1.9.7.14	(–) Other positive valuation differences affecting the reserves and result	Deduction of other positive valuation differences recorded under the result and/or in the reserves (included minority interests).
1.1.1.9.7.15	(+) Elimination of losses from the valuation of cash flow hedges, gross amount	Addition of negative valuation differences recorded under equity. The amount taken into account is net of any recorded tax effect.
1.1.1.9.7.17	(–) Elimination of gains from the valuation of cash flow hedges, gross amount	Deduction of positive valuation differences recorded under equity. The amount taken into account is net of any recorded tax effect.
1.1.1.9.7.20	(+) Add-back of the effect of expected credit loss during the transition period	(+) positive impact of transitory provisions for banks applying an accounting expected loss approach (FINMA Circular 2013/1 "Eligible capital – banks", margin no. 144.1)
1.1.1.10	= Equity after second preliminary adjustments	= 1.1.1.8 + sum of 1.1.1.9.1 to 1.1.1.9.7.20
1.1.1.10.1	Of which: CET1 capital instruments of the parent company having the benefit of transitional adjustments (phase out): art. 141 Capital Ordinance	
1.1.1.11	General adjustments without holdings: arts. 31–40 Capital Ordinance	Nothing to capture.
1.1.1.11.1	(–) Gross amount of own CET1 instruments: art. 32 let. h Capital Ordinance	Net long position according to art. 52 Capital Ordinance in own CET1 instruments held directly or indirectly.
1.1.1.11.3	(–) Goodwill, gross amount: art. 32 let. c Capital Ordinance	
1.1.1.11.4	(+) Deferred tax liabilities associated with goodwill, gross amount	
1.1.1.11.7	(–) Other intangible assets, gross amount: art. 32 let. c Capital Ordinance	
1.1.1.11.8	(+) Deferred tax liabilities associated with other intangible assets, gross amount	
1.1.1.11.11	(–) Deferred tax assets that rely on future profitability, gross amount: art. 32 let. d Capital Ordinance	
1.1.1.11.13	(–) IRB shortfall of provisions to expected losses, gross amount: art. 32 let. e Capital Ordinance	
1.1.1.11.15	(–) Defined benefit pension fund assets, gross amount: art. 32 let. g Capital Ordinance	
1.1.1.11.16	(+) Defined benefit pension fund assets which the institution may use without restriction	Positive correction of the amount indicated under 1.1.1.11.15. This item may only be used upon FINMA's prior consent to reduce the amount of defined deductable benefit pension fund assets.
1.1.1.11.17	(+) Deferred tax liabilities on the amount of defined benefit pension funds assets which the institution may not use without restriction	Deferred tax liabilities relating to the difference of absolute amounts reported under 1.1.1.11.15 and 1.1.1.11.16.

Capital sheet

1.1.1.11.20	(–) Gains on sales related to securitisation transactions, gross amount: art. 32 let. f Capital Ordinance	
1.1.1.11.22	(–) EL amount for equity exposures under the PD/LGD approach	
1.1.1.11.24	(–) Value adjustments due to the requirement for prudent valuation, gross amount: FINMA-Circ. 17/7, margin no. 486, and FINMA-Circ. 08/20, margin nos. 32–48	Deduction of valuation adjustments/valuation reserves resulting from prudent valuation of trading book and banking book positions: margin nos. 32–48 of the FINMA-Circ. 08/20 “Market risks – banks“, and margin no. 486 of the FINMA-Circ. 17/7 “Credit risks – banks”. Under this item, only the part that goes beyond the amount recorded under application of the financial accounting standards is to be entered. This deduction is applicable irrespective of the accounting standard used.
1.1.1.11.26	(–) Deduction of debit valuation adjustments (DVA) for derivatives, gross amount (art. 31 let. a Capital Ordinance)	For derivatives, all valuation adjustments arising from the bank’s own credit risk have to be deducted from CET1. The offsetting between valuation adjustments arising from the bank's own credit risk and those arising from its counterparties’ credit risk is not allowed.
1.1.1.12	= Equity after general adjustments	= 1.1.1.10 + (1.1.1.11.1 to 1.1.1.11.27)
1.1.1.13	(–) Deduction for reciprocal cross-holdings, gross amount (art. 32 let. i Capital Ordinance)	The amount reported, affecting CET1 capital, is determined according to the “corresponding deduction approach”. The position is determined on the basis of art. 52 Capital Ordinance.
1.1.1.15	(–) Deduction for holdings for which a deduction treatment has been chosen, gross amount (art. 32 let. k Capital Ordinance)	Deductions in connection with art. 7 par. 4, art. 8 pars. 2 & 3 and art. 9 pars. 1 & 3 Capital Ordinance. The amount reported, affecting CET1 capital, is determined according to the “corresponding deduction approach”. The position is determined on the basis of art. 52 Capital Ordinance.
1.1.1.17	= Equity after general adjustments and holdings deducted in application of art. 32 let. i and k	= Sum of 1.1.1.12 to 1.1.1.16 This amount is the basis for calculation of threshold 1 (see art. 35 par. 2 Capital Ordinance).
1.1.1.18	(–) Holding in companies which are to be consolidated, gross amount: art. 32 let. j Capital Ordinance	This position affects only the calculations on individual level. The amount reported, affecting CET1 capital, is determined according to the “corresponding deduction approach”. The position is determined on the basis of art. 52 Capital Ordinance.
1.1.1.20	(–) Non-qualifying holdings in financial sector, gross amount to deduct: art. 37 Capital Ordinance	Holdings which do not exceed 10% of the shares issued by the related company. The “corresponding deduction approach” has to be applied. The part exceeding the threshold 1, affecting CET1, must be reported. The position is determined on the basis of art. 52 Capital Ordinance. The amount below threshold is reported under 5.1.1.1.
1.1.1.22	= Equity after general adjustments, reciprocal cross-holding, participations and non-qualifying holdings in financial sector	= Sum of 1.1.1.17 to 1.1.1.21 This amount is the basis for calculation of threshold 2 (see art. 35 par. 3 Capital Ordinance).
1.1.1.23	(–) Other qualifying holdings in financial sector, gross amount to deduct from CET1, according to threshold 2: art. 38 Capital Ordinance	The “corresponding deduction approach” has to be applied. The part exceeding threshold 2, affecting CET1, must be reported. The position is determined on the basis of art. 52 Capital Ordinance. A holding is deemed qualified when the bank owns more than 10% of the common shares of the related company. The term “other” means that this position is not relative to reciprocal holdings (see 1.1.1.13) and holdings in companies for which the proportional or full consolidation has not been applied (see 1.1.1.15 and 1.1.1.18).

