Eidgenössische Finanzmarktaufsicht FINMA
Autorité fédérale de surveillance des marchés financiers FINMA
Autorità federale di vigilanza sui mercati finanziari FINMA
Swiss Financial Market Supervisory Authority FINMA

Capital adequacy reporting according to art. 47a ff. CAO
Reporting entities: parent company and group

Surveys **PSBR_CA, CSBR_CA**
Forms **PSBR_CAL, CSBR_CAL**

Notes

I. Characteristics of the survey

Purpose of the survey	Verification of capital adequacy		
Legal bases	arts. 14 and 47a ff. Capital Adequacy Ordinance (CAO; SR 952.03) art. 70 par. 4 Financial Institutions Ordinance (FinIO; SR 954.11)		
Reporting institutions	**Survey**	**Reporting institutions**	**Forms**
	PSBR_CA	Banks and securities firms eligible for the simplifications according to art. 47a ff. CAO.	PSBR_CAL
	CSBR_CA	Financial groups eligible for the simplifications according to art. 47a ff. CAO.	CSBR_CAL
Reporting entity	Single entity basis / consolidated basis		
Frequency	PSBR_CA: quarterly CSBR_CA: semi-annually		
Deadline	The deadline is 6 weeks after the end of the quarter or half-year.		
Participants	The Swiss National Bank collects the data in cooperation with the Swiss Financial Market Supervisory Authority FINMA.		

II. Notes on the forms P/C_SBR_CAL

ID / Row	Label	Comments
1	Total eligible capital: arts. 21–40 CAO	= 1.4.11
1.1	Eligible adjusted Tier 1 capital (T1): arts. 21–29 and arts. 31–40 CAO	= 1.4.8
1.1.1	Eligible adjusted common equity Tier 1 capital (CET1): arts. 21–26 and arts. 31–40 CAO	= 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 CAO	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 CAO	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 and arts. 22–26 CAO	
1.1.1.8.2	Of which: assets of partners with unlimited liability, which are eligible as CET1: art. 21 par. 1 let. a and art. 25 CAO, art. 69 par. 3 let. a FinIO	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. 69 par. 6-7 FinIO	Subject to approval of the supervisory authority. For securities dealers only.
1.1.1.8.4	Of which: investment shares in cooperatives entities	
1.1.1.8.5	Of which:	Reserves relating to capital transactions (e.g. agios) and to

ID / Row	Label	Comments
	share premium reserves and retained earnings reserves: art. 21 par. 1 let. b CAO	retained benefits.
1.1.1.8.6	Of which: foreign exchange reserves: art. 21 par. 1 let. b CAO	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 CAO	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 CAO	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 and art. 32 let. a CAO	Profit carried forward: art. 21 par. 1 let. d CAO. Deduction of loss carried forward: art. 32 let. a CAO. 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 and art. 32 let. a CAO	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 CAO	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 CAO	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)	

ID / Row	Label	Comments
1.1.1.9.4	(+) Minority interest issued by non-banking subsidiaries that can be taken into account when applying transitional arrangements (phase-out)	
1.1.1.9.5	(–) Unfunded valuation adjustments or provisions required for the current financial year: art. 32 let. b CAO	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 CAO	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 CAO, 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.
1.1.1.9.7.14	(–) Other positive valuation	Deduction of other positive valuation differences recorded

ID / Row	Label	Comments
	differences affecting the reserves and result	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 CAO	
1.1.1.11	General adjustments without holdings: arts. 31–40 CAO	Nothing to capture.
1.1.1.11.1	(–) Gross amount of own CET1 instruments: art. 32 let. h CAO	Net long position according to art. 52 CAO in own CET1 instruments held directly or indirectly.
1.1.1.11.3	(–) Goodwill, gross amount: art. 32 let. c CAO	
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 CAO	
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 CAO	
1.1.1.11.13	(–) IRB shortfall of provisions to expected losses, gross amount: art. 32 let. e CAO	
1.1.1.11.15	(–) Defined benefit pension fund assets, gross amount: art. 32 let. g CAO	
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 fund 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.

ID / Row	Label	Comments
1.1.1.11.20	(–) Gains on sales related to securitisation transactions, gross amount: art. 32 let. f CAO	
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 CAO)	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 CAO)	The amount reported, affecting CET1 capital, is determined according to the “corresponding deduction approach”. The position is determined on the basis of art. 52 CAO.
1.1.1.15	(–) Deduction for holdings for which a deduction treatment has been chosen, gross amount (art. 32 let. k CAO)	Deductions in connection with art. 7 par. 4, art. 8 pars. 2 and 3 and art. 9 pars. 1 and 3 CAO. The amount reported, affecting CET1 capital, is determined according to the “corresponding deduction approach”. The position is determined on the basis of art. 52 CAO.
1.1.1.17	= Equity after general adjustments and holdings deducted in application of art. 32 let. i and k CAO	= 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 CAO).
1.1.1.18	(–) Holding in companies which are to be consolidated, gross amount: art. 32 let. j CAO	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 CAO.
1.1.1.20	(–) Non-qualifying holdings in financial sector, gross amount to deduct: art. 37 CAO	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 CAO. 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 CAO).
1.1.1.23	(–) Other qualifying holdings in financial sector, gross amount to deduct from CET1, according to threshold 2: art. 38 CAO	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 CAO. A holding is deemed qualified when the bank owns more than 10% of the common shares of the related company.

ID / Row	Label	Comments
		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 CAO	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 CAO	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 CAO).
1.1.1.30	(–) Other qualifying holdings in financial sector, gross amount to deduct from CET1, according to threshold 3: art. 40 CAO	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 CAO	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 CAO	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 CAO	= – 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 CAO	= 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.

ID / Row	Label	Comments
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.
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 and 141 CAO	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 CAO	Nothing to capture.
1.1.2.11.1	(–) Own AT1 instruments: art. 34 par. 1 CAO	Net-long position according to art. 52 CAO in own AT1 instruments, held directly or indirectly.
1.1.2.11.2	(–) Reciprocal cross-holdings, gross amount to deduct art. 32 let. i CAO	The amount reported is determined according to the “corresponding deduction approach”. The position is determined on the basis of art. 52 CAO.
1.1.2.11.3	(–) Holdings for which applied deduction treatment has been chose, gross amount to deduct: art. 32 let. k CAO	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 CAO.
1.1.2.11.4	(–) Holdings in companies which are to be consolidated, gross amount to deduct art. 32 let. j CAO	**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 CAO.
1.1.2.11.5	(–) Non-qualifying holdings in financial sector, gross amount to deduct: art. 37 CAO	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,

ID / Row	Label	Comments
		in connection with threshold 1. The position is determined on the basis of art. 52 CAO.
1.1.2.11.6	(–) Other qualifying holdings in financial sector, gross amount to deduct: arts. 38 and 40 CAO	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 CAO.
1.1.2.11.7	(–) Excess of deductions from T2 items over T2 capital: art. 33 par. 2 CAO	= – 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): arts. 30 and 33–40 CAO	= 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 and 141 CAO	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.
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)	

ID / Row	Label	Comments
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 CAO	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 CAO 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 CAO, 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 CAO, 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 CAO, 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	Surplus in eligible provisions is subject to a 0.6 % limit of

ID / Row	Label	Comments
	IRB approach: FINMA-Circ. 13/1, margin nos. 96–98	total risk-weighted exposures under the IRB approach.
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 and 33–40 CAO	Nothing to capture.
1.2.15.1	(–) Own T2 instruments: art. 34 par. 2 CAO	Net-long position according to art. 52 CAO in own T2 instruments.
1.2.15.2	(–) Reciprocal cross-holdings, gross amount to deduct: art. 32 let. i CAO	The amount reported is determined according to the “corresponding deduction approach”. The position is determined on the basis of art. 52 CAO.
1.2.15.3	(–) Holdings for which a deduction treatment has been chosen, gross amount to deduct: art. 32 let. k CAO	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 CAO.
1.2.15.4	(–) Holdings in companies which are to be consolidated, gross amount to deduct: art. 32 let. j CAO	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 CAO.
1.2.15.5	(–) Non-qualifying holdings in financial sector, gross amount to deduct: art. 37 CAO	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 CAO. 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 and 40 CAO	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 CAO
1.2.15.7	Of which of item 1.2.15: (–) TLAC Holdings to be deducted from Tier 2 capital (art. 33 para. 1bis CAO)	TLAC Holdings issued by GSIBs that according to art. 33 para. 1bis CAO 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	
1.3.1.2	Gross amount of CET1 capi-	

ID / Row	Label	Comments
	tal 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 CAO	
1.3.4.1	Subordinated loans with residual maturity of 5 years and longer: art. 30 par. 2 CAO	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 CAO	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 CAO	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 CAO	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:	Carrying values, not taking into account a cumulative deduction of 80%.

ID / Row	Label	Comments
	art. 30 par. 2 CAO	
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 CAO	Carrying values, not taking into account a cumulative deduction of 100%.
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. 47b CAO	8% * 2.1 + 2.2 + 2.3 Sum of 8% of the total exposure for calculation of the simplified leverage ratio, plus other prudential enforcements / reductions based on decisions of the supervisory authority and affecting the capital requirements.
2.1	Total Exposure for calculation of the simplified leverage ratio (for financial institutions subject to the small banks regime)	Art. 47b para. 2 let. b CAO
2.2	Increases in minimum capital requirements as per art. 4 par. 3 Banking Act and art. 46 par. 4 FinIA	Other prudential enforcements based on decisions of the supervisory authority and affecting the minimum requirements.
2.3	(–) Reductions in minimum	

ID / Row	Label	Comments
	capital requirements as per art. 4 par. 3 Banking Act and and art. 46 par. 4 FinIA	
3	Specific requirements	
3.1	Specific additional requirement pursuant to art. 4 par. 3 Banking Act and art. 46 par. 4 FinIA	
3.1.1	in form of CET1	
3.1.2	in form of AT1	
3.1.3	in form of T2	
3.2	(–) Reductions in capital requirements as per art. 4 par. 3 Banking Act	
3.2.1	(–) in form of CET1	
3.2.2	(–) in form of AT1	
3.2.3	(–) in form of T2	
3.3	Global capital requirements, specific requirements included	
3.3.1	Global T1 requirement	
3.3.2	Global total requirement (T1 and T2)	
4	Summary of eligible capital, simplified leverage ratio-based capital requirements, and key metrics (for disclosure)	
4.5.9	The bank / securities firm 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	
5.1	Amounts below thresholds	
5.1.1	Non-qualifying investments in the common stocks of other financial entities (threshold 1)	
5.1.1.1	Of which: CET1 instruments	
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 and 3.
5.1.3	Mortgage servicing rights (net of related liabilities)	Amounts below thresholds 2 and 3.

ID / Row	Label	Comments
	(thresholds 2 and 3)	
5.1.4	Deferred tax assets arising from temporary differences (net of related tax liabilities) (thresholds 2 and 3)	Amounts below thresholds 2 and 3.
5.2	Capital required to cover excess on limits for participations	Art. 13 let. c CAO = 5.2.1 + 5.2.2 + 5.2.3
5.2.1	CET1 capital excess used to cover excess on limits for participations (in CHF)	
5.2.2	AT1 capital excess used to cover excess on limits for participations (in CHF)	
5.2.3	T2 capital excess used to cover excess on limits for participations (in CHF)	

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