

Circular 2016/1

Disclosure – banks

Capital adequacy and liquidity disclosure requirements

| | |
|-------------------|--|
| Reference: | FINMA Circ. 16/1 “Disclosure – banks” |
| Date: | 28 October 2015 |
| Entry into force: | 1 January 2016 |
| Concordance: | Former FINMA Circ. 08/22 “Disclosure – banks” of 20 November 2008 |
| Legal framework: | FINMASA Article 7 para. 1 let. b BA Articles 3 paras. 2 let. b, 3g, 4 paras. 2 and 4, 4 ^{bis} para. 2 SESTO Article 29 CAO Articles 2 and 16 LiqO Article 17e |
| Annex 1: | Overview of disclosure requirements |
| Annex 2: | Fixed/flexible tables |
| Annex 3: | Linkages across tables |
| Annex 4: | Template for the annual reporting of alleviations at single entity level |

| Addressees | | | | | | | | | | | | | | | | | | | | | | |
|------------|-----------------------------|----------------------|----------|-----------------------------|--------------------------|------------------------------|--------------------|---------------------------|--------|-------------------------------|--------|-----------------|---------------------|--------------|---------------------------------|----------------------|------|-------|-----------------------------|-------------|-----------------|--|
| Bank | | | ISA | | | SESTA | | CISA | | | | | AMLA | | Other | | | | | | | |
| Banks | Financial groups and congl. | Other intermediaries | Insurers | Insurance groups and congl. | Insurance intermediaries | Stock exch. and participants | Securities dealers | Fund management companies | SICAVs | Limited partnerships for CISs | SICAFs | Custodian banks | Asset managers CISs | Distributors | Representatives of foreign CISs | Other intermediaries | SROs | DSFIs | SRO-supervised institutions | Audit firms | Rating agencies | |
| X | X | | | | | | X | | | | | | | | | | | | | | | |

| | | |
|---|------------|-------|
| I. Subject matter | Margin no. | 1–7 |
| II. Scope of application | Margin no. | 8-14 |
| III. Exemptions from disclosure requirements | Margin no. | 15-20 |
| IV. Approval | Margin no. | 21 |
| V. General principles of disclosure | Margin no. | 22-26 |
| VI. Type of disclosure | Margin no. | 27-30 |
| VII. Form of disclosure | Margin no. | 31-38 |
| VIII. Disclosure timing and deadlines | Margin no. | 39-41 |
| IX. Additional requirements applicable to large banks | Margin no. | 42-48 |
| X. Special disclosure requirements for systemically important financial groups and banks | Margin no. | 49-53 |
| XI. Audit | Margin no. | 54-55 |
| XII. Concluding and transitional provisions | Margin no. | 56-63 |

I. Subject matter

The present Circular specifies the effective application of Article 16 of the Capital Adequacy Ordinance (CAO; SR 952.03) and Article 17e of the Liquidity Ordinance (LiqO; SR 952.06). It sets out which banks, securities dealers and financial groups (referred to below as “banks”) are subject to disclosure requirements and to what extent. 1

The disclosure requirements are based on the following minimum standards of the Basel Committee on Banking Supervision: 2

- “Composition of capital disclosure requirements” published in June 2012; 3
- “Global systemically important banks: updated assessment methodology and the higher loss absorbency requirements” published in July 2013; 4
- “Basel III leverage ratio framework and disclosure requirements” published in January 2014; 5
- “Liquidity coverage ratio disclosure standards” published in January 2014; 6
- “Revised Pillar 3 disclosure requirements” published in January 2015. 7

II. Scope of application

This Circular applies to all banks and securities dealers domiciled in Switzerland, as well as to all financial groups supervised by FINMA. It does not apply to private bankers who do not publicly solicit client deposits (Art. 6a para. 3 of the Banking Act [BA; SR 952.0] and Art. 16 para. 2 CAO). Securities dealers are exempt from liquidity disclosure requirements (cf. Table 48). 8

When calculating capital adequacy and liquidity requirements at the level of a financial group or conglomerate, the disclosure requirements are, in principle, to be satisfied on a consolidated basis only (consolidation discount). The consolidation discount applies to both the parent company and its subsidiaries, subject to the additional requirements for large banks set out in margin nos. 42-46 and the disclosure requirements for all banks set out under margin no. 13. 9

The liquidity disclosure requirements apply only to the liquidity coverage ratio (LCR) in accordance with Article 14 para. 2 let. a LiqO (total of all positions in all currencies, converted to CHF where appropriate). 10

The disclosure requirements do not apply to the individual members of a central organisation exempted by FINMA from compliance with capital adequacy requirements on a single-entity basis in accordance with Article 10 para. 1 CAO. The disclosure requirements are to be satisfied by the central organisation at the consolidated level. 11

Foreign-controlled banks are exempt from disclosure requirements if comparable information is published abroad at the group level. This is subject to margin no. 13. 12

Banks that benefit from the consolidation discount specified under margin no. 9 and foreign-controlled banks exempt from detailed disclosure in accordance with margin no. 12 must nevertheless publish the following information in their annual reports: Common Equity Tier 1 ratio (CET1 ratio), Tier 1 ratio (T1 ratio), total capital ratio, capital adequacy target as specified in FINMA Circ. 11/2 “Capital buffer and capital planning – banks”, leverage ratio and liquidity coverage ratio (LCR). This requirement does not apply to individual members of a central organisation exempted in accordance with margin no. 11. 13

The scope of consolidation corresponds to that used for the consolidated calculation of required and eligible capital (Art. 7 CAO). 14

III. Exemptions from disclosure requirements

For banks in supervisory categories 4 and 5 an annual “partial disclosure” is sufficient, with the exception of those banks that apply model approaches to calculate the minimum required capital or engage in securitisation transactions (origination, sponsoring, investing) as set out in FINMA Circ. 08/19 “Credit risks – banks”. The scope of the partial disclosure is defined in Annex 1. However, if such banks exceed the following thresholds, they must extend their partial disclosure as follows: 15

- Disclosure of Tables 10, 11 and 16 if the minimum capital requirements for credit risk (excluding the counterparty credit risk) exceed CHF 350 million (calculated in accordance with margin no. 18); 16
- Disclosure of Tables 26 and 28 if the minimum capital requirements for counterparty credit risk¹ exceed CHF 70 million (calculated in accordance with margin no. 18). 17