Capital sheet

1.1.1.25	(–) Mortgage servicing rights, gross amount to deduct from CET1, according to threshold 2: art. 39 Capital Ordinance	The part exceeding threshold 2 must be reported.
1.1.1.27	(–) Other deferred tax assets, gross amount to deduct from CET1, according to threshold 2: art. 39 Capital Ordinance	The part exceeding threshold 2 must be reported. The deferred tax assets that rely on future profitability are fully deducted from CET1, see 1.1.1.11.11.
1.1.1.29	= Equity before threshold 3 and final adjustments	= Sum of 1.1.1.22 to 1.1.1.28 This amount is the basis for calculation of threshold 3 (see art. 35 par. 4 Capital Ordinance).
1.1.1.30	(–) Other qualifying holdings in financial sector, gross amount to deduct from CET1, according to threshold 3: art. 40 Capital Ordinance	The part to deduct in application of threshold 3 must be reported.
1.1.1.31	(–) Mortgage servicing rights, gross amount to deduct from CET1, according to threshold 3: art. 40 Capital Ordinance	The part to deduct in application of threshold 3 must be reported.
1.1.1.32	(–) Other deferred tax assets, gross amount to deduct from CET1, according to threshold 3: art. 40 Capital Ordinance	The part to deduct in application of threshold 3 must be reported.
1.1.1.34	Final adjustments	Nothing to capture.
1.1.1.34.1	(–) Excess of deductions from AT1 items over AT1 capital: art. 33 par. 2 Capital Ordinance	= – 1 * 1.1.3.19.2
1.1.1.34.2	(–) Other specific deductions from CET1: art. 4 par. 3 Banking Act	Additional deductions required by FINMA and/or due to a specific case, being applied at the level of the minimum requirements.
1.1.1.35	= Net CET1 capital	= 1.1.1.29 + 1.1.1.30 + 1.1.1.31 + 1.1.1.32 + 1.1.1.34.1 + 1.1.1.34.2
1.1.2	Eligible additional Tier 1 capital (AT1): arts. 27–29, 31, 33–40 Capital Ordinance	= 1.1.3.20
1.1.2.1	(+) Paid up capital instruments recorded as equity, fully eligible, issued by the parent company	Equity instruments not qualified as CET1, but being eligible as AT1, without any phase-out treatment.
1.1.2.2	(+) Paid up capital instruments recorded as debts, fully eligible, issued by the parent-company	Instruments qualified as AT1, though they are not recorded as equity in the financial statements, without any phase-out treatment.
1.1.2.3	(+) Other components of AT1 capital for private banks: FINMA-Circ. 13/1, margin no. 53	Capital accounts which are not eligible in CET1.
1.1.2.4	(+) Share premium relating to AT1	The related part of the share premium reserves due to the issuance of AT1 capital instruments must be segregated only if specially required by FINMA.

Capital sheet

1.1.2.5	(+) Instruments issued by banking subsidiaries, recognised in AT1, fully eligible	Capital investments of minority shareholders in fully consolidated subsidiaries operating in the financial sector and subject to capital requirements (banking subsidiaries), which are wholly eligible in AT1. The amount included in the consolidated AT1 cannot exceed the amount required for covering the proportional capital needs of the subsidiary, in combination with 1.1.2.7.
1.1.2.6	(+) Transitional adjustments due to grandfathered AT1 capital instruments issued by the parent company: arts. 140 & 141 Capital Ordinance	For capital instruments subject to a phase-out treatment from AT1.
1.1.2.7	(+) Instruments issued by banking subsidiaries, recognised in AT1, partially eligible (phase-out)	Capital investments of minority shareholders in AT1-financial instruments issued by banking subsidiaries, submitted to a phase-out treatment. The amount included in the consolidated AT1 cannot exceed the amount required for covering the proportional needs of the subsidiary, in combination with 1.1.2.5.
1.1.2.8	(+) Minority interests issued by banking subsidiaries, which exceed the capital needs of the subsidiary but can be taken into account when applying transitional arrangements (phase-out)	
1.1.2.9	(+) Minority interests issued by non-banking subsidiaries that can be taken into account when applying transitional arrangements (phase-out)	
1.1.2.10	= AT1 capital, before deductions	= Sum of 1.1.2.1 to 1.1.2.9
1.1.2.11	General deductions from AT1 Capital: arts. 31, 33–40 Capital Ordinance	Nothing to capture.
1.1.2.11.1	(–) Own AT1 instruments: art. 34 par. 1 Capital Ordinance	Net-long position according to art. 52 Capital Ordinance in own AT1 instruments, held directly or indirectly.
1.1.2.11.2	(–) Reciprocal cross-holdings, gross amount to deduct art. 32 let. i Capital Ordinance	The amount reported is determined according to the “corresponding deduction approach”. The position is determined on the basis of art. 52 Capital Ordinance.
1.1.2.11.3	(–) Holdings for which applied deduction treatment has been chose, gross amount to deduct: art. 32 let. k Capital Ordinance	Holdings for which the deduction approach is applied instead of a proportionate or full consolidation. The amount reported is determined according to the “corresponding deduction approach”. The position is determined on the basis of art. 52 Capital Ordinance.
1.1.2.11.4	(–) Holdings in companies which are to be consolidated, gross amount to deduct art. 32 let. j Capital Ordinance	Only for the individual level. The amount reported is determined according to the “corresponding deduction approach”. The position is determined on the basis of art. 52 Capital Ordinance.

Capital sheet

1.1.2.11.5	(–) Non-qualifying holdings in financial sector, gross amount to deduct: art. 37 Capital Ordinance	Financial entities where the institution does not have a qualifying holding (not more than 10% of the related common shares). The corresponding deduction approach has to be applied, in connection with threshold 1. The position is determined on the basis of art. 52 Capital Ordinance.
1.1.2.11.6	(–) Other qualifying holdings in financial sector, gross amount to deduct: arts. 38 & 40 Capital Ordinance	Other financial entities where the institution has a qualifying holding (more than 10% of the related common shares). The position is determined on the basis of art. 52 Capital Ordinance.
1.1.2.11.7	(–) Excess of deductions from T2 items over T2 capital: art. 33 par. 2 Capital Ordinance	= – 1 * 1.2.18.2
1.1.2.13	= AT1 capital before T1 adjustments	= 1.1.2.10 + 1.1.2.11.1 + 1.1.2.11.2 + 1.1.2.11.3 + 1.1.2.11.4 + 1.1.2.11.5 + 1.1.2.11.6 + 1.1.2.11.7 + 1.1.2.12
1.1.3.19	Final adjustments	Nothing to capture
1.1.3.19.1	(–) Other specific deductions from AT1 capital (art. 4 par. 3 Banking Act)	Additional special deductions requested from FINMA applied to the minimum requirements
1.1.3.19.2	(+) Excess of deductions attributed to CET1 capital (if any)	
1.1.3.20	= Net AT1 capital	= 1.1.2.13 + 1.1.3.19.1 + 1.1.3.19.2
1.1.4	Net Tier 1 capital	= 1.1.1.35 + 1.1.3.20
1.2	Eligible Tier 2 capital (T2): art. 30 and 33–40 Capital Ordinance	= 1.2.19
1.2.1	(+) Paid up capital instruments, fully eligible, issued by the parent company	T2 instruments qualifying as T2 instruments qualified as T2, without any phase-out treatment. The gross amount is indicated. (See 1.2.7 for the reduction in the eligibility due to the amortisation mechanism during the last 5 years before maturity.)
1.2.1.1	Of which: subordinated instruments issued by cooperative entities	
1.2.2	(+) Instruments issued by banking subsidiaries recognised in T2, fully eligible	Capital investments of minority shareholders in fully consolidated subsidiaries operating in the financial sector and subject to capital requirements (banking subsidiaries), which are wholly eligible in T2. The amount included in the consolidated T2 cannot exceed the amount required for covering the proportional capital needs of the subsidiary, in combination with 1.2.4.
1.2.3	(+) Transitional adjustments due to grandfathered T2 capital instruments issued by the parent company: arts. 140 & 141 Capital Ordinance	For capital instruments subject to a phase-out treatment from T2.
1.2.4	(+) Instrument issued by banking subsidiaries, recognised in T2, partially eligible (phase-out)	Capital investments of minority shareholders in T2-financial instruments issued by banking subsidiaries submitted to a phase-out treatment. The amount included in the consolidated T2 cannot exceed the amount required for covering the proportional needs of the subsidiary in combination with 1.2.2.

Capital sheet

1.2.5	(+) Minority interests issued by banking subsidiaries which exceed the capital needs of the subsidiary but can be taken into account when applying the transitional arrangements (phase-out)	
1.2.6	(+) Minority interests issued by non-banking subsidiaries that can be taken into account when applying the transitional arrangements (phase-out)	
1.2.7	(–) Reduction in eligibility due to amortisation mechanism: art. 30 par. 2 Capital Ordinance	Amortisation mechanism during the last 5 years before maturity. See also memorandum items. This position relates to positions 1.2.1 to 1.2.6.
1.2.8	(+) Other components of T2 capital for private banks: FINMA-Circ. 13/1, margin no. 54	Other subordinated assets of partners with unlimited liability, covered by a written declaration remitted to the external audit firm, stating that no payment in favour of any partner will be made if such could lead to a breach of the requirements according to art. 34 Capital Ordinance and FINMA’s related execution prescriptions.
1.2.9	Hidden reserves included in provisions, after deduction of deferred taxes, if any: art. 30 par. 4 Capital Ordinance, FINMA-Circ. 13/1, margin no. 99	Only for the individual level. A “zero” must be reported when the financial statements are established according to the “true and fair view” principle. Hidden reserves recorded in the liability item “Provisions“. These reserves must be recorded under a special account. They must be declared spontaneously to the tax authorities and the audit firm must confirm in the annual audit report that their recognition as T2 capital is valid. If the fiscal authority has not taxed them and if the bank has not recorded an appropriate provision, the latent fiscal charge must be considered.
1.2.10	Hidden reserves included in participating interests and tangible fixed assets, after deduction of deferred taxes, if any: art. 30 par. 4 Capital Ordinance, FINMA-Circ. 13/1, margin no. 100	Only for the individual level. A “zero” must be reported when the financial statements are established according to the “true and fair view“ principle. Hidden reserves when the book value is less than the legal maximum limit. The recognised amount cannot exceed the difference between the book value and the investment costs. They must be declared spontaneously to the tax authorities and the audit firm must confirm in the annual audit report that their recognition as T2 capital is valid. If the fiscal authority has not taxed them and if the bank has not recorded an appropriate provision, the latent fiscal charge must be considered.
1.2.11	Revaluation reserves in available-for-sale equity securities and Available-for-sale debt securities: art. 30 par. 4 Capital Ordinance, FINMA-Circ. 13/1, margin no. 101	In the case of banks using recognised international accounting standards: these reserves are fully deducted from CET1 capital under 1.1.1.9.7.1 and 1.1.1.9.7.2, but are partially (45%) eligible for inclusion within Tier 2 capital. For banks using FINMA accounting guidelines, the difference between the book value (LOCOM valuation) and the market value is taken into account for the partial inclusion. Excludes revaluation reserves in other available-for-sale assets.
1.2.12	General provisions for default risks under the international standardised approach: FINMA-Circ. 13/1, margin no. 95	General provisions for default risks are subject to a 1.25% limit of total risk-weighted exposures under the international standardised approach.
1.2.13	Provision excess under the IRB approach: FINMA-Circ. 13/1, margin nos. 96–98	Surplus in eligible provisions is subject to a 0.6 % limit of total risk-weighted exposures under the IRB approach.

Capital sheet

1.2.14	= T2 capital, before deduction and impacts of transitional arrangements	= 1.2.1 + sum of 1.2.2. to 1.2.13
1.2.15	General deductions from Tier 2 capital: arts. 31 & 33–40 Capital Ordinance	Nothing to capture.
1.2.15.1	(–) Own T2 instruments: art. 34 par. 2 Capital Ordinance	Net-long position according to art. 52 Capital Ordinance in own T2 instruments.
1.2.15.2	(–) Reciprocal cross-holdings, gross amount to deduct: art. 32 let. i Capital Ordinance	The amount reported is determined according to the "corresponding deduction approach". The position is determined on the basis of art. 52 Capital Ordinance.
1.2.15.3	(–) Holdings for which a deduction treatment has been chosen, gross amount to deduct: art. 32 let. k Capital Ordinance	Holdings for which the deduction approach is applied instead of a proportionate or full consolidation. The amount reported is determined according to the "corresponding deduction approach". The position is determined on the basis of art. 52 Capital Ordinance.
1.2.15.4	(–) Holdings in companies which are to be consolidated, gross amount to deduct: art. 32 let. j Capital Ordinance	Only for the individual level. The amount reported is determined according to the "corresponding deduction approach". The position is determined on the basis of art. 52 Capital Ordinance.
1.2.15.5	(–) Non-qualifying holdings in financial sector, gross amount to deduct: art. 37 Capital Ordinance	Financial entities where the institution does not have a qualifying holding (not more than 10% of the related common shares). The corresponding deduction approach has to be applied, in connection with threshold 1. The position is determined on the basis of art. 52 Capital Ordinance. The amount below threshold is reported under 5.1.1.3.
1.2.15.6	(–) Other qualifying holdings in financial sector, gross amount to deduct: arts. 38 & 40 Capital Ordinance	Financial entities where the institution has a qualifying holding (more than 10% of the related common shares). The position is determined on the basis of art. 52 Capital Ordinance.
1.2.15.7	Of which of item 1.2.15: (–) TLAC Holdings to be deducted from Tier 2 capital (art. 33 para. 1bis Capital Ordinance)	TLAC Holdings issued by GSIBs that according to art. 33 para. 1bis Capital Ordinance are to be treated as Tier 2 instruments, and are deducted in items 1.2.15.1 to 1.2.15.6.
1.2.18	Final adjustments	Nothing to capture.
1.2.18.1	(–) Other specific deductions from T2 Capital: art. 4 par. 3 Banking Act	Additional deductions required by FINMA and/or due to a specific case, being applied at the level of the minimum requirements.
1.2.18.2	(+) Excess of deductions, attributed to AT1 capital (if any)	
1.2.19	= Net T2 capital	= 1.2.14 + 1.2.15.1 + 1.2.15.2 + 1.2.15.3 + 1.2.15.4 + 1.2.15.5 + 1.2.15.6 + 1.2.18.1 + 1.2.18.2
1.3	Memorandum items	Nothing to capture.
1.3.1	Transitional recognition of CET1 capital instruments	
1.3.1.1	Gross amount of grandfathered CET1 capital instruments issued by the parent company	

