

BIS locational banking statistics

Reporting entity: Bank office

NOTES

I. SURVEY CHARACTERISTICS

COVERAGE

Country breakdown of items on the assets and liabilities sides of the balance sheet, as well as fiduciary transactions; broken down by economic sector, currency and residual maturity. The survey follows the requirements of the Bank for International Settlements (BIS).

TYPE OF SURVEY

Partial sample survey

REPORTING ENTITY

Bank office. This encompasses all domestic bank offices. Domestic territory is deemed to include Switzerland and the Principality of Liechtenstein.

REPORTING INSTITUTIONS

The reporting obligation applies to banks in Switzerland and the Principality of Liechtenstein for which the sum of assets and fiduciary assets abroad or the sum of liabilities and fiduciary liabilities abroad exceeds CHF 1 billion.

FREQUENCY

The locational banking statistics survey is performed quarterly; the reference date is the end of the quarter.

DEADLINE

The submission deadline is 25 days

PARTICIPANTS

Bank for International Settlements (BIS)

II. NOTES ON ITEMS SURVEYED

FORMS

EU00	Reporting of conversion rates used in the balance sheet
EU11_[1...7]	Total claims
EU12_[1...7]	Total liabilities
EU121	Total liabilities, survey of additional items
EU21_[1...7]	Liquid assets and loans
EU22_[1...7]	Deposits
EU31_[1...7]	Debt securities held
EU32_[1...7]	Debt securities issued
EU41_[1...7]	Fiduciary claims
EU42_[1...7]	Fiduciary liabilities

The sum total from forms EU21 and EU31 (or from EU22 and EU32) does not amount to the total from form EU11 (or EU12).

Breakdown by currency The locational banking statistics are broken down by currency. In the corresponding forms, this is denoted by the use of square brackets [1...7]; a separate form records the information for each currency. The total for all currencies [_1] is the sum of the individual currencies [_2..._7].

_1	All currencies, total
_2	denominated in Swiss francs
_3	denominated in US dollars
_4	denominated in euros
_5	denominated in Japanese yen
_6	denominated in pounds sterling
_7	denominated in other currencies

ITEMS AND BREAKDOWNS

Balance sheet items are to be reported according to the FINMA Accounting Ordinance and FINMA Circ. 20/1, Annex 1.¹ An overview of the balance sheet items to be reported can be found in table 1. Precious metal items are not to be reported.

Breakdown by residual maturity

Forms EU11, EU21 and EU31 cover claims broken down by residual maturity. The residual maturity of a claim is considered to be unallocated if no exact maturity can be allocated to the claim, e. g. in the case of participations, shares, or tangible fixed assets. Claims 'at sight' and 'callable' should be allocated to the maturity category 'up to and including 1 year'.² The issued debt securities in form EU32 are likewise recorded according to residual maturity.

¹ FINMA Accounting Ordinance (RelV-FINMA; SR 952.024.1) and 2020/1 FINMA Circular 'Accounting – banks' (FINMA Circ. 20/1).
² Definitions of the terms 'at sight' and 'callable' can be found in the notes on the Comprehensive monthly balance sheet survey (only available in German and French).

Breakdown by sector

The sectoral breakdown follows the European System of National and Regional Accounts (ESA) and the guidelines of the BIS. Table 2 lists the associated industries for each sector based on the NOGA system (NOGA 2008). Items for which there is no counterparty (buildings, real estate, tangible fixed assets, accrued income and prepaid expenses, equity capital) are allocated to the sector 'not assignable to any sector'. Debt securities issued by banks (liabilities from cash bonds, bond issues, money market instruments including bills of exchange and cheques) are allocated to the sector 'various sectors', even if the counterparty is clear or known.

Breakdown by country

The countries list is based on the requirements of the BIS (cf. also 'Explanations concerning the list of countries').

Not assignable to any country

The row 'not assignable to any country' is for items which cannot be assigned to any particular country (e. g. equity capital).

Various countries

The row 'various countries' is for items for which the counterparty (and therefore the counterparty's domicile) is not clear or is unknown. Issued debt securities (liabilities from money market instruments including bills of exchange and cheques, cash bonds, bond issues) are to be allocated to the row 'various countries', even if the counterparty is clear or known.

TABLE 1: BALANCE SHEET ITEMS TO BE RECORDED AND THEIR ALLOCATION BY COUNTRY, SECTOR AND CATEGORY OF CLAIM/LIABILITY

Balance sheet items are to be allocated and valued according to FINMA Circ. 20/1. Precious metal items are not to be reported. The table merely provides an overview and is by no means exhaustive.

Assets	Country	Sector	Category
Liquid assets			
Notes, coins foreign currencies	Domicile of issuing monetary authority	Central banks/monetary authorities	Total, liquid assets and loans
Balances with foreign post offices	Domicile of post office	Non-financial corporations	Total, liquid assets and loans
Sight deposits with a central bank	Domicile of central bank	Central banks/monetary authorities	Total, liquid assets and loans
Sight balances at clearing houses recognised by FINMA	Domicile of clearing house	Banks	Total, liquid assets and loans
Amounts due from banks			
Bills of exchange and cheques	Domicile of drawee or issuer	Banks	Total, debt securities held
Other amounts due from banks	Domicile of bank	Banks	Total, liquid assets and loans
Amounts due arising from securities funding operations			
Due from banks	Domicile of bank	Banks	Total, liquid assets and loans
Due from customers	Domicile of debtor	Sector of debtor	Total, liquid assets and loans
Amounts due from customers			
Bills of exchange and cheques	Domicile of drawee or issuer	Sector of drawee	Total, debt securities held
Other amounts due from customers	Domicile of debtor	Sector of debtor	Total, liquid assets and loans
Mortgage loans	Domicile of debtor	Sector of debtor	Total, liquid assets and loans
Trading business			
Debt securities, money market instruments/ transactions	Domicile of issuer	Sector of issuer	Total (including shares), debt securities held (excluding shares and investment fund units)
Own shares	Switzerland	Banks	Total
Physical and dematerialised commodities	Location of assets	Not assignable to any sector	Total
Other trading assets	Location of assets	Not assignable to any sector	Total
Combined products	Domicile of issuer	Sector of issuer	Total (including shares), debt securities held (excluding shares and investment fund units)
Positive replacement values of derivative financial instruments	Domicile of derivatives counterparty	Sector of derivatives counterparty	Total

Assets	Country	Sector	Category
Other financial instruments at fair value			
Structured products	Domicile of issuer	Sector of issuer	Total, debt securities held
Miscellaneous financial instruments at fair value	Cf. respective financial instrument	Cf. respective financial instrument	Cf. respective financial instrument
Financial investments			
Securities/book-entry securities	Domicile of issuer	Sector of issuer	Total (including shares), debt securities held (excluding shares and investment fund units)
Money market instruments	Domicile of issuer	Sector of issuer	Total, debt securities held
Book-entry securities based on money market and similar instruments	Domicile of issuer	Sector of issuer	Total, debt securities held
Debt register claims against public law institutions	Domicile of issuer	Public sector and social security funds	Total, debt securities held
Real estate	Location of real estate	Not assignable to any sector	Total
Equity securities and goods	Location of assets	Not assignable to any sector	Total
Combined products	Domicile of issuer	Sector of issuer	Total (including shares), debt securities held (excluding shares and investment fund units)
Accrued income and prepaid expenses	Not assignable to any country	Not assignable to any sector	Total
Participating interests			
Equity securities of enterprises	Domicile of issuer	Sector of issuer	Total
Participating interests possessing an infrastructure character for the bank	Domicile of issuer	Sector of issuer	Total
Amounts due from enterprises in which the bank has a permanent holding (deemed to be equity for taxation purposes)	Domicile of issuer	Sector of issuer	Total
Tangible fixed assets	Location of assets	Not assignable to any sector	Total
Intangible fixed assets	Not assignable to any country	Not assignable to any sector	Total
Other assets	Allocation where possible, otherwise 'not assignable to any country'	Allocation where possible, otherwise 'not assignable to any sector'	Total
Unpaid capital	Domicile of debtor	Sector of debtor	Total
Fiduciary assets	Domicile of debtor	Sector of debtor	Fiduciary transactions

Liabilities	Country	Sector	Category
Amounts due to banks			
Liabilities from money market instruments including bills of exchange and cheques	Various countries (even where allocation is possible)	Various sectors (even where allocation is possible)	Total, debt securities issued
Other amounts due to banks	Domicile of bank	Banks	Total, deposits
Liabilities arising from securities funding operations			
Due to banks	Domicile of bank	Banks	Total, deposits
Due to customers	Domicile of creditor	Sector of creditor	Total, deposits
Amounts due to customers from deposits			
Liabilities from money market instruments including bills of exchange and cheques	Various countries (even where allocation is possible)	Various sectors (even where allocation is possible)	Total, debt securities issued
Other amounts due to customers from deposits	Domicile of creditor	Sector of creditor	Total, deposits
Liabilities from trading business	Domicile of issuer	Sector of issuer	Total
Negative replacement values of derivative financial instruments	Domicile of derivatives counterparty	Sector of derivatives counterparty	Total
Liabilities from other financial instruments at fair value	Cf. respective financial instrument	Cf. respective financial instrument	Cf. respective financial instrument
Cash bonds	Various countries (even where allocation is possible)	Various sectors (even where allocation is possible)	Total, debt securities issued
Bond issues and central mortgage institution loans			
Bond issues and money market instruments	Various countries (even where allocation is possible)	Various sectors (even where allocation is possible)	Total, debt securities issued
Loans from central mortgage institutions and central issuing authorities	Domicile of creditor	Sector of creditor	Total, deposits
Accrued expenses and deferred income	Not assignable to any country	Not assignable to any sector	Total
Other liabilities			
Indirect taxes	Domicile of tax authority	Public sector and social security funds	Total
Miscellaneous other liabilities	Allocation where possible, otherwise 'not assignable to any country'	Allocation where possible, otherwise 'not assignable to any sector'	Total
Provisions	Not assignable to any country	Not assignable to any sector	Total
Reserves for general banking risks	Not assignable to any country	Not assignable to any sector	Total
Bank's capital	Not assignable to any country	Not assignable to any sector	Total
Statutory capital reserves	Not assignable to any country	Not assignable to any sector	Total
Statutory retained earnings	Not assignable to any country	Not assignable to any sector	Total
Voluntary retained earnings	Not assignable to any country	Not assignable to any sector	Total