The threshold values of CHF 350 million and CHF 70 million relate to individual institutions if disclosure is for a single entity only, or the group level if it is on a consolidated basis. The minimum capital requirements for credit risk and counterparty credit risk are calculated as the average of the corresponding figures given in the capital adequacy reports for the last four half-year periods preceding the financial statement reporting date. In the event of any changes to the single-entity financial statement (takeovers or spin-offs) or to the scope of consolidation (acquisitions or disposals), the corresponding figures for the four preceding half-year periods are to be adjusted accordingly when calculating the average value. 18

In the event of an increase in the disclosure requirements (e.g. assignment to another FINMA supervisory category or a threshold is exceeded), the additional information must be disclosed from that point in time onward (prospective application). Comparative figures for periods preceding this date need not be published. 19

Banks in supervisory categories 1-3 are subject to the full disclosure requirement (full disclosure). 20

¹ The following types of transaction are to be included under “counterparty credit risk”: derivatives transactions, long settlement transactions and securities financing transactions (SFTs).

IV. Approval

The board of directors (i.e. the governing body for guidance, supervision and control) approves the principles specific to the institution in question and the scope of disclosure on the basis of which the bank will satisfy the provisions of this Circular. The disclosure must be subject to internal controls comparable with those used in the publication of the annual or consolidated financial statements. 21

V. General principles of disclosure

Disclosure in accordance with this Circular must comply with the following principles: 22

- Clarity: the information disclosed must be understandable. 23
- Completeness: the material activities and risks of the bank must be disclosed appropriately in qualitative and quantitative terms. 24
- Meaningfulness: it must be possible to assess the existing and potential risks of the bank/financial group and the management of these risks, and to understand these using references where appropriate to items in the balance sheet or income statement. Information that is not meaningful is to be omitted. 25
- Consistency: disclosures are to be made consistently from period to period. Any material changes are to be commented upon and appropriate reasons given. 26

VI. Type of disclosure

Quantitative and qualitative disclosures are to be made taking into account the materiality within the context of the activities performed and the regulatory approaches applied. Should a bank deem the information to be disclosed in a given table (cf. Annex 2) as not meaningful, it may refrain from disclosing such information, either in full or in part. In such cases, the bank must explain why the information that is not disclosed is regarded as not meaningful. In the case of portfolios where no disclosure is made, such portfolios are to be described and the total risk-weighted assets (RWAs) of these portfolios are to be disclosed. 27

Annex 1 contains an overview of all the tables required, specifying which tables must be published in the predefined format (fixed format), which may be published with amendments in line with the bank's specific considerations (flexible format), and the frequency with which the information must be updated. 28

Banks that publish their disclosures in English may use the original wording from the documents of the Basel Committee on Banking Supervision in the tables (cf. margin nos. 2 to 7). 29

Rows/columns in the fixed format tables that are not used may be omitted. The numbering of the rows and columns may not be changed. If necessary, additional rows may be inserted, albeit without changing the set row numbers. Once the presentation and the granularity of the flexible tables have been defined, they should in principle also be 30

maintained for future use.

VII. Form of disclosure

The information to be published in accordance with this Circular must be readily accessible. Banks subject to the full or partial disclosure requirement must make the information for the reporting year and at least the four previous years available on their website. For banks in supervisory categories 4 and 5 that do not have a website, publication of this information in their annual report is sufficient. 31

Banks subject to the full disclosure requirement must publish the information in a stand-alone document. This document may also be a separate section of the interim or annual report, provided such a section is clearly identifiable as the disclosure in accordance with this Circular and these reports are made available on the website. For the publication of the content of flexible tables (cf. Annex 1), this section may refer to other readily accessible sources, provided the following information is given as part of the reference: 32

- the Basel framework reference code and the table name (e.g. bank risk management approach [OVA]); 33
- the full name of the referenced source document in which the information is published; 34
- internet link; 35
- indication of the page and section number in the referenced source document where the information is published. 36

Banks that are subject to the partial disclosure requirement, and that do not publish the information set out in this Circular in their annual report, must state in this report where such information can be obtained. 37

Banks that benefit from the expanded consolidation discount in accordance with margin nos. 9, 11 and 12 must specify in a general note in their annual reports where the consolidated publication can be obtained. 38

VIII. Disclosure timing and deadlines

Information on the frequency of disclosure can be found in Annex 1. 39

The data updated after each annual period must be published within four months of the reporting date of the annual financial statements. The data updated after each interim period must be published within two months of the end of the interim period or the reporting date of the interim financial statements. 40

The time at which the published information was produced or adjusted must be clearly indicated. 41

IX. Additional requirements applicable to large banks

Banks with minimum capital requirements for credit risk in excess of CHF 4 billion (calculated in accordance with margin no. 18) and significant international operations must also publish the following information on a quarterly basis, at the group level and at the level of significant domestic and foreign banking subsidiaries and subgroups that must comply with the capital adequacy requirements: 42

- the ratios of Common Equity Tier 1 (CET1), the Tier 1 capital (Tier 1) and the ordinary regulatory capital (Tier 1 and Tier 2); 43
- the associated basic information, i.e. the risk-weighted assets and the CET1 capital, Tier 1 capital, and ordinary regulatory capital; 44
- the following information relating to the leverage ratio: the value of the numerator (Tier 1 capital), the value of the denominator (leverage ratio exposure) and the value of the leverage ratio; 45
- the following information relating to the LCR: the value of the numerator (total HQLA), the value of the denominator (total net cash outflows) and the value of the LCR; 46

In the case of foreign group companies, the values relating to margin nos. 43-46 calculated in accordance with local provisions may be used. 47

Banks with a leverage ratio exposure measure exceeding the equivalent of EUR 200 billion must also disclose at the financial group level the main indicators specified in the Basel document “Global systemically important banks: updated assessment methodology and the additional loss absorbency requirement” of 3 July 2013. This disclosure must be made annually within four months of the reporting date of the annual financial statements. 48

X. Special disclosure requirements for systemically important financial groups and banks

On the basis of the parallel calculations to be carried out in applying Articles 124-135 CAO, systemically important banks must also disclose the following information at the financial group and single-entity levels within two months:² 49

- the ratios of Common Equity Tier 1 (CET1), the high-trigger contingent capital and the low-trigger contingent capital relating to the coverage of the risk-weighted assets. For each element of the contingent capital, it must be stated which part is AT1 and which T2. This information is to be published quarterly. Disclosures as at the reporting date of the annual financial statements are to be incorporated in the annual report. 50

Furthermore, the CET1 capital used to cover the progressive component is to be integrated in the ratio of the low-trigger contingent capital and not that of the CET1 capital.