Capital sheet

1.3.1.2	Gross amount of CET1 capital instruments (grandfathered) issued by banking subsidiaries, owned by minority interests	
1.3.2	Transitional recognition of AT1 capital instruments	
1.3.2.1	Gross amount of grandfathered AT1 capital instruments issued by the parent company	
1.3.2.2	Gross amount of AT1 capital instruments (grandfathered) issued by banking subsidiaries, owned by minority interests	
1.3.3	Transitional recognition of T2 capital instruments	
1.3.3.1	Gross amount of grandfathered T2 capital instruments issued by the parent company	
1.3.3.2	Gross amount of T2 capital instruments (grandfathered) issued by banking subsidiaries, owned by minority interests	
1.3.4	T2 instruments submitted to decreasing recognition for the 5 years before maturity, including those having the benefit of transitional arrangements and those in the hands of eligible minority interest (gross amount): art. 30 par. 2 Capital Ordinance	
1.3.4.1	Subordinated loans with residual maturity of 5 years and longer: art. 30 par. 2 Capital Ordinance	Carrying values; no cumulative deduction for this portion.
1.3.4.2	Subordinated loans with initial maturity of 5 years and longer and residual maturity of under 5 years: art. 30 par. 2 Capital Ordinance	Carrying values, not taking into account a cumulative deduction of 20%.
1.3.4.3	Subordinated loans with initial maturity of 5 years and longer and residual maturity of under 4 years: art. 30 par. 2 Capital Ordinance	Carrying values, not taking into account a cumulative deduction of 40%.
1.3.4.4	Subordinated loans with initial maturity of 5 years and longer and residual maturity of under 3 years: art. 30 par. 2 Capital Ordinance	Carrying values, not taking into account a cumulative deduction of 60%.
1.3.4.5	Subordinated loans with initial maturity of 5 years and longer and residual maturity of under 2 years: art. 30 par. 2 Capital Ordinance	Carrying values, not taking into account a cumulative deduction of 80%.
1.3.4.6	Subordinated loans with initial maturity of under 5 years or with residual maturity of under 1 year: art. 30 par. 2 Capital Ordinance	Carrying values, not taking into account a cumulative deduction of 100%.

Capital sheet

1.4	Eligibility of capital	Nothing to capture.
1.4.1	CET1 capital, amount available after preliminary adjustments	= 1.1.1.10
1.4.2	CET1 capital, amount to take into account for threshold 1	= 1.1.1.17
1.4.3	CET1 capital, amount to take into account for threshold 2	= 1.1.1.22
1.4.4	CET1 capital, amount to take into account for threshold 3	= 1.1.1.29
1.4.5	CET1 capital, after all adjustments	= 1.1.1.35
1.4.6	AT1 capital, amount available before adjustments	= 1.1.2.10
1.4.7	AT1 capital, after adjustments	= 1.1.3.20
1.4.8	T1 capital, after adjustments	= 1.1.4
1.4.9	T2 capital, amount available before adjustments	= 1.2.14
1.4.10	T2 capital, after adjustments	= 1.2.19
1.4.11	Total regulatory capital, after adjustments	= 1.1.4 + 1.2.19
1.5	Eligibility of capital, taking into account the capital required to cover excess on limits for participations	Nothing to capture.
1.5.1	Remaining CET1 capital	Available CET1 capital minus the portion allocated to cover excess on limits.
1.5.2	Remaining AT1 capital	Available AT1 capital minus the portion allocated to cover excess on limits.
1.5.3	Remaining Tier 1 capital	= 1.5.1 + 1.5.2
1.5.4	Remaining T2 capital	Available T2 capital minus the portion allocated to cover excess on limits.
1.5.5	Total remaining regulatory capital	= 1.5.3 + 1.5.4
2	Total minimum capital requirements: art. 42 Capital Ordinance	= 2.1 + 2.2 + 2.3 + 2.4 + 2.5 + 2.6 + 2.7 + 2.8 + 2.9 + 2.10 Sum of capital requirements for credit risk (2.1), non-counterparty related risk (2.2), market risk (2.3), operational risk (2.4), items subject to 250% risk weighting pursuant to art. 40 Capital Ordinance (2.5) and other items (2.6 to 2.10).
2.1	Minimum capital requirements for credit risk under the SA-BIS and the IRB and for other credit risk items: arts. 48–77 Capital Ordinance	= 2.1.1 + 2.1.2 + 2.1.3 + 2.1.4 + 2.1.5 + 2.1.6 + 2.1.7 Sum of capital requirements for: credit risk under the SA-BIS and the IRB (including the 1.06 IRB scaling factor; 2.1.1 + 2.1.2), for settlement risk (2.1.3), for CCP default funds (2.1.4), for CCP trade exposures (2.1.5), for CVA-risk (2.1.6) and for securitisations (2.1.7).
2.1.1	Minimum capital requirements for credit risk under the SA-BIS	= 2.1.1.1 Capital requirements for credit risk of the asset classes mentioned in art. 63 Capital Ordinance under the SA-BIS, but without the other credit risk items (2.1.3 to 2.1.7). Refers to Forms [P/C]_CRSABIS_[01..07].

Capital sheet

2.1.1.1	Minimum capital requirements for asset classes pursuant to art. 63 Capital Ordinance (without securitisation exposures)	= 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 + 2.1.1.1.7 Capital requirements for credit risk of the asset classes pursuant to art. 63 Capital Ordinance under the SA-BIS, but without securitisation exposures (see 2.1.7). Refers to Form [P/C]_CRSABIS_[01..07] and CRFUNDS. The form numbers 01 through 07 correspond to the seven defined reporting categories, each regrouping one or several asset classes. The reporting categories are: 01: Sovereigns 02: Banks and securities dealers 03: Other institutions 04: Corporates 05: Retail 06: Equity 07: Other exposures
2.1.1.1.0.1	Of which: mortgage loans with a risk weight of 35%: art. 63 par. 3 let. c, Annex 3 and art. 72 Capital Ordinance	Capital requirements for mortgage loans with a risk weight of 35%. Report from Forms [P/C]_CRSABIS_[01..07].
2.1.1.1.0.2	Of which: mortgage loans with a risk weight of 75%: art. 63 par. 3 let. c, Annex 3 and art. 72 Capital Ordinance	Capital requirements for mortgage loans with a risk weight of 75%. Report from Forms [P/C]_CRSABIS_[01..07].
2.1.1.1.0.3	Of which: mortgage loans with a risk weight of 100%: art. 63 par. 3 let. c, Annex 3 and art. 72 Capital Ordinance	Capital requirements for mortgage loans with a risk weight of 100%. Report from Forms [P/C]_CRSABIS_[01..07] .
2.1.1.1.0.4	Of which: past due exposures: art. 63 par. 3 let. e Capital Ordinance	Capital requirements for past due exposures. Report from Forms [P/C]_CRSABIS_[01..07].
2.1.1.1.1	Sovereigns: art. 63 par. 2 let. a Capital Ordinance	Capital requirements for the reporting category “Sovereigns“, including central governments and central banks.
2.1.1.1.2	Institutions	= 2.1.1.1.2.1 + 2.1.1.1.2.2 Capital requirements for institutions.
2.1.1.1.2.1	Banks and securities dealers: art. 63 par. 2 let. d & art. 68 Capital Ordinance	Capital requirements for the reporting category “Banks and Securities Dealers“.
2.1.1.1.2.2	Other Institutions: art. 63 par. 2 lets. b, d & e Capital Ordinance	Capital requirements for the reporting category “Other institutions“, including “Public-sector entities“ (let. b), “BIS, IMF and multilateral development banks“ (let. d) and “Common bodies“ (let. e).
2.1.1.1.3	Corporates: art. 63 par. 2 lets. f & g, art. 63 par. 3 let. b, art. 69 & 71 Capital Ordinance	Capital requirements for the reporting category “Corporates“, including “Stock exchanges” (par. 2 let. f), “Corporates“ (par. 2 let. g) and “Swiss mortgage bonds” (par. 3 let. b).
2.1.1.1.4	Retail: art. 63 par. 3 let a. Capital Ordinance	Capital requirements for the reporting category “Retail“.
2.1.1.1.5	Equity: art. 63 par. 3 let. f Capital Ordinance	Capital requirements for the reporting category “Equity“.
2.1.1.1.6	Other exposures: art. 63 par. 3 let. g Capital Ordinance	Capital requirements for the reporting category “Other exposures“.

Capital sheet

2.1.1.1.7	Investments "in all types of funds": art. 63 par. 3 let. f[bis] Capital Ordinance	Capital requirements for Investments "in all types of funds" (section XIII of the FINMA-Circ. “Credit risks – banks”).
2.1.1.1.7.1	Of which: Based on Look-Through Approach	Capital requirements for Investments "in all types of funds" based on Look-Through Approach
2.1.1.1.7.2	Of which: Based on Mandate-Based Approach	Capital requirements for Investments "in all types of funds" based on Mandate-Based Approach
2.1.1.1.7.3	Of which: Based on Fallback Approach	Capital requirements for Investments "in all types of funds" based on Fallback Approach
2.1.1.1.7.4	Of which: Based on Simplified Approach	Capital requirements for Investments "in all types of funds" based on Simplified Approach
2.1.2	Minimum capital requirements for credit risk under the IRB: art. 77 Capital Ordinance	= 2.1.2.1 + 2.1.2.2 + 2.1.2.3 Capital requirements for credit risk under the IRB approach (F-IRB or A-IRB), including IRB scaling factor (section XV.W of the FINMA-Circ. “Credit risks – banks”). Capital requirements for credit risk of all asset classes under the IRB, but without the other credit risk items (2.1.3 to 2.1.7). Refers to Forms [P/C]_CRIRB_[01..08] and [P/C]_CREQUIRB.
2.1.2.1	Subtotal of the minimum capital requirements for exposure classes under the F-IRB (Foundation IRB) (without securitisation exposures)	IRB Scaling factor 1.06: section XV.W of the FINMA-Circ. “Credit risks – banks”. Capital requirements for the reporting categories “Sovereigns“ (see 2.1.2.1.1), “Institutions“ (see 2.1.2.1.2) and “Corporates“ (see 2.1.2.1.3) under the F-IRB approach, including the IRB scaling factor 1.06. Capital requirements for retail exposures (see 2.1.2.2.4), equity under the IRB approach (see 2.1.2.3) and securitisation exposures under the IRB approach (see 2.1.7) are not included. Refers to Forms [P/C]_CRIRB_[01..05]. Report from 2.1.2.1.0.1 multiplied by IRB scaling factor 1.06.
2.1.2.1.0.1	Subtotal of the minimum capital requirements for asset classes under the F-IRB before IRB scaling factor (without securitisation exposures)	= 2.1.2.1.1 + 2.1.2.1.2 + 2.1.2.1.3 Capital requirements for the same elements as mentioned under 2.1.2.1, but before IRB scaling factor 1.06.
2.1.2.1.1	Sovereigns (before IRB scaling factor)	Capital requirements F-IRB, for sovereigns before IRB scaling factor. Report from Form [P/C]_CRIRB_01.
2.1.2.1.2	Institutions (before IRB scaling factor)	= 2.1.2.1.2.1 + 2.1.2.1.2.2 Capital requirements F-IRB for institutions before IRB scaling factor.
2.1.2.1.2.1	Banks and securities dealers (before IRB scaling factor)	Capital requirements F-IRB for banks and securities dealers before IRB scaling factor. Form [P/C]_CRIRB_02.
2.1.2.1.2.2	Other institutions (before IRB scaling factor)	Capital requirements F-IRB for other institutions before IRB scaling factor. Form [P/C]_CRIRB_03.
2.1.2.1.3	Corporates (before IRB scaling factor)	= 2.1.2.1.3.1 + 2.1.2.1.3.2 Capital requirements F-IRB for corporates before IRB scaling factor.
2.1.2.1.3.1	Corporates: specialised lending (before IRB scaling factor)	Capital requirements F-IRB for corporates: specialised lending, before IRB scaling factor. Form [P/C]_CRIRB_04.
2.1.2.1.3.2	Corporates without specialised lending (before IRB scaling factor)	Capital requirements F-IRB for corporates without specialised lending, before IRB scaling factor. Form [P/C]_CRIRB_05.

Capital sheet

2.1.2.2	Subtotal of the minimum capital requirements for asset classes under the A-IRB (Advanced IRB) (without securitisation exposures)	IRB scaling factor 1.06: section XV.W of the FINMA-Circ. "Credit risks – banks". Capital requirements for the reporting categories "Sovereigns" (see 2.1.2.2.1), "Institutions" (see 2.1.2.2.2), "Corporates" (see 2.1.2.2.3) and "Retail" (see 2.1.2.2.4) under the A-IRB approach, including IRB scaling factor 1.06. Does not include capital requirements for equity under the IRB approach (see 2.1.2.3) and securitisation exposures under the IRB approach (see 2.1.7). Refers to Forms [P/C]_CRIRB_[01..08]. Report from 2.1.2.2.0.1 multiplied by IRB scaling factor 1.06.
2.1.2.2.0.1	Subtotal of the minimum capital requirements for asset classes under the A-IRB before IRB scaling factor (without securitisation exposures)	= 2.1.2.2.1 + 2.1.2.2.2 + 2.1.2.2.3 + 2.1.2.2.4 Capital requirements for the same elements as mentioned under 2.1.2.2, but before IRB scaling factor 1.06.
2.1.2.2.1	Sovereigns (before IRB scaling factor)	Capital requirements A-IRB for sovereigns before IRB scaling factor. Report from Form [P/C]_CRIRB_01.
2.1.2.2.2	Institutions (before IRB scaling factor)	= 2.1.2.2.2.1 + 2.1.2.2.2.2 Capital requirements A-IRB for institutions before IRB scaling factor.
2.1.2.2.2.1	Banks and securities dealers (before IRB scaling factor)	Capital requirements A-IRB for banks and securities dealers, before IRB scaling factor. Report from Form [P/C]_CRIRB_02.
2.1.2.2.2.2	Other Institutions (before IRB scaling factor)	Capital requirements A-IRB for other institutions, before IRB scaling factor. Report from Form [P/C]_CRIRB_03.
2.1.2.2.3	Corporates (before IRB scaling factor)	= 2.1.2.2.3.1 + 2.1.2.2.3.2 Capital requirements A-IRB for corporates, before IRB scaling factor.
2.1.2.2.3.1	Corporates: specialised lending (before IRB scaling factor)	Capital requirements A-IRB for corporates: specialised lending, before IRB scaling factor. Report from Form [P/C]_CRIRB_04.
2.1.2.2.3.2	Corporates without specialised lending (before IRB scaling factor)	Capital requirements A-IRB for corporates without specialised lending, before IRB scaling factor. Report from Form [P/C]_CRIRB_05.
2.1.2.2.4	Retail (before IRB scaling factor)	= 2.1.2.2.4.1 + 2.1.2.2.4.2 + 2.1.2.2.4.3 Capital requirements A-IRB for retail exposures, before IRB scaling factor.
2.1.2.2.4.1	Retail exposures secured by real estate (before IRB scaling factor)	Capital requirements A-IRB for retail exposures secured by real estate, before IRB scaling factor. Report from Form [P/C]_CRIRB_06.
2.1.2.2.4.2	Qualifying revolving retail exposures (before IRB scaling factor)	Capital requirements A-IRB for qualifying revolving retail exposures before IRB scaling factor. Report from Form [P/C]_CRIRB_07.
2.1.2.2.4.3	Other retail exposures (before IRB scaling factor)	Capital requirements A-IRB for other retail exposures before IRB scaling factor. Report from Form [P/C]_CRIRB_08.
2.1.2.3	Subtotal of the minimum capital requirements for equity under the IRB	IRB Scaling factor 1.06: section XV.W. of the FINMA-Circ. "Credit risks – banks". Capital requirements for equity under the IRB approach, including IRB scaling factor 1.06. Refers to Form [P/C]_CREQUIRB. Report from 2.1.2.3.1 multiplied by IRB Scaling factor 1.06.
2.1.2.3.1	Subtotal of the minimum capital requirements for equity under the IRB before IRB scaling factor	Capital requirements for equity under the IRB approach (see 2.1.2.3) before IRB scaling factor. Report from Form [P/C]_CREQUIRB.

Capital sheet

2.1.3	Minimum capital requirements for settlement risk: art. 76 Capital Ordinance	= 2.1.3.1 + 2.1.3.2 Does not include capital requirements for unsettled transactions pursuant to art. 76 par. 2 let. a Capital Ordinance as these are treated as credit exposures and therefore included under the SA-BIS or IRB capital requirements.
2.1.3.1	Minimum capital requirements for settlement risk: art. 76 par. 1 Capital Ordinance	Report from Form [P/C]_SETT.
2.1.3.2	Minimum capital requirements for settlement risk: art. 76 par. 2 let. b Capital Ordinance	
2.1.4	Minimum capital requirements for exposures against default funds of central counterparties (CCPs): art. 70 Capital Ordinance	= 2.1.4.1 + 2.1.4.2
2.1.4.1	Qualifying CCPs	Minimum capital requirements for exposures against default funds of qualifying CCPs according to section XVIII of the FINMA-Circ. “Credit risks – banks”
2.1.4.2	Non-qualifying CCPs	Minimum capital requirements for exposures against default funds of non-qualifying CCPs.
2.1.5	Minimum capital requirements for trade exposures and posted collateral to qualifying CCPs: art. 69 Capital Ordinance	Report 8% of the risk-weighted assets according to section XVIII.E of the FINMA-Circ. “Credit risks – banks”.
2.1.6	Minimum capital requirements for credit valuations adjustments (CVAs): art. 55 Capital Ordinance	= 2.1.6.1 + 2.1.6.2 + 2.1.6.3
2.1.6.1	Simplified approach	Minimum capital requirements for the risk of credit valuations adjustments determined by the simplified approach (FINMA-Circ. “Credit risks – banks”, section XVII.C).
2.1.6.2	Standardised approach	Minimum capital requirements for the risk of credit valuation adjustments determined by the standardised approach (FINMA-Circ. “Credit risks – banks”, section XVII.B).
2.1.6.3	Advanced approach	Minimum capital requirements for the risk of credit valuations adjustments determined by the advanced approach (FINMA-Circ. “Credit risks – banks”, section XVII.A).
2.1.7	Securitisation exposures in the banking book	Minimum capital requirements for securitisation positions in the banking book = 2.1.7.1 + 2.1.7.2 + 2.1.7.3 + 2.1.7.4
2.1.7.1	Securitisation internal ratings-based approach (SEC-IRB)	Minimum capital requirements for securitisation positions in the banking book, based on the SEC-IRB Refers to Form [P/C]_CRSEC.
2.1.7.2	Securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	Minimum capital requirements for securitisation positions in the banking book, based on the SEC-ERBA including IAA. Refers to Form [P/C]_CRSEC.
2.1.7.3	Securitisation standardised approach (SEC-SA)	Minimum capital requirements for securitisation positions in the banking book, based on the SEC-SA Refers to Form [P/C]_CRSEC.

Capital sheet

2.1.7.4	1250% risk weighting	Minimum capital requirements for securitisation positions in the banking book that are risk weighted at 1250% Refers to Form [P/C]_CRSEC.
2.2	Minimum capital requirements for non-counterparty related risks (arts. 78–79 Capital Ordinance)	= 2.2.1 + 2.2.2
2.2.1	Property	Capital requirements according to art. 79 let. a Capital Ordinance.
2.2.2	Other fixed assets as well as depreciable assets shown on the balance sheet as other assets	Capital requirements according to art. 79 let. b Capital Ordinance.
2.3	Capital requirements for market risks: arts. 80–88 Capital Ordinance, FINMA-Circ. “Market risks – banks”	= 2.3.1 + 2.3.2 Total capital requirements for market risks under the standardised and the model approaches to market risk. Report from Form [P/C]_MKR_BIS.
2.3.1	Interest rate instruments, equities, currency, gold and commodity risks under the standardised approach to market risk: arts. 84–87 Capital Ordinance	= 2.3.1.1 + 2.3.1.2 + 2.3.1.3 + 2.3.1.4 + 2.3.1.5 + 2.3.1.6 Total capital requirements for market risk under the standardised approach. Report from Form [P/C]_MKR_BIS.
2.3.1.1	Interest rate instruments held in the trading book	= 2.3.1.1.1 + 2.3.1.1.2 Total capital requirements for market risk involved in interest rate instruments (specific and general market risk).
2.3.1.1.1	Specific risk of interest rate instruments held in the trading book: art. 84 pars. 1 & 2 Capital Ordinance	= 2.3.1.1.1.1 + 2.3.1.1.1.2 Total capital requirements MKR for interest rate instruments (non-securitisation positions and securitisation positions): specific risk (SA).
2.3.1.1.1.1	Specific risk of non-securitisation positions	Capital requirements for specific interest rate risk of non-securitisation positions art. 84 par. 1 Capital Ordinance. Report from Form [P/C]_MKR_BIS.
2.3.1.1.1.2	Specific risk of securitisation positions	Capital requirements for specific interest rate risk of securitisation positions art. 84 par. 2 Capital Ordinance. Report from Form [P/C]_MKR_BIS.
2.3.1.1.2	General market risk of interest rate instruments held in the trading book: art. 84 par. 3 Capital Ordinance	Capital requirements for market risk involved in interest rate instruments: General market risk. Report from Form [P/C]_MKR_BIS.
2.3.1.2	Equities held in the trading book	= 2.3.1.2.1 + 2.3.1.2.2 Total capital requirements for equity market risk (specific and general market risk).
2.3.1.2.1	Specific risk of equities held in the trading book: art. 85 par. 1 Capital Ordinance	Capital requirements for equity market risk: Specific risk. Report from Form [P/C]_MKR_BIS.
2.3.1.2.2	General market risk of equities held in the trading book: art. 85 par. 2 Capital Ordinance	Capital requirements for equity market risk: General market risk. Report from Form [P/C]_MKR_BIS.
2.3.1.3	Currencies: art. 86 Capital Ordinance	Capital requirements for currency market risk. Report from Form [P/C]_MKR_BIS.
2.3.1.4	Gold: art. 87 par. 1 Capital Ordinance	Capital requirements for gold market risk. Report from Form [P/C]_MRK_BIS.
2.3.1.5	Commodities: art. 87 par. 2 Capital Ordinance	= 2.3.1.5.1 + 2.3.1.5.2 Total capital requirements for commodities market risk.

Capital sheet

2.3.1.5.1	According to the maturity ladder approach	Capital requirements for commodities market risks according to the maturity ladder approach. Report from Form [P/C]_MRK_BIS.
2.3.1.5.2	According to the simplified approach	Capital requirements for commodities market risks according to the simplified approach. Report from Form [P/C]_MRK_BIS.
2.3.1.6	Options	= 2.3.1.6.1 + 2.3.1.6.2 + 2.3.1.6.3 Total capital requirements for options market risk.
2.3.1.6.1	Options according to the simplified approach	Capital requirements for options market risk according to the simplified approach. Report from Form [P/C]_MKR_BIS.
2.3.1.6.2	Options according to the delta-plus method	Capital requirements for options market risk according to the delta-plus method. Report from Form [P/C]_MKR_BIS.
2.3.1.6.3	Options according to the scenario analysis approach	Capital requirements for options market risk according to the scenario analysis approach. Report from Form [P/C]_MKR_BIS.
2.3.2	Interest rate instruments, equities, currency, gold and commodity risks under the model approach to market risk: art. 88 Capital Ordinance	Total capital requirements for market risk under the internal model approach (IM). Includes institution-specific IM multiplier pursuant to art. 88 Capital Ordinance. Report from Form [P/C]_MKR_BIS.
2.4	Minimum capital requirements for operational risks (OpR): arts. 89–94 Capital Ordinance, FINMA-Circ."Operational risks – banks"	= 2.4.1 + 2.4.2 + 2.4.3 Capital requirements for operational risks (OpR).
2.4.1	OpR using the basic indicator approach (BIA): art. 92 Capital Ordinance, FINMA-Circ."Operational risks – banks", margin nos. 3–22	Capital requirements for operational risks (OpR) using the basic indicator approach (BIA). Report from Form [P/C]_OPR.
2.4.2	OpR using the standardised approach art. 93 Capital Ordinance, FINMA-Circ."Operational risks – banks", margin nos. 23–44	Capital requirements for operational risks (OpR) using the standardised approach. Report from Form [P/C]_OPR.
2.4.3	OpR using advanced measurement approaches (AMA): art. 94 Capital Ordinance, FINMA-Circ."Operational risks – banks", margin nos. 45–107	Capital requirements for operational risks (OpR) using AMA approaches. Report from Forms [P/C]_OPR.
2.5	Items not deducted in application of threshold 3, but risk-weighted with 250%: minimum capital requirements (art. 40 Capital Ordinance)	
2.6	Additional minimal capital requirements for Securities Dealers pursuant to art. 29 par. 3 Stock Exchanges and Security Trading Ordinance (annual full costs)	Only for Securities Dealers if the conditions of art. 29 par. 3 SESTO are fulfilled. Definition of annual full costs: art. 29 par. 4 SESTO. Only the positive difference between the quarter of annual full costs and the minimum capital requirements according to the sum of 2.1. to 2.5.

Capital sheet

2.7	Increases in minimum capital requirements as per art. 4 par. 3 Banking Act and art. 29 par. 2 Stock Exchanges and Security Trading Ordinance	Other prudential enforcements based on decisions of the supervisory authority and affecting the minimum requirements.
2.8	(–) Deductions in minimum capital requirements as per art. 4 par. 3 Banking Act and art. 29 par. 2 Stock Exchanges and Security Trading Ordinance	Other prudential reductions based on decisions of the supervisory authority and affecting the minimum requirements.
2.9	At single-entity level: minimum capital requirements for participations in financial sector entities to be consolidated (art. 32 let. j CAO)	Sum of 2.9.1 to 2.9.3
2.9.1	250% risk-weighted (Swiss entities)	CAO Annex 4, item 1.7
2.9.2	400% risk-weighted (foreign entities)	CAO Annex 4, item 1.7
2.9.3	(–) Reductions as per art. 148i CAO	Transitional arrangements according to art. 148i CAO.
2.10	Other minimum capital requirements	Sum of 2.10.1 to 2.10.3 Minimum capital requirements for other risks, which cannot be taken into account in any other section of the form CASABISIRB.
2.10.1	Crypto assets	Capital requirements related to crypto assets
2.10.2	Floor adjustment IRB/AMA	For banks applying IRB or AMA: positive adjustment to the capital requirements under IRB or AMA as per FINMA-Circ. 17/7 margin no. 476 or FINMA-Circ. 08/21 margin no. 116.
2.10.3	Other capital requirements	Any other capital requirements that do not fit in any of the above categories.
3	RWA-based capital requirements	Nothing to capture.
3.1	Minimal capital requirements according to Ordinance	Nothing to capture.
3.1.1	CET1 requirement	= (row 93 / 8%) * x (2013: x = 3.5%; 2014: x = 4.0%; as of 2015: x = 4.5%) Art. 143 Capital Ordinance
3.1.2	T1 requirement (CET1 & AT1)	= (row 93 / 8%) * x (2013: x = 4.5%; 2014: x= 5.5%; as of 2015: x= 6.0%) Art. 143 Capital Ordinance
3.1.3	Total requirement (T1 & T2)	= row 93
3.2	Global capital requirements, without specific needs	Nothing to capture.
3.2.0	Bank category according to art. 2 para. 2 & 3 and appendix 3 Banking Ordinance (values: 1, 2, 3, 4, 5)	Nothing to capture.
3.2.1	CET1 requirement, according to minimum requirements + the capital conservation buffer required by art. 43 Capital Ordinance (incl. potential adjustment according to item 3.2.2.2)	Nothing to capture.

Capital sheet

3.2.1.1	Of which: CET1 requirement for conservation buffer required by art. 43 and appendix 8 Capital Ordinance	Nothing to capture.
3.2.2.1	Indication of the CET1 requirement for conservation buffer according to rt. 43 and appendix 8 Capital Ordinance, in percentage	Nothing to capture.
3.2.2.2	Indication of the adjustment to the CET1 requirement according to item 3.2.2.1 in case of a specific FINMA decree	Nothing to capture.
3.2.3	CET1 required in application of national countercyclical buffer	CET1 requirement according to the countercyclical buffer according to Art. 44 Capital Ordinance.
3.2.3.1	Pro memoria item: Amount of risk-weighted assets subject to the national countercyclical buffer requirement	
3.2.3.2	Pro memoria item: National countercyclical buffer (in percent): ratio of risk-weighted assets on which the national countercyclical buffer (CCB) under art. 44 Capital Ordinance of x% has been activated to the total of risk-weighted assets, multiplied by the effective national CCB requirement of x%	
3.2.4	CET1 required for extended countercyclical buffer under art. 44a Capital Ordiance (Swiss and foreign exposures)	Requirement issued by a foreign authority concerning a local branch/ subsidiary.
3.2.4.1	Pro memoria item: Amount of risk-weighted assets subject to the extended countercyclical buffer requirement	Nothing to capture.
3.2.4.2	Pro memoria item: Indication of the effective percentage required as extended countercyclical buffer	Nothing to capture.
3.2.5	Total CET1 requirement (without specific requirements)	= 3.2.1 + 3.2.3 + 3.2.4
3.2.6	T1 requirement (total CET1, plus total AT1 requirement according to art. 42 para. 1, art. 43 and appendix 8 Capital Ordinance (incl. potential adjustment according to item 3.2.6.2)	Nothing to capture.
3.2.6.1	Indication of the total AT1 requirement according to art. 42 para. 1 and art. 43 and appendix 8 Capital Ordinance	Nothing to capture.
3.2.6.2	Indication of the adjustment to the AT1 requirement according to item 3.2.6.1 in case of a specific FINMA decree	Nothing to capture.

Capital sheet

3.2.7	Total capital requirement (T1 + T2), taking into account the T2 requirement according to art. 42 para. 1 and art. 43 and appendix 8 Capital Ordinance (incl. potential adjustment according to item 3.2.7.2)	Nothing to capture.
3.2.7.1	Indication of the total T2 requirement according to art. 42 para. 1 and art. 43 and appendix 8 Capital Ordinance, in percentage	Nothing to capture.
3.2.7.2	Indication of the adjustment to the T2 requirement according to item 3.2.7.1 in case of a specific FINMA decree	Nothing to capture.
3.3	Specific additional requirement(s)	= 3.3.1 + 3.3.2
3.3.1	Specific additional requirement pursuant to art. 4 par. 3 Banking Act and art. 29 par. 2 SESTO	
3.3.1.1	Of which: in form of CET1	
3.3.1.2	Of which: in form of AT1	
3.3.1.3	Of which: in form of T2	
3.3.2	Specific additional requirements pursuant to art. 45 Capital Ordinance	
3.3.2.1	Of which: in form of CET1	
3.3.2.2	Of which: in form of AT1	
3.3.2.3	Of which: in form of T2	
3.3.2.4	To cover risk concentrations	According to FINMA-Circ. 11/2.
3.3.2.5	To cover risk management issues	According to FINMA-Circ. 11/2.
3.3.2.6	To cover refinancing or liquidity risks	According to FINMA-Circ. 11/2.
3.3.2.7	To cover complex and intransparent structures of financial groups	According to FINMA-Circ. 11/2.
3.3.2.8	To cover other issues	According to FINMA-Circ. 11/2.
3.4	(–) Reductions in capital requirements as per art. 4 par. 3 Banking Act and art. 29 par. 2 SESTO	
3.4.1	(–) Of which: in form of CET1	
3.4.2	(–) Of which: in form of AT1	
3.4.3	(–) Of which: in form of T2	
3.5	Global capital requirements, specific need included	Nothing to capture.

Capital sheet

3.5.1	Global CET1 requirement	= 3.2.5 + 3.3.1.1 + 3.3.2.1 + 3.4.1
3.5.2	Global T1 requirement	= 3.2.6 + 3.3.1.1 + 3.3.1.2 + 3.3.2.1 + 3.3.2.2 + 3.4.1 + 3.4.2
3.5.3	Global total requirement (T1 & T2)	= 3.2.7 + 3.3 + 3.4
3.6	Minimum initial capital required pursuant to art. 4 Banking Ordinance and art. 22 SESTO	Nothing to capture.
3.6.1	Minimum initial capital required as bank	Alternatively: a) minimum floor of CHF 10 million: art. 4 Banking Ordinance; or b) other floor pursuant to decision of the supervisory authority: art. 4 par. 3 Banking Act.
3.6.2	Minimum initial capital required as securities dealer (without additional banking licence)	Alternatively: a) minimum floor of CHF 1.5 millions: art. 22 par. 1 Stock Exchanges and Securities Trading Ordinance (SESTO); or b) other floor pursuant to decision of the supervisory authority: art. 22 par. 5 Stock Exchanges and Securities Trading Ordinance.
3.7	Direct investments in solo consolidated group companies and any subordinated claims on such interests: art. 10 par. 3 Capital Ordinance	Only for banks using solo consolidation, subject to approval of the supervisory authority.
4	RWA-based capital ratios	Except for the below stated positions all numbers in section 4 are calculated. Please refer to formulas in the Capital sheet.
4.5.4	Pro memoria item: indication of international supplementary buffer for systemically important institutions [to be shown in line 67 of table CC1 of FINMA Circular 16/1 (revised and valid from 31.12.18 onwards)]	Nothing to capture by banks in categories 2, 3, 4 and 5. International systemically important banks enter the supplementary buffer (in % of RWA) that applies under the transitional arrangements.
4.6.7.2	CET1 capital excess used to cover excess on limits for participations (in CHF)	
4.6.7.3	AT1 capital excess used to cover excess on limits for participations (in CHF)	
4.6.7.4	T2 capital excess used to cover excess on limits for participations (in CHF)	
4.7.34	The bank / securities dealer confirms that the values stated above (with the exception of row 4a) correspond / will correspond to published values and takes note that these values may be published by FINMA as part of its Key Metrics disclosure. Enter "Y" if confirmed else enter "N"	
5	Other memorandum items	Nothing to capture.
5.1	Amounts below thresholds	Nothing to capture.
5.1.1	Non-qualifying investments in the common stocks of other financial entities (threshold 1)	Amounts below threshold 1 and subject to normal capital charge.
5.1.1.1	Of which: CET1 instruments	

Capital sheet

5.1.1.2	Of which: AT1 instruments	
5.1.1.3	Of which: T2 instruments	
5.1.2	Qualifying investments in the common stocks of other financial entities (CET1) (thresholds 2 and 3)	Amounts below thresholds 2 & 3 and subject to a risk weight of 250%.
5.1.3	Mortgage servicing rights (net of related liabilities) (thresholds 2 and 3)	Amounts below thresholds 2 & 3 and subject to a risk weight of 250%.
5.1.4	Deferred tax assets arising from temporary differences (net of related tax liabilities) (thresholds 2 and 3)	Amounts below thresholds 2 & 3 and subject to a risk weight of 250%.
5.3	Capital required to cover excess on limits for participations	
5.4	Capital requirements for mortgage loans that do not comply with the SBA guidelines (as per art. 72 CAO)	Capital requirements for loans that are risk weighted at 100% according to art. 72 par. 5 Capital Ordinance.
5.5	Internal assessment surplus (+) / deficit (–) of capital: art. 45 Capital Ordinance	= 5.5.1 – 5.5.2
5.5.1	Internal assessment of capital	If available.
5.5.2	Internal assessment of capital needs	If available.
5.6	Surplus (+) or deficit (–) in relation to capitalisation as a condition of solo consolidation: art. 10 par. 3 Capital Ordinance	
5.7	Institution-specific market risk multiplier: art. 88 par. 3 Capital Ordinance	
5.7.1	For the VaR	
5.7.2	For the stressed VaR	