Liabilities	Country	Sector	Category
Own capital shares (negative item)	Not assignable to any country	Not assignable to any sector	Total
Profit/loss carried forward	Not assignable to any country	Not assignable to any sector	Total
Profit/loss (net result for period)	Not assignable to any country	Not assignable to any sector	Total
Fiduciary liabilities	Domicile of creditor	Sector of creditor	Fiduciary transactions

Definition of form items

Liquid assets and loans	Liquid assets, amounts due from banks (excluding money market instruments, bills of exchange and cheques recorded under that item), amounts due from customers (excluding money market instruments, bills of exchange and cheques recorded under that item), mortgage loans, amounts due arising from securities funding operations; including corresponding items which the bank has chosen to record at fair value as per art. 15 ReIV-FINMA. All amounts due from linked bank entities should be recorded under liquid assets and loans
Deposits	Amounts due to banks (excluding money market instruments, bills of exchange and cheques recorded under that item), liabilities arising from securities funding operations, amounts due to customers from deposits (excluding money market instruments, bills of exchange and cheques recorded under that item), central mortgage institution loans, including corresponding items which the bank has chosen to record at fair value as per art. 15 ReIV-FINMA. All amounts due to linked bank entities should be recorded under deposits
Debt securities held by the bank	Debt securities recorded under trading portfolios and financial investments, as well as bills of exchange and cheques recorded under amounts due from banks and amounts due from customers
Debt securities issued by the bank	Money market instruments including bills of exchange and cheques; cash bonds, bond issues
Equity capital	Bank's capital, reserves (excluding reserves for general banking risks), profit/loss carried forward

TABLE 2: SECTORAL BREAKDOWN

Sector	NOGA code (2008)	Explanations (NOGA 2008)	General remarks
Non-financial corporations	01–63, 68–82, 86, 872–873, 90, 9102–941, 95–96		
	85 private	NOGA 85: Only private schools are assigned to non-financial corporations; state schools should be assigned to the public sector.	
	871, 879–88, 9101, 9499 private, without association/foundation legal forms	NOGA 871, 879–88, 9101, 9499: If a distinction between private and public institutions and at the same time by legal form is not possible, the legal form is the determining factor. If the legal form is neither an association nor a foundation, the institution should be recorded under public sector. This sector also includes the holding companies of groups whose various parts mainly belong to non-financial corporations.	
Financial corporations	64–66		
Banks	6419		
of which towards own branches and subsidiaries	6419		All legally independent or dependent subsidiaries in Switzerland and abroad, as well as branches abroad, provided that banking is their core business.
Central banks/monetary authorities	6411		For the separation of information vis-à-vis monetary authorities, the authoritative list is List H, the BIS 'List of central banks and other official monetary authorities' (Guidelines for reporting the BIS international banking statistics, Part H).
Multilateral development banks	6419		For the separation of information vis-à-vis multilateral development banks, the authoritative list is List G, the BIS 'List of international organisations' (Guidelines for reporting the BIS international banking statistics, Part G). The organisations assigned to non-bank financial institutions in the list are regarded as multilateral development banks.

Sector	NOGA code (2008)	Explanations (NOGA 2008)	General remarks
Households and non-profit institutions serving households	No NOGA code, 97–98	This includes private persons (persons employed by others, unemployed persons, pensioners, students, children) and self-employed persons with and without NOGA code.	
	942–9492 871, 879–88, 9101, 9499 if legal form is association or foundation		
Public sector and social security funds	841–842 at the relevant government level		
	85 public	NOGA 85: Only state schools are assigned to the public sector; private schools should be assigned to non-financial corporations.	
	871, 879–88, 9101 9499 public, without association/foundation legal forms	NOGA 871, 879–88, 9101, 9499: If a distinction between private and public institution and at the same time by legal form is not possible, the legal form is the determining factor. If the legal form is neither an association nor a foundation, the institution should be recorded under public sector.	
	843 99		
International organisations	990003		For the separation of information vis-à-vis international organisations, the authoritative list is List G, the BIS 'List of international organisations' (Guidelines for reporting the BIS international banking statistics, Part G), which assigns international organisations to the non-financial sector.
Other sectors			
Various sectors			Items in which the counterparty is not clear. Among others, this is the case for issued debt securities.
Not assignable to any sector			Items for which no counterparty exists (buildings, real estate, tangible fixed assets, accrued income and prepaid expenses, etc.).

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