² This also applies to year-end data.

- A reconciliation into figures and percentages that allows an assessment of compliance with the minimum requirement, the capital buffer and the progressive component. The amount of the CET1 capital used to cover the progressive component must be stated separately. This disclosure is to be made quarterly. 51
- Quantified disclosure in respect of the unweighted capital requirements (leverage ratio), broken down into minimum requirement, buffer and progressive component. This disclosure is to be made quarterly. 52
- Annually, a complete list and qualification of alleviations granted for risk-weighted assets, the eligible capital or the leverage ratio exposure at the single-entity level, stating the materiality of their impact and significance, together with an explanation of the reasons for the corresponding alleviation in accordance with Article 125 para. 5 let. b CAO. Annex 4 is to be taken into account in this regard. Pro forma capital ratios, i.e. capital ratios that would have been presented were the alleviations not granted, are not to be disclosed. 53

XI. Audit

The audit firms verify compliance with the disclosure requirements in accordance with FINMA Circ. 13/3 “Auditing” and are to provide their opinion on the regulatory audit in their report. 54

Disclosure in the interim report and/or management report is not subject to the audit prescribed by the Code of Obligations. However, if certain elements of the information set out in this Circular are published in annual financial statements or consolidated financial statements, they are subject to the audit prescribed by the Code of Obligations. 55

XII. Concluding and transitional provisions

Disclosure in accordance with margin no. 13 is to be made for the first time on 31 December 2015 (reporting date). Disclosure for the remaining margin nos. is to be made in accordance with margin nos. 57-63. 56

The first annual disclosures for banks in category 1 must be made by the end of April 2017 (for financial years ending 31 December 2016). The initial disclosure is otherwise to be made in accordance with margin no. 40 for interim financial statements after 31 December 2016. 57

The first annual disclosures for banks in categories 2 and 3 must be made by the end of April 2018 in accordance with the methodology set out in margin no. 57. 58

The first annual disclosures for banks in categories 4 and 5 must be made by the end of April 2019 in accordance with the methodology set out in margin no. 57. 59

Banks that still apply the SA-CH approach may continue to make their disclosures in accordance with the previous law until 31 December 2018 at the latest (reporting date). This is subject to margin no. 13. 60

| | |
|--|----|
| Banks need not prepare information for reporting dates prior to 31 December 2016 in order to publish them in the format set out in this Circular. The requirement under margin no. 31 relating to making information from the four previous years available applies prospectively. | 61 |
| The tables presenting a reconciliation between the figures of the previous reporting period and the reporting period ³ need not be published if the figures of the previous reporting period refer to a time before the Circular was applied. | 62 |
| Table 31 (CCR8) applies from 1 January 2017. | 63 |

³ Table nos. 10 (CR2), 20 (CR8), 21 (CR9), 30 (CCR 7), 40 (MR2) and 41 (MR3).

Annex 1

Overview of disclosure requirements

| No. | Basel framework reference code | Table name | Qualitative (QUAL) or quantitative with comments (QC) | Table format | | Frequency | | | Also to be published in the case of partial disclosure? |
|-----|--------------------------------|---|---|--------------|----------|----------------|---------------|----------|---|
| | | | | fixed | flexible | quarterly | semi-annually | annually | annually |
| 1 | | Composition of eligible capital/reconciliation | QC | X | | | X | | No |
| 2 | | Composition of eligible regulatory capital/presentation of eligible regulatory capital | QC | X | | ¹ | X | | No, but eligible capital must be disclosed (total as well as CET1 and T1). The capital ratios are to be published in accordance with lines 61-68 ff. |
| 3 | OVA | Bank risk management approach ² | QUAL | | X | | | X | No |
| 4 | OV1 | Overview of risk-weighted assets | QC | X | | X ³ | | | Yes, but in simplified form |
| 5 | LI1 | Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories | QC | | X | | | X | No |
| 6 | LI2 | Main sources of differences between regulatory | QC | | X | | | X | No |

¹ Cf. margin nos. 43 and 44.

² Partial or full reference to the notes to the annual report if these contain the required information in full or in part.

³ For banks that do not disclose financial information on a quarterly basis, semi-annual disclosure of the corresponding half-year values is sufficient.

Annex 1

Overview of disclosure requirements

| No. | Basel framework reference code | Table name | Qualitative (QUAL) or quantitative with comments (QC) | Table format | | Frequency | | | Also to be published in the case of partial disclosure? |
|-----|--------------------------------|--|---|--------------|----------|-----------|---------------|----------|---|
| | | | | fixed | flexible | quarterly | semi-annually | annually | annually |
| | | exposure amounts and carrying values in financial statements | | | | | | | |
| 7 | LIA | Explanations of differences between accounting and regulatory exposure amounts | QUAL | | X | | | X | No |
| 8 | CRA | Credit risk: general information ¹ | QUAL | | X | | | X | No |
| 9 | CR1 | Credit risk: credit quality of assets | QC | X | | | X | | Yes |
| 10 | CR2 | Credit risk: changes in stock of defaulted loans and debt securities | QC | X | | | X | | No, unless threshold value is exceeded. |
| 11 | CRB | Credit risk: additional disclosure related to the credit quality of assets | QUAL/QC | | X | | | X | No, unless threshold value is exceeded. |
| 12 | CRC | Credit risk: qualitative disclosure requirements related to mitigation techniques | QUAL | | X | | | X | No |
| 13 | CR3 | Credit risk: overview of mitigation techniques | QC | X | | | X | | Yes, but in simplified form |
| 14 | CRD | Credit risk: qualitative disclosures of banks' use of external credit ratings under the standardised | QUAL | | X | | | X | No |

¹ Partial or full reference to the notes to the financial statements if these contain the required information in full or in part.

Annex 1

Overview of disclosure requirements

| No. | Basel framework reference code | Table name | Qualitative (QUAL) or quantitative with comments (QC) | Table format | | Frequency | | | Also to be published in the case of partial disclosure? |
|-----|--------------------------------|--|---|--------------|----------|----------------|---------------|----------|---|
| | | | | fixed | flexible | quarterly | semi-annually | annually | annually |
| | | approach | | | | | | | |
| 15 | CR4 | Credit risk: exposure and credit risk mitigation (CRM) effects under the standardised approach | QC | X | | | X | | No |
| 16 | CR5 | Credit risk: exposures by exposure category and risk weights under the standardised approach | QC | X | | | X | | No, unless threshold value is exceeded |
| 17 | CRE | IRB: qualitative disclosures related to IRB models [QUAL/flexible/annually] | QUAL | | X | | | X | Partial disclosure not applicable if IRB is used |
| 18 | CR6 | IRB: credit risk exposures by portfolio and PD range [QC/fixed/semi-annually] | QC | X | | | X | | |
| 19 | CR7 | IRB: effect on RWA of credit derivatives used as CRM techniques [QC/fixed/semi-annually] | QC | X | | | X | | |
| 20 | CR8 | IRB: RWA flow statements of credit risk exposures [QC/fixed/quarterly or where applicable semi-annually] | QC | X | | X ¹ | | | |
| 21 | CR9 | IRB: backtesting of probability of default (PD) per portfolio [QC/flexible/annually] | QC | | X | | | X | |

¹ For banks that do not disclose financial information on a quarterly basis, semi-annual disclosure of the corresponding half-year values is sufficient.

Annex 1

Overview of disclosure requirements

| No. | Basel framework reference code | Table name | Qualitative (QUAL) or quantitative with comments (QC) | Table format | | Frequency | | | Also to be published in the case of partial disclosure? |
|-----|--------------------------------|--|---|--------------|----------|-----------|---------------|----------|---|
| | | | | fixed | flexible | quarterly | semi-annually | annually | annually |
| 22 | CR10 | IRB: specialised lending and equities under the simple risk weight method [QC/flexible/semi-annually] | QC | | X | | X | | |
| 23 | CCRA | Counterparty credit risk: qualitative disclosure | QUAL | | X | | | X | No |
| 24 | CCR1 | Counterparty credit risk: analysis by approach | QC | X | | | X | | No |
| 25 | CCR2 | Counterparty credit risk: credit valuation adjustment (CVA) capital charge | QC | X | | | X | | No |
| 26 | CCR3 | Counterparty credit risk: standardised approach to CCR exposures by exposure category and risk weights | QC | X | | | X | | No, unless threshold value is exceeded. |
| 27 | CCR4 | IRB: CCR exposures by exposure category and PD scale [QC/fixed/semi-annually] | QC | X | | | X | | Partial disclosure not applicable if IRB is used. |
| 28 | CCR5 | Counterparty credit risk: composition of collateral for CCR exposure | QC | | X | | X | | No, unless threshold value is exceeded. |
| 29 | CCR6 | Counterparty credit risk: credit derivatives exposures | QC | | X | | X | | No |

Annex 1

Overview of disclosure requirements

| No. | Basel framework reference code | Table name | Qualitative (QUAL) or quantitative with comments (QC) | Table format | | Frequency | | | Also to be published in the case of partial disclosure? |
|-----|--------------------------------|--|---|--------------|----------|----------------|---------------|----------|---|
| | | | | fixed | flexible | quarterly | semi-annually | annually | annually |
| 30 | CCR7 | Counterparty credit risk: RWA flow statements of CCR exposures under the IMM (EPE model method) | QC | X | | X ¹ | | | Partial disclosure not applicable if EPE internal model method is used. |
| 31 | CCR8 | Counterparty credit risk: exposures to central counterparties | QC | X | | | X | | No |
| 32 | SECA | Securitisations: qualitative disclosure requirements related to securitisation exposures [QUAL/flexible/annually] | QUAL | | X | | | X | Partial disclosure not applicable to such activities |
| 33 | SEC1 | Securitisation: exposures in the banking book [QC/flexible/semi-annually] | QC | | X | | X | | |
| 34 | SEC2 | Securitisations: exposures in the trading book [QC/flexible/semi-annually] | QC | | X | | X | | |
| 35 | SEC3 | Securitisations: exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor [QC/fixed/semi-annually] | QC | X | | | X | | |
| 36 | SEC4 | Securitisation: exposures in the banking book and | QC | X | | | X | | |

¹ For banks that do not disclose financial information on a quarterly basis, semi-annual disclosure of the corresponding half-year values is sufficient.

Annex 1

Overview of disclosure requirements

| No. | Basel framework reference code | Table name | Qualitative (QUAL) or quantitative with comments (QC) | Table format | | Frequency | | | Also to be published in the case of partial disclosure? |
|-----|--------------------------------|---|---|--------------|----------|----------------|---------------|----------|---|
| | | | | fixed | flexible | quarterly | semi-annually | annually | annually |
| | | associated capital requirements – bank acting as investor [QC/fixed/semi-annually] | | | | | | | |
| 37 | MRA | Market risk: qualitative disclosure requirements | QUAL | | X | | | X | No |
| 38 | MRB | Market risk: qualitative disclosures for banks using the Internal Models Approach (IMA) [QUAL/flexible/annually] | QUAL | | X | | | X | Partial disclosure not applicable if IMA is used. |
| 39 | MR1 | Market risk: minimum capital requirements under standardised approach | QC | X | | | X | | No |
| 40 | MR2 | Market risk: RWA flow statements of market risk exposures under an IMA [QC/fixed/quarterly or where applicable semi-annually] | QC | X | | X ¹ | | | Partial disclosure not applicable if IMA is used. |
| 41 | MR3 | Market risk: IMA values for trading portfolios [QC/fixed/semi-annually] | QC | X | | | X | | |
| 42 | MR4 | Market risk: comparison of VaR estimates with gains/losses [QC/fixed/semi-annually] | QC | | X | | X | | |
| 43 | | Qualitative disclosure requirements related to operational risks | QUAL | | X | | | X | Yes |

¹ For banks that do not disclose financial information on a quarterly basis, semi-annual disclosure of the corresponding half-year values is sufficient.

Annex 1

Overview of disclosure requirements

| No. | Basel framework reference code | Table name | Qualitative (QUAL) or quantitative with comments (QC) | Table format | | Frequency | | | Also to be published in the case of partial disclosure? |
|-----|--------------------------------|--|---|---|----------|--------------|---------------|----------|---|
| | | | | fixed | flexible | quarterly | semi-annually | annually | annually |
| 44 | | Interest rate risk in the banking book | QUAL/QC | | X | | | X | Yes |
| 45 | | Presentation of material features of regulatory capital instruments | QUAL | Requirements regarding updating: cf. footnote 1 | | | | | No |
| 46 | | Leverage ratio: comparison of accounting assets versus leverage ratio exposure measure | QC | X | | | X | | No |
| 47 | | Leverage ratio: detailed presentation | QC | X | | ¹ | X | | No, but the numerator and denominator of the leverage ratio and the leverage ratio itself are to be published (lines 20 to 22). |
| 48 | | Information about the liquidity coverage ratio | QC | X | | ² | X | | No, but the numerator (item 21) and denominator (item 22) of the LCR as well as the LCR itself (item 23) are to be published. |

¹ Cf. margin no. 45.

² Cf. margin no. 46.

Fixed/flexible tables

Table 1: Composition of eligible capital¹/reconciliation²

| | |
|---------------------------|--|
| Type/format | QC/fixed (This table may be combined with Table 5. However, this must not result in any change to the totality of information to be disclosed in both tables.). |
| Frequency | Semi-annually |
| Minimum required comments | <ul style="list-style-type: none"> • Description of the scope of consolidation relevant to the calculation of capital adequacy, specifying the material differences compared with the scope of consolidation for accounting purposes; • Names of the significant group companies included in the scope of accounting consolidation but not in the scope of regulatory consolidation, and vice versa. The total assets and capital are also to be disclosed, and a description given of the main activities; • Names of the significant group companies that are fully or proportionally consolidated. Any differences between the methods used for accounting consolidation and regulatory consolidation are to be disclosed and reasons given; • Names of significant participations that are not fully or proportionally consolidated, specifying their treatment for capital adequacy purposes (deduction or weighting); • Information on material changes in the scope of consolidation compared with the previous year; • Information on any restrictions preventing the transfer of funds or capital within the group. |

¹ Unused rubrics may be omitted.

² One completed column is sufficient at the level of the single-entity financial statement and consolidated financial statement provided that the scope of consolidation for accounting purposes is identical to that for regulatory purposes. In such cases, the disclosure for the group must explicitly confirm that the scopes of consolidation are identical.

Annex 2

Fixed/flexible tables

| Balance sheet ³ | As in published financial statements | Under regulatory scope of consolidation | References ⁴ |
|--|--------------------------------------|---|-------------------------|
| Assets | | | |
| Liquid assets | | | |
| Amounts due from banks | | | |
| Amounts due from securities financing transactions | | | |
| Amounts due from clients | | | |
| Mortgage loans | | | |
| Trading portfolio assets | | | |
| Positive replacement values of derivative financial instruments | | | |
| Other financial instruments at fair value | | | |
| Financial investments | | | |
| Accrued income and prepaid expenses | | | |
| Participations | | | |
| Tangible fixed assets | | | |
| Intangible assets | | | |
| <i>of which goodwill</i> | | | |
| <i>of which other intangibles</i> | | | |
| <i>of which....</i> | | | |
| Other assets | | | |
| <i>of which deferred tax assets that rely on future profitability</i> | | | |
| <i>of which deferred tax assets arising from temporary differences</i> | | | |
| Capital not paid in | | | |
| Total assets | | | |
| Liabilities | | | |
| Amounts due to banks | | | |
| Liabilities from securities financing transactions | | | |
| Amounts due to depositors | | | |
| Trading portfolio liabilities | | | |
| Negative replacement values of derivative financial instruments | | | |
| Liabilities from other financial instruments at fair value | | | |
| Cash bonds | | | |
| Bond issues and central mortgage institution loans | | | |
| Accrued expenses and deferred income | | | |

³ Banks that apply internationally recognised accounting standards should adapt the balance sheet presentation and terminology accordingly.

⁴ The rows in italics must be referenced systematically. These references are to be taken over into the presentation of eligible capital (cf. Table 2).

Annex 2

Fixed/flexible tables

| Balance sheet ³ | As in published financial statements | Under regulatory scope of consolidation | References ⁴ |
|---|--------------------------------------|---|-------------------------|
| Other liabilities | | | |
| Provisions | | | |
| <i>of which deferred tax liabilities related to goodwill</i> | | | |
| <i>of which deferred tax liabilities related to other intangible assets</i> | | | |
| <i>of which deferred tax liabilities related to...</i> | | | |
| Total liabilities | | | |
| of which subordinated liabilities eligible as Tier 2 capital (T2)⁵ | | | |
| of which subordinated liabilities eligible as Additional Tier 1 capital (AT1)⁶ | | | |
| Shareholders' equity | | | |
| Reserves for general banking risks | | | |
| Bank's capital | | | |
| <i>of which eligible as CET1</i> | | | |
| <i>of which eligible as AT1</i> | | | |
| Statutory reserves/voluntary reserves/profits (losses) carried forward/profit (loss) for the period | | | |
| (Own shares) | | | |
| Minority interests ⁷ | | | |
| <i>of which eligible as CET1</i> | | | |
| <i>of which eligible as AT1</i> | | | |
| Total shareholders' equity | | | |

⁵ Systemically important banks must disclose high-trigger contingent capital and low-trigger contingent capital separately.

⁶ Systemically important banks must disclose high-trigger contingent capital and low-trigger contingent capital separately.

⁷ Only in consolidated financial statements.

Fixed/flexible tables

Table 2: Composition of eligible regulatory capital/presentation of eligible regulatory capital¹

| | |
|---------------------------|---|
| Type/format | QC/fixed |
| Frequency | Semi-annually |
| Minimum required comments | Group companies in the insurance sector are to be taken into account where applicable (excluding information on captives, cf. Art. 12 CAO). |

| | | Net figures (after transitional arrangements have been taken into account) | Impact of transitional arrangements (phase in/phase out for minority interests) | References ² |
|----------------------|--|--|---|-------------------------|
| Common equity (CET1) | | | | |
| 1 | Issued and paid-in capital, fully eligible | | -- | |
| 2 | Retained earnings reserves, including reserves for general banking risks ³ /profit (loss) carry forwards and profit (loss) for the period | | -- | |
| 3 | Capital reserves and foreign currency translation reserve (+/-) ⁴ | | -- | |
| 4 | Issued and paid in capital, subject to phase-out ⁵ | | -- | |
| 5 | Minority interests | | | |
| 6 | = Common Equity Tier 1 capital before regulatory adjustments | | | |
| | CET1: regulatory adjustments | | | |
| 7 | Prudential valuation adjustments | | | |
| 8 | Goodwill (net of related tax liability) | | | |
| 9 | Other intangibles other than mortgage servicing rights (net of related tax liability) | | | |
| 10 | Deferred tax assets that rely on future profitability | | | |

¹ Unused rubrics may be omitted.

² See explanations to Table 1.

³ After deduction of deferred taxes, if no corresponding provision was created.

⁴ Only in consolidated financial statements.

⁵ Only applicable to banks not established as a joint-stock corporation (Aktiengesellschaft).

Annex 2

Fixed/flexible tables

| | | Net figures (after transitional arrangements have been taken into account) | Impact of transitional arrangements (phase in/phase out for minority interests) | References ² |
|-----|---|--|---|-------------------------|
| 11 | Cash flow hedge reserve ⁶ (-/+) | | | |
| 12 | IRB shortfall of provisions to expected losses | | | |
| 13 | Securitisation gain on sale | | | |
| 14 | Gains or losses due to changes in own credit risk ⁷ | | | |
| 15 | Defined-benefit pension fund net assets (net of related tax liability) | | | |
| 16 | Net long position in own CET1 instruments | | | |
| 17 | Reciprocal cross-holdings in common equity (CET1 instruments) | | | |
| 17a | Qualified participations where a controlling influence is exercised together with other owners (CET1 instruments) | | | |
| 17b | Participations to be consolidated ⁸ (CET1 instruments) | | | |
| 18 | Non-qualified participations (max. 10%) in the financial sector (amount above Threshold 1) (CET1 instruments) | | | |
| 19 | Other qualified participations in the financial sector (amount above Threshold 2) (CET1 instruments) | | | |
| 20 | Mortgage servicing rights (amount above Threshold 2) | | | |
| 21 | Other deferred tax assets arising from temporary differences (amount above Threshold 2) | | | |
| 22 | Amount exceeding Threshold 3 (15%) | | | |
| 23 | of which: other qualified participations | | | |
| 24 | of which: mortgage servicing rights | | | |
| 25 | of which: other deferred tax assets arising from temporary differences | | | |
| 26 | Expected losses on equity investments treated under the PD/LGD approach | | | |

⁶ Applies only to banks that apply internationally recognised accounting standards.

⁷ Applies only to banks that apply internationally recognised accounting standards. Banks whose application of the fair value option is not recognised for regulatory purposes must disclose all adjustments in accordance with margin nos. 145 ff. of FINMA Circular 13/1 "Eligible equity capital – banks".

⁸ Applies only to any disclosure at single entity level in addition to the consolidated disclosure.

Annex 2

Fixed/flexible tables

| | | Net figures (after transitional arrangements have been taken into account) | Impact of transitional arrangements (phase in/phase out for minority interests) | References ² |
|---------------------------------|---|--|---|-------------------------|
| 26a | Other adjustments in the case of financial statements prepared in accordance with internationally recognised accounting standards | | | |
| 26b | Other deductions | | | |
| 27 | Amount by which the AT1 deductions exceed the AT1 capital | | | |
| 28 | = Total regulatory adjustments to CET1 | | | |
| 29 | = Common Equity Tier 1 capital (net CET1) | | | |
| Additional Tier 1 capital (AT1) | | | | |
| 30 | Issued and paid in instruments, fully eligible | | | |
| 31 | of which: classified as equity under applicable accounting standards | | | |
| 32 | of which: classified as liabilities under applicable accounting standards | | | |
| 33 | Issued and paid in instruments, subject to phase out | | | |
| 34 | Minority interests eligible as AT1 | | | |
| 35 | of which: subject to phase out | | | |
| 36 | = Additional Tier 1 capital before regulatory adjustments | | | |
| | Additional Tier 1 capital: regulatory adjustments | | | |
| 37 | Net long position in own AT1 instruments | | | |
| 38 | Reciprocal qualified cross-holdings in AT1 instruments | | | |
| 38a | Qualified participations where a controlling influence is exercised together with other owners (AT1 instruments) | | | |
| 38b | Participations to be consolidated ⁹ (AT1 instruments) | | | |
| 39 | Non-qualified participations (max. 10%) in the financial sector (amount above Threshold 1) (AT1 instruments) | | | |
| 40 | Other qualified participations in the financial sector (AT1 instruments) | | | |

⁹ Applies only to any disclosure at single entity level in addition to the consolidated disclosure.

Annex 2

Fixed/flexible tables

| | | Net figures (after transitional arrangements have been taken into account) | Impact of transitional arrangements (phase in/phase out for minority interests) | References ² |
|-----|---|--|---|-------------------------|
| 41 | Other deductions | | | |
| 42 | Amount by which the T2 deductions exceed the T2 capital | | | |
| | Tier 1 ADJUSTMENTS BASED ON THE TRANSITIONAL ARRANGEMENTS | | | |
| | OF WHICH, FOR PRUDENTIAL VALUATION ADJUSTMENTS | | | |
| | OF WHICH, FOR OWN CET1 INSTRUMENTS | | | |
| | OF WHICH, FOR GOODWILL (NET OF RELATED TAX LIABILITY) | | | |
| | OF WHICH, FOR OTHER INTANGIBLES OTHER THAN MORTGAGE SERVICING RIGHTS (NET OF RELATED TAX LIABILITY) | | | |
| | OF WHICH, FOR CASH FLOW HEDGE RESERVE | | | |
| | OF WHICH, FOR IRB SHORTFALL | | | |
| | OF WHICH, FOR SECURITISATION GAIN ON SALE | | | |
| | OF WHICH, FOR GAINS (LOSSES) DUE TO CHANGES IN OWN CREDIT RISK | | | |
| | OF WHICH, FOR PARTICIPATIONS | | | |
| | OF WHICH, FOR EXPECTED LOSSES ON EQUITY INVESTMENTS TREATED UNDER THE PD/LGD APPROACH | | | |
| | OF WHICH, FOR MORTGAGE SERVICING RIGHTS | | | |
| 42a | Excess of deductions allocated to CET1 | | | |
| 43 | = Total regulatory adjustments to AT1 | | | |
| 44 | = Additional Tier 1 capital (net AT1) ¹⁰ | | | |
| 45 | = Tier 1 capital (net Tier 1) | | | |
| | Tier 2 capital (T2) | | | |
| 46 | Issued and paid in instruments, fully eligible ¹¹ | | | |
| 47 | Issued and paid in instruments, subject to | | | |

¹⁰ Systemically important banks must disclose high-trigger contingent capital and low-trigger contingent capital separately.

¹¹ After deduction of value reduction (amortisation) (cf. Art. 30 no. 2 CAO).

Fixed/flexible tables

| | | Net figures (after transitional arrangements have been taken into account) | Impact of transitional arrangements (phase in/phase out for minority interests) | References ² |
|-----|--|--|---|-------------------------|
| | phase-out | | | |
| 48 | Minority interests eligible as T2 | | | |
| 49 | of which: subject to phase out | | | |
| 50 | Valuation adjustments; provisions and depreciation for prudential reasons ¹² ; compulsory reserves on financial investments | | | |
| 51 | = Tier 2 capital before regulatory adjustments | | | |
| | Tier 2 capital: regulatory adjustments | | | |
| 52 | Net long position in own T2 instruments | | | |
| 53 | Reciprocal cross-holdings in T2 instruments | | | |
| 53a | Qualified participations where a controlling influence is exercised together with other owners (T2 instruments) | | | |
| 53b | Participations to be consolidated ¹³ (T2 instruments) | | | |
| 54 | Non-qualified participations (max. 10%) in the financial sector (amount above Threshold 1) (T2 instruments) | | | |
| 55 | Other qualified participations in the financial sector (T2 instruments) | | | |
| 56 | Other deductions | | | |
| | ADDITIONAL DEDUCTIONS IN RESPECT OF TRANSITIONAL ARRANGEMENTS (OTHER DEDUCTION OF EQUAL AMOUNTS (50/50 DEDUCTION METHOD) FROM AT1 AND T1, RESPECTIVELY") | | | |
| | OF WHICH,..... ¹⁴ | | | |
| 56a | Excess of deductions allocated to AT1 | | | |
| 57 | = Total regulatory adjustments to T2 | | | |
| 58 | = Tier 2 capital (net T2) ¹⁵ | | | |

¹² Applies only to disclosure at the single-entity level. After deduction of deferred taxes, if no corresponding provision was created.

¹³ Applies only to any disclosure at the single-entity level in addition to the consolidated disclosure.

¹⁴ The bank adds additional rows to give a detailed presentation of the impact of the transitional arrangements (phase in).

Fixed/flexible tables

| | | Net figures (after transitional arrangements have been taken into account) | Impact of transitional arrangements (phase in/phase out for minority interests) | References ² |
|----------------|---|--|---|-------------------------|
| 59 | = Regulatory capital (net T1 & T2) ¹⁶ | | | |
| | RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO TRANSITIONAL ARRANGEMENTS (PHASE IN) | | | |
| | OF WHICH,..... ¹⁷ | | | |
| 60 | Total risk weighted assets | | | |
| Capital ratios | | | | |
| 61 | CET1 ratio (item 29, as a percentage of risk weighted assets) | | | |
| 62 | T1 ratio (item 45, as a percentage of risk weighted assets) | | | |
| 63 | Regulatory capital ratio (item 59, as a percentage of risk weighted assets) | | | |
| 64 | CET1 requirements in accordance with CAO transitional arrangements (minimum requirements + capital buffer + countercyclical buffer) plus the capital buffer for systemically important institutions in accordance with the Basel requirements (as a percentage of risk weighted assets) | | | |
| 65 | Of which, capital buffer in accordance with CAO (as a percentage of risk weighted assets) | | | |
| 66 | of which, countercyclical buffer ¹⁸ in (as a percentage of risk weighted assets) | | | |
| 67 | of which, capital buffer for systemically important institutions in accordance with the Basel requirements (as a percentage of risk weighted assets) | | | |
| 68 | CET1 available to meet minimum and buffer requirements, after deduction of the | | | |

¹⁵ Systemically important banks must disclose high-trigger contingent capital and low-trigger contingent capital separately.

¹⁶ Systemically important banks must disclose high-trigger contingent capital and low-trigger contingent capital separately.

¹⁷ The bank adds additional rows to give a detailed presentation of the impact of the transitional arrangements (phase in).

¹⁸ The countercyclical buffer is to be expressed as a percentage of the total risk weighted assets (item 60).

Annex 2

Fixed/flexible tables

| | | Net figures (after transitional arrangements have been taken into account) | Impact of transitional arrangements (phase in/phase out for minority interests) | References ² |
|-----|--|--|---|-------------------------|
| | AT1 and T2 requirements met by CET1 (as a percentage of risk weighted assets) | | | |
| 68a | CET1 target in accordance with FINMA Circular 11/2 plus the countercyclical buffer (as a percentage of risk weighted assets) | | | |
| 68b | CET1 available (as a percentage of risk weighted assets) | | | |
| 68c | T1 target in accordance with FINMA Circular 11/2 plus the countercyclical buffer (as a percentage of risk weighted assets) | | | |
| 68d | T1 available (as a percentage of risk weighted assets) | | | |
| 68e | Target for regulatory capital ratio in accordance with FINMA Circular 11/2 plus the countercyclical buffer (as a percentage of risk weighted assets) | | | |
| 68f | Regulatory capital available (as a percentage of risk weighted assets) | | | |
| | Amounts below the thresholds for deduction (before risk weighting) | | | |
| 72 | Non-qualified participation in the financial sector | | | |
| 73 | Other qualified participations in the financial sector (CET1) | | | |
| 74 | Mortgage servicing rights | | | |
| 75 | Other deferred tax assets | | | |
| | Applicable caps on the inclusion of items in T2 | | | |
| 76 | Valuation adjustments eligible in T2 in the context of the SA-BIS approach | | | |
| 77 | Cap on inclusion of valuation adjustments in T2 in the context of the SA-BIS approach | | | |
| 78 | Valuation adjustments eligible in T2 in the context of the IRB approach | | | |
| 79 | Cap on inclusion of valuation adjustments in T2 in the context of the IRB approach | | | |

Fixed/flexible tables

Table 3 (OVA): Bank risk management approach

| | |
|-------------|--|
| Purpose | To describe the bank's strategy and how the board of directors and senior management assess and manage risks, enabling users to gain a clear understanding of the bank's risk tolerance and appetite in relation to its main activities and all significant risks. |
| Type/format | QUAL/flexible |
| Frequency | Annually |

Minimum information:

- How the business model interacts with the overall risk profile (incl. the key risks related to the business model and how each of these risks is reflected and described in the risk disclosures) and how the risk profile of the bank interacts with the risk policy approved by the board;
- The risk governance structure: responsibilities attributed throughout the bank (incl. oversight and delegation of authority; breakdown of responsibilities by type of risk, business unit, etc.); relationships between the structures involved in risk management processes (incl. board of directors, executive management, separate risk committees, risk management structure, compliance function, internal audit function);
- Channels to communicate, present and enforce the risk culture within the bank (incl. code of conduct; manuals containing operating limits or procedures to treat violations or breaches of risk thresholds; procedures to raise and share risk issues between business lines and risk functions);
- The scope and main features of risk measurement systems;
- Description of the process of risk information reporting provided to the board and senior management, in particular the scope and main content of reporting on risk exposure;
- Qualitative information on stress testing (incl. portfolios subject to stress testing, scenarios adopted and methodologies used, and use of stress testing in risk management);
- The strategies and processes to manage, capture and mitigate risks that arise from the bank's business model and the processes for monitoring the continuing effectiveness of techniques to capture and mitigate risks.

Fixed/flexible tables

Table 4 (OV1): Overview of risk-weighted assets

| | |
|---------------------------|--|
| Purpose | To provide an overview of total RWA forming the denominator of the risk-based capital ratios. Further breakdowns of RWA are presented in other tables. |
| Content | Risk-weighted assets and minimum capital requirements. |
| Type/format | QC/fixed |
| Frequency | Quarterly or where applicable semi-annually |
| Minimum required comments | <p>Table for banks making full disclosure:</p> <ul style="list-style-type: none"> • Banks are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant; • When minimum capital requirements in column (c) do not correspond to 8% of RWA in column (a), banks must explain the adjustments made; • If the bank uses the IMM for its equity exposures under the market-based approach, it must provide annually a description of the main characteristics of its internal model. <p>Table for banks making partial disclosure:</p> <ul style="list-style-type: none"> • Approaches used to determine minimum capital requirements (credit risks: standardised approach; market risks: de minimis or standardised approach; operational risks: basic indicator or standardised approach); • Banks are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant; • When minimum capital requirements in column (c) do not correspond to 8% of RWA in column (a), banks must explain the adjustments made. |

Fixed/flexible tables

a) Table for banks making full disclosure

| | | a | b | c |
|---|---|------------------|------------------|---|
| | | RWA ¹ | RWA ² | Minimum capital requirements ³ |
| | | T | T-1 | T |
| 1 | Credit risk (excluding CCR – counterparty credit risk) ⁴ | | | |
| 2 | of which standardised approach (SA) | | | |
| 3 | of which IRB approach ⁵ | | | |
| 4 | Counterparty credit risk ⁶ | | | |
| 5 | of which standardised approach (SA-CCR) | | | |
| 6 | of which internal model method (IMM or EPE model methods) | | | |
| 7 | Equity positions in banking book under market-based approach ⁷ | | | |
| 8 | Investments in managed collective assets – look- | | | |

¹ RWA: risk-weighted assets in accordance with the capital adequacy rules. Where the regulatory framework does not refer to RWA but directly to minimum capital requirements (e.g. for market risk and operational risk), banks should indicate the derived RWA number (i.e. by multiplying capital charge by 12.5).

² I.e. RWA as reported in the previous reporting period (e.g. at the end of the previous quarter or half-year).

³ I.e. the minimum capital requirements at the reporting date. This will normally be $RWA \cdot 8\%$ but may differ if a floor is applicable or adjustments (such as scaling factors) are applied.

⁴ I.e. RWA and minimum capital requirements in accordance with the credit risk framework reported in Tables 8-22. This excludes all positions subject to the regulatory securitisation framework, including securitisation exposures in the banking book (cf. Row 12) and positions subject to a counterparty credit risk charge (cf. Row 4). The non-counterparty-related risks (cf. Art. 78 ff. CAO) are also to be taken into account in this Row.

⁵ I.e. A-IRB (Advanced IRB) and F-IRB (Foundation IRB).

⁶ I.e. counterparty credit risk as reported in Tables 23-31.

⁷ This amount corresponds to RWA where the bank applies the market-based approach (simple risk-weight approach) or internal models method (IMM) approach; cf. §343-349 of the Basel II text (<http://www.bis.org/publ/bcbs128.pdf>). Where the regulatory treatment of equities is in accordance with the market-based/simple risk-weight method, the corresponding RWA and minimum capital requirements are to be reported in Table 22 and Row 7 of this table. Where the regulatory treatment of equities is in accordance with the PD/LGD approach, the corresponding RWA and minimum capital requirements are to be reported in Table 18 and Row 3 of this table. Where the regulatory treatment of equities is in accordance with the standardised approach, the corresponding RWA and capital requirements are to be reported in Table 15 and Row 2 of this table.

Annex 2

Fixed/flexible tables

| | | a | b | c |
|----|---|------------------|------------------|---|
| | | RWA ¹ | RWA ² | Minimