## Capital sheet

<table>
<thead>
<tr>
<th>ID</th>
<th>Label</th>
<th>Legal references and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Total eligible capital: arts. 21–40 Capital Ordinance</td>
<td>= 1.4.11</td>
</tr>
<tr>
<td>1.1</td>
<td>Eligible adjusted Tier 1 capital (T1): arts. 21–29 Capital Ordinance, arts. 31–40 Capital Ordinance</td>
<td>= 1.4.8</td>
</tr>
<tr>
<td>1.1.1</td>
<td>Eligible adjusted common equity Tier 1 capital (CET1): arts. 21–26 Capital Ordinance, arts. 31–40 Capital Ordinance</td>
<td>= 1.4.5</td>
</tr>
<tr>
<td>1.1.1.1</td>
<td>(+) Equity according to financial statements</td>
<td>Equity according to the accounting scope of consolidation.</td>
</tr>
<tr>
<td>1.1.1.2</td>
<td>(+/−) Impact of changes in the scope of consolidation: art. 7 Capital Ordinance</td>
<td>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.</td>
</tr>
<tr>
<td>1.1.1.3</td>
<td>= Equity relating to regulatory scope of consolidation</td>
<td>= 1.1.1.1 + 1.1.1.2</td>
</tr>
<tr>
<td>1.1.1.4</td>
<td>(+/−) Adjustment to own shares held in and off the trading book and contracts on own share that are to be posted in equity</td>
<td>The negative equity position relating to treasury shares can be eliminated (regulatory treatment for those shares is indicated under 1.1.1.11.1).</td>
</tr>
<tr>
<td>1.1.1.5</td>
<td>(−) Equity items which are not eligible (fully or partially) as CET1: art. 20 par. 2 Capital Ordinance</td>
<td>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.</td>
</tr>
<tr>
<td>1.1.1.6</td>
<td>(−) All minority interests</td>
<td></td>
</tr>
<tr>
<td>1.1.1.7</td>
<td>(−) Future expected dividends</td>
<td>The future expected dividend must be deducted, included the allocation to the future expected dividend regarding the interim profit.</td>
</tr>
<tr>
<td>1.1.1.8</td>
<td>= Equity after first preliminary adjustments, without minority interests</td>
<td>= 1.1.1.3 + 1.1.1.4 + 1.1.1.5 + 1.1.1.6 + 1.1.1.7</td>
</tr>
<tr>
<td>1.1.1.8.1</td>
<td>Of which: paid-up capital issued by the parent company: art. 21 par. 1 let. a &amp; arts. 22–26 Capital Ordinance</td>
<td></td>
</tr>
<tr>
<td>1.1.1.8.2</td>
<td>Of which: assets of partners with unlimited liability, which are eligible as CET1: art. 21 par. 1 let. a &amp; art. 25 Capital Ordinance, art. 22 par. 2 let. a Stock Exchanges and Securities Trading Ordinance</td>
<td>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.</td>
</tr>
<tr>
<td>1.1.1.8.3</td>
<td>Of which: bank guarantee or cash amount blocked: art. 22 par. 4 &amp; 5 Stock Exchanges and Securities Trading Ordinance</td>
<td>Subject to approval of the supervisory authority. For securities dealers only.</td>
</tr>
</tbody>
</table>
## Capital sheet

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1.1.8.4</td>
<td>Of which: investment shares in cooperatives entities</td>
</tr>
<tr>
<td>1.1.1.8.5</td>
<td>Of which: share premium reserves and retained earnings reserves: art. 21 par. 1 let. b Capital Ordinance</td>
</tr>
<tr>
<td>1.1.1.8.6</td>
<td>Of which: foreign exchange reserves: art. 21 par. 1 let. b Capital Ordinance</td>
</tr>
<tr>
<td>1.1.1.8.7</td>
<td>Of which: reserves for general banking risks: art. 21 par. 1 let. c Capital Ordinance</td>
</tr>
<tr>
<td>1.1.1.8.8</td>
<td>Of which: other reserves / accumulated other comprehensive income: art. 21 par. 1 let. b Capital Ordinance</td>
</tr>
<tr>
<td>1.1.1.8.9</td>
<td>Of which: profit (+) or loss (−) carried forward / group profit or loss: art. 21 par. 1 let. d &amp; art. 32 let. a Capital Ordinance</td>
</tr>
<tr>
<td>1.1.1.8.10</td>
<td>Of which: interim profit (+) or loss (−) for the current financial year: art. 21 par.1 let. e &amp; art. 32 let. a Capital Ordinance</td>
</tr>
<tr>
<td>1.1.1.9</td>
<td>Second preliminary adjustments</td>
</tr>
<tr>
<td>1.1.1.9.1</td>
<td>(+) Instruments issued by banking subsidiaries, recognised in CET1, fully eligible: art. 21 par. 2 Capital Ordinance</td>
</tr>
<tr>
<td>1.1.1.9.2</td>
<td>(+) Instruments issued by banking subsidiaries, recognised in CET1, partially eligible: art. 21 par. 2 Capital Ordinance</td>
</tr>
<tr>
<td>1.1.1.9.3</td>
<td>(+) 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)</td>
</tr>
</tbody>
</table>

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E_PC_CASABISIRB_Notes.fm/28.05.2019/Version 3.0
## Capital sheet

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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>1.1.1.9.4</td>
<td>(+) Minority interest issued by non-banking subsidiaries that can be taken into account when applying transitional arrangements (phase-out)</td>
</tr>
<tr>
<td>1.1.1.9.5</td>
<td>(−) Unfunded valuation adjustments or provisions required for the current financial year: art. 32 let. b Capital Ordinance</td>
</tr>
<tr>
<td>1.1.1.9.6</td>
<td>(−) Deferred tax liabilities on reserves for general banking risks (if any): art. 21 par. 1 let. b Capital Ordinance</td>
</tr>
<tr>
<td>1.1.1.9.7</td>
<td>Adjustments for banks using recognised international accounting standards: art. 31 par. 3 Capital Ordinance, FINMA-Circ. 13/1</td>
</tr>
<tr>
<td>1.1.1.9.7.1</td>
<td>(−) Reversal of positive valuation differences in FVTOCI equities</td>
</tr>
<tr>
<td>1.1.1.9.7.2</td>
<td>(−) Reversal of positive valuation differences in FVTOCI debt securities</td>
</tr>
<tr>
<td>1.1.1.9.7.3</td>
<td>(−) Reversal of positive valuation differences in other FVTOCI assets</td>
</tr>
<tr>
<td>1.1.1.9.7.4</td>
<td>(+) Elimination of losses in connection with own credit risk, in the context of the use of the fair value option, gross amount</td>
</tr>
<tr>
<td>1.1.1.9.7.5</td>
<td>(−) Elimination of gains in connection with own credit risk, in the context of the use of the fair value option, gross amount</td>
</tr>
<tr>
<td>1.1.1.9.7.6</td>
<td>(+) Elimination of other losses in connection with the use of the fair value option, gross amount</td>
</tr>
<tr>
<td>1.1.1.9.7.7</td>
<td>(−) Elimination of other gains in connection with the use of the fair value option, gross amount</td>
</tr>
<tr>
<td>1.1.1.9.7.8</td>
<td>(+) Elimination of other losses in connection with the use of the fair value option, gross amount</td>
</tr>
<tr>
<td>1.1.1.9.7.9</td>
<td>(−) Positive valuation differences in investment properties</td>
</tr>
<tr>
<td>1.1.1.9.7.10</td>
<td>(−) Positive valuation differences in other fixed assets</td>
</tr>
</tbody>
</table>

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## 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**
  - Addtion 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

### 1.1.1.11
- **Of which:**
  - CET1 capital instruments of the parent company having the benefit of transitional adjustments (phase out): art. 141 Capital Ordinance

### 1.1.1.11.1
- **(–) 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 deductible 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.
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).
1.1.1.25  (–) Mortgage servicing rights, gross amount to deduct from CET1, according to threshold 2: art. 39 Capital Ordinance

1.1.1.27  (–) Other deferred tax assets, gross amount to deduct from CET1, according to threshold 2: art. 39 Capital Ordinance

1.1.1.29  = Equity before threshold 3 and final adjustments

1.1.1.30  (–) Other qualifying holdings in financial sector, gross amount to deduct from CET1, according to threshold 3: art. 40 Capital Ordinance

1.1.1.31  (–) Mortgage servicing rights, gross amount to deduct from CET1, according to threshold 3: art. 40 Capital Ordinance

1.1.1.32  (–) Other deferred tax assets, gross amount to deduct from CET1, according to threshold 3: art. 40 Capital Ordinance

1.1.1.34  Final adjustments

1.1.1.34.1  (–) Excess of deductions from AT1 items over AT1 capital: art. 33 par. 2 Capital Ordinance

1.1.1.34.2  (–) Other specific deductions from CET1: art. 4 par. 3 Banking Act

1.1.1.35  = Net CET1 capital

1.1.2  Eligible additional Tier 1 capital (AT1): arts. 27–29, 31, 33–40 Capital Ordinance

1.1.2.1  (+) Paid up capital instruments recorded as equity, fully eligible, issued by the parent company

1.1.2.2  (+) Paid up capital instruments recorded as debts, fully eligible, issued by the parent-company

1.1.2.3  (+) Other components of AT1 capital for private banks: FINMA-Circ. 13/1, margin no. 53

1.1.2.4  (+) Share premium relating to AT1

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### 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**

\[-1 \times 1.2.18.2\]

### 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)

\[= 1.1.2.13 + 1.1.3.19.1 + 1.1.3.19.2\]

### 1.1.3.20 = Net AT1 capital

\[= 1.1.1.35 + 1.1.3.20\]

### 1.2 = Eligible Tier 2 capital (T2):
**art. 30 and 33–40 Capital Ordinance**

### 1.2.1 (+) 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

1.2.8 (+) Other components of T2 capital for private banks:
FINMA-Circ. 13/1, margin no. 54

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

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

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

1.2.12 General provisions for default risks under the international standardised approach:
FINMA-Circ. 13/1, margin no. 95

1.2.13 Provision excess under the IRB approach:
FINMA-Circ. 13/1, margin nos. 96–98

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<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.2.14</td>
<td>= T2 capital, before deduction and impacts of transitional arrangements</td>
</tr>
<tr>
<td>1.2.15</td>
<td>General deductions from Tier 2 capital: arts. 31 &amp; 33-40 Capital Ordinance</td>
</tr>
<tr>
<td>1.2.15.1</td>
<td>(-) Own T2 instruments: art. 34 par. 2 Capital Ordinance</td>
</tr>
<tr>
<td>1.2.15.2</td>
<td>(-) Reciprocal cross-holdings, gross amount to deduct: art. 32 let. i Capital Ordinance</td>
</tr>
<tr>
<td>1.2.15.3</td>
<td>(-) Holdings for which a deduction treatment has been chosen, gross amount to deduct: art. 32 let. k Capital Ordinance</td>
</tr>
<tr>
<td>1.2.15.4</td>
<td>(-) Holdings in companies which are to be consolidated, gross amount to deduct: art. 32 let. j Capital Ordinance</td>
</tr>
<tr>
<td>1.2.15.5</td>
<td>(-) Non-qualifying holdings in financial sector, gross amount to deduct: art. 37 Capital Ordinance</td>
</tr>
<tr>
<td>1.2.15.6</td>
<td>(-) Other qualifying holdings in financial sector, gross amount to deduct: arts. 38 &amp; 40 Capital Ordinance</td>
</tr>
<tr>
<td>1.2.15.7</td>
<td>Of which of item 1.2.15: (-) TLAC Holdings to be deducted from Tier 2 capital (art. 33 para. 1bis Capital Ordinance)</td>
</tr>
<tr>
<td>1.2.18</td>
<td>Final adjustments</td>
</tr>
<tr>
<td>1.2.18.1</td>
<td>(-) Other specific deductions from T2 Capital: art. 4 par. 3 Banking Act</td>
</tr>
<tr>
<td>1.2.18.2</td>
<td>(+) Excess of deductions, attributed to AT1 capital (if any)</td>
</tr>
<tr>
<td>1.2.19</td>
<td>= Net T2 capital</td>
</tr>
<tr>
<td>1.3</td>
<td>Memorandum items</td>
</tr>
<tr>
<td>1.3.1</td>
<td>Transitional recognition of CET1 capital instruments</td>
</tr>
<tr>
<td>1.3.1.1</td>
<td>Gross amount of grandfathered CET1 capital instruments issued by the parent company</td>
</tr>
</tbody>
</table>

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<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.3.1.2</td>
<td>Gross amount of CET1 capital instruments (grandfathered) issued by banking subsidiaries, owned by minority interests</td>
</tr>
<tr>
<td>1.3.2</td>
<td>Transitional recognition of AT1 capital instruments</td>
</tr>
<tr>
<td>1.3.2.1</td>
<td>Gross amount of grandfathered AT1 capital instruments issued by the parent company</td>
</tr>
<tr>
<td>1.3.2.2</td>
<td>Gross amount of AT1 capital instruments (grandfathered) issued by banking subsidiaries, owned by minority interests</td>
</tr>
<tr>
<td>1.3.3</td>
<td>Transitional recognition of T2 capital instruments</td>
</tr>
<tr>
<td>1.3.3.1</td>
<td>Gross amount of grandfathered T2 capital instruments issued by the parent company</td>
</tr>
<tr>
<td>1.3.3.2</td>
<td>Gross amount of T2 capital instruments (grandfathered) issued by banking subsidiaries, owned by minority interests</td>
</tr>
<tr>
<td>1.3.4</td>
<td>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):</td>
</tr>
<tr>
<td>1.3.4.1</td>
<td>Subordinated loans with residual maturity of 5 years and longer:</td>
</tr>
<tr>
<td>1.3.4.2</td>
<td>Subordinated loans with initial maturity of 5 years and longer and residual maturity of under 5 years:</td>
</tr>
<tr>
<td>1.3.4.3</td>
<td>Subordinated loans with initial maturity of 5 years and longer and residual maturity of under 4 years:</td>
</tr>
<tr>
<td>1.3.4.4</td>
<td>Subordinated loans with initial maturity of 5 years and longer and residual maturity of under 3 years:</td>
</tr>
<tr>
<td>1.3.4.5</td>
<td>Subordinated loans with initial maturity of 5 years and longer and residual maturity of under 2 years:</td>
</tr>
<tr>
<td>1.3.4.6</td>
<td>Subordinated loans with initial maturity of under 5 years or with residual maturity of under 1 year:</td>
</tr>
</tbody>
</table>

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### Capital sheet

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
<th>Formula</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.4</td>
<td>Eligibility of capital</td>
<td>Nothing to capture.</td>
</tr>
<tr>
<td>1.4.1</td>
<td>CET1 capital, amount available after preliminary adjustments</td>
<td>1.1.1.10</td>
</tr>
<tr>
<td>1.4.2</td>
<td>CET1 capital, amount to take into account for threshold 1</td>
<td>1.1.1.17</td>
</tr>
<tr>
<td>1.4.3</td>
<td>CET1 capital, amount to take into account for threshold 2</td>
<td>1.1.1.22</td>
</tr>
<tr>
<td>1.4.4</td>
<td>CET1 capital, amount to take into account for threshold 3</td>
<td>1.1.1.29</td>
</tr>
<tr>
<td>1.4.5</td>
<td>CET1 capital, after all adjustments</td>
<td>1.1.1.35</td>
</tr>
<tr>
<td>1.4.6</td>
<td>AT1 capital, amount available before adjustments</td>
<td>1.1.2.10</td>
</tr>
<tr>
<td>1.4.7</td>
<td>AT1 capital, after adjustments</td>
<td>1.1.3.20</td>
</tr>
<tr>
<td>1.4.8</td>
<td>T1 capital, after adjustments</td>
<td>1.1.4</td>
</tr>
<tr>
<td>1.4.9</td>
<td>T2 capital, amount available before adjustments</td>
<td>1.2.14</td>
</tr>
<tr>
<td>1.4.10</td>
<td>T2 capital, after adjustments</td>
<td>1.2.19</td>
</tr>
<tr>
<td>1.5</td>
<td>Eligibility of capital, taking into account the capital required to cover excess on limits for participations</td>
<td>Nothing to capture.</td>
</tr>
<tr>
<td>1.5.1</td>
<td>Remaining CET1 capital</td>
<td>Available CET1 capital minus the portion allocated to cover excess on limits.</td>
</tr>
<tr>
<td>1.5.2</td>
<td>Remaining AT1 capital</td>
<td>Available AT1 capital minus the portion allocated to cover excess on limits.</td>
</tr>
<tr>
<td>1.5.3</td>
<td>Remaining Tier 1 capital</td>
<td>1.5.1 + 1.5.2</td>
</tr>
<tr>
<td>1.5.4</td>
<td>Remaining T2 capital</td>
<td>Available T2 capital minus the portion allocated to cover excess on limits.</td>
</tr>
<tr>
<td>1.5.5</td>
<td>Total remaining regulatory capital</td>
<td>1.5.3 + 1.5.4</td>
</tr>
<tr>
<td>2</td>
<td>Total minimum capital requirements: art. 42 Capital Ordinance</td>
<td>2.1 + 2.2 + 2.3 + 2.4 + 2.5 + 2.6 + 2.7 + 2.8 + 2.9 + 2.10</td>
</tr>
<tr>
<td>2.1</td>
<td>Minimum capital requirements for credit risk under the SA-BIS and the IRB and for other credit risk items: arts. 48–77 Capital Ordinance</td>
<td>2.1.1 + 2.1.2 + 2.1.3 + 2.1.4 + 2.1.5 + 2.1.6 + 2.1.7</td>
</tr>
<tr>
<td>2.1.1</td>
<td>Minimum capital requirements for credit risk under the SA-BIS</td>
<td>2.1.1.1</td>
</tr>
</tbody>
</table>

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E_PC_CASABISIRB_Notes.fm/28.05.2019/Version 3.0
Capital sheet

2.1.1.1 Minimum capital requirements for asset classes pursuant to art. 63 Capital Ordinance (without securitisation exposures)

\[ = 2.1.1.1.1 + 2.1.1.1.2 + 2.1.1.1.4 + 2.1.1.1.5 + 2.1.1.1.6 + 2.1.1.1.7 \]

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%:

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%:

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%:

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:

Capital requirements for past due exposures.

Report from Forms [P/C]_CRSABIS_[01..07].

2.1.1.1 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

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1.1.7</td>
<td>Investments &quot;in all types of funds&quot;: art. 63 par. 3 let. f&lt;sub&gt;h&lt;/sub&gt; Capital Ordinance</td>
</tr>
<tr>
<td>2.1.1.7.1</td>
<td>Of which: Based on Look-Through Approach</td>
</tr>
<tr>
<td>2.1.1.7.2</td>
<td>Of which: Based on Mandate-Based Approach</td>
</tr>
<tr>
<td>2.1.1.7.3</td>
<td>Of which: Based on Fallback Approach</td>
</tr>
<tr>
<td>2.1.1.7.4</td>
<td>Of which: Based on Simplified Approach</td>
</tr>
<tr>
<td>2.1.2</td>
<td>Minimum capital requirements for credit risk under the IRB: art. 77 Capital Ordinance</td>
</tr>
<tr>
<td>2.1.2.1</td>
<td>Subtotal of the minimum capital requirements for exposure classes under the F-IRB (Foundation IRB) (without securitisation exposures)</td>
</tr>
<tr>
<td>2.1.2.1.0.1</td>
<td>Subtotal of the minimum capital requirements for asset classes under the F-IRB before IRB scaling factor (without securitisation exposures)</td>
</tr>
<tr>
<td>2.1.2.1.1</td>
<td>Sovereigns (before IRB scaling factor)</td>
</tr>
<tr>
<td>2.1.2.1.2</td>
<td>Institutions (before IRB scaling factor)</td>
</tr>
<tr>
<td>2.1.2.1.3</td>
<td>Banks and securities dealers (before IRB scaling factor)</td>
</tr>
<tr>
<td>2.1.2.1.2.1</td>
<td>Other institutions (before IRB scaling factor)</td>
</tr>
<tr>
<td>2.1.2.1.3</td>
<td>Corporates (before IRB scaling factor)</td>
</tr>
<tr>
<td>2.1.2.1.3.1</td>
<td>Corporates: specialised lending (before IRB scaling factor)</td>
</tr>
<tr>
<td>2.1.2.1.3.2</td>
<td>Corporates without specialised lending (before IRB scaling factor)</td>
</tr>
</tbody>
</table>

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E_PC_CASABISIRB_Notes.fm/28.05.2019/Version 3.0
## 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 2.1.2.7). 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)**


### 2.1.2.2.2

**Institutions (before IRB scaling factor)**

= 2.1.2.2.1 + 2.1.2.2.2

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.
2.1.3 Minimum capital requirements for settlement risk: art. 76 Capital Ordinance

2.1.3.1 Minimum capital requirements for settlement risk: art. 76 par. 1 Capital Ordinance

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 Qualifying CCPs

2.1.4.2 Non-qualifying CCPs

2.1.5 Minimum capital requirements for trade exposures and posted collateral to qualifying CCPs: art. 69 Capital Ordinance

2.1.6 Minimum capital requirements for credit valuations adjustments (CVAs): art. 55 Capital Ordinance

2.1.6.1 Simplified approach

2.1.6.2 Standardised approach

2.1.6.3 Advanced approach

2.1.7 Securitisation exposures in the banking book

2.1.7.1 Securitisation internal ratings-based approach (SEC-IRB)

2.1.7.2 Securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)

2.1.7.3 Securitisation standardised approach (SEC-SA)
## 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:

= 2.3.1 + 2.3.2

#### 2.3.1 Interest rate instruments, equities, currency, gold and commodity risks under the standardised approach to market risk:

= 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:

= 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).

Report from Form [P/C]_MKR_BIS.

##### 2.3.1.1.2 Specific risk of securitisation positions

Capital requirements for specific interest rate risk of securitisation positions art. 84 par. 1 Capital Ordinance.

Report from Form [P/C]_MKR_BIS.

##### 2.3.1.1.2 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.

##### 2.3.1.2 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:

= 2.3.1.2.1.1 + 2.3.1.2.1.2

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:

Capital requirements for equity market risk: General market risk.

Report from Form [P/C]_MKR_BIS.

##### 2.3.1.3 Currencies

= 2.3.1.3.1 + 2.3.1.3.2

Total capital requirements for currency market risk.

Report from Form [P/C]_MKR_BIS.

##### 2.3.1.4 Gold

= 2.3.1.4.1 + 2.3.1.4.2

Total capital requirements for gold market risk.

Report from Form [P/C]_MKR_BIS.

##### 2.3.1.5 Commodities

= 2.3.1.5.1 + 2.3.1.5.2

Total capital requirements for commodities market risk.
### Capital sheet

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
<th>Calculation</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.3.1.5.1</td>
<td>According to the maturity ladder approach</td>
<td>Capital requirements for commodities market risks according to the maturity ladder approach. Report from Form [P/C]_MRK_BIS.</td>
<td></td>
</tr>
<tr>
<td>2.3.1.5.2</td>
<td>According to the simplified approach</td>
<td>Capital requirements for commodities market risks according to the simplified approach. Report from Form [P/C]_MRK_BIS.</td>
<td></td>
</tr>
<tr>
<td>2.3.1.6</td>
<td>Options</td>
<td>$= 2.3.1.6.1 + 2.3.1.6.2 + 2.3.1.6.3$&lt;br&gt;Total capital requirements for options market risk.</td>
<td></td>
</tr>
<tr>
<td>2.3.1.6.1</td>
<td>Options according to the simplified approach</td>
<td>Capital requirements for options market risk according to the simplified approach. Report from Form [P/C]_MKR_BIS.</td>
<td></td>
</tr>
<tr>
<td>2.3.1.6.2</td>
<td>Options according to the delta-plus method</td>
<td>Capital requirements for options market risk according to the delta-plus method. Report from Form [P/C]_MKR_BIS.</td>
<td></td>
</tr>
<tr>
<td>2.3.1.6.3</td>
<td>Options according to the scenario analysis approach</td>
<td>Capital requirements for options market risk according to the scenario analysis approach. Report from Form [P/C]_MKR_BIS.</td>
<td></td>
</tr>
<tr>
<td>2.3.2</td>
<td>Interest rate instruments, equities, currency, gold and commodity risks under the model approach to market risk: art. 88 Capital Ordinance</td>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>2.4</td>
<td>Minimum capital requirements for operational risks (OpR): arts. 89–94 Capital Ordinance, FINMA-Circ. “Operational risks – banks”</td>
<td>$= 2.4.1 + 2.4.2 + 2.4.3$&lt;br&gt;Capital requirements for operational risks (OpR).</td>
<td></td>
</tr>
<tr>
<td>2.4.1</td>
<td>OpR using the basic indicator approach (BIA): art. 92 Capital Ordinance, FINMA-Circ. “Operational risks – banks”, margin nos. 3–22</td>
<td>Capital requirements for operational risks (OpR) using the basic indicator approach (BIA). Report from Form [P/C]_OPR.</td>
<td></td>
</tr>
<tr>
<td>2.4.2</td>
<td>OpR using the standardised approach art. 93 Capital Ordinance, FINMA-Circ. “Operational risks – banks”, margin nos. 23–44</td>
<td>Capital requirements for operational risks (OpR) using the standardised approach. Report from Form [P/C]_OPR.</td>
<td></td>
</tr>
<tr>
<td>2.5</td>
<td>Items not deducted in application of threshold 3, but risk-weighted with 250%: minimum capital requirements (art. 40 Capital Ordinance)</td>
<td>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.</td>
<td></td>
</tr>
</tbody>
</table>

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- Contacts
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%

Requirement issued by a foreign authority concerning a local branch/subsidiary.

#### 3.2.4 CET1 required for extended countercyclical buffer under art. 44a Capital Ordinance (Swiss and foreign exposures)

#### 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

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.5.1</td>
<td>Global CET1 requirement = 3.2.5 + 3.3.1.1 + 3.3.2.1 + 3.4.1</td>
</tr>
<tr>
<td>3.5.2</td>
<td>Global T1 requirement = 3.2.6 + 3.3.1.1 + 3.3.2.1 + 3.3.2.2 + 3.4.1 + 3.4.2</td>
</tr>
<tr>
<td>3.5.3</td>
<td>Global total requirement (T1 &amp; T2) = 3.2.7 + 3.3 + 3.4</td>
</tr>
<tr>
<td>3.6</td>
<td>Minimum initial capital required pursuant to art. 4 Banking Ordinance and art. 22 SESTO</td>
</tr>
<tr>
<td>3.6.1</td>
<td>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.</td>
</tr>
<tr>
<td>3.6.2</td>
<td>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.</td>
</tr>
<tr>
<td>3.7</td>
<td>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.</td>
</tr>
<tr>
<td>4</td>
<td>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.</td>
</tr>
<tr>
<td>4.5.4</td>
<td>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.</td>
</tr>
<tr>
<td>4.6.7.2</td>
<td>CET1 capital excess used to cover excess on limits for participations (in CHF)</td>
</tr>
<tr>
<td>4.6.7.3</td>
<td>AT1 capital excess used to cover excess on limits for participations (in CHF)</td>
</tr>
<tr>
<td>4.6.7.4</td>
<td>T2 capital excess used to cover excess on limits for participations (in CHF)</td>
</tr>
<tr>
<td>4.7.34</td>
<td>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 &quot;Y&quot; if confirmed else enter &quot;N&quot;</td>
</tr>
<tr>
<td>5</td>
<td>Other memorandum items Nothing to capture.</td>
</tr>
<tr>
<td>5.1</td>
<td>Amounts below thresholds Nothing to capture.</td>
</tr>
<tr>
<td>5.1.1</td>
<td>Non-qualifying investments in the common stocks of other financial entities (threshold 1) Amounts below threshold 1 and subject to normal capital charge.</td>
</tr>
<tr>
<td>5.1.1.1</td>
<td>Of which: CET1 instruments</td>
</tr>
</tbody>
</table>

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- Electronic forms to download
- Important information on reporting
- Contacts
### 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) |
| 5.1.3 | Mortgage servicing rights (net of related liabilities) (thresholds 2 and 3) |
| 5.1.4 | Deferred tax assets arising from temporary differences (net of related tax liabilities) (thresholds 2 and 3) |
| 5.2 | 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) |
| 5.5 | Internal assessment surplus (+) / deficit (−) of capital: art. 45 Capital Ordinance |
| 5.5.1 | Internal assessment of capital |
| 5.5.2 | Internal assessment of capital needs |
| 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 |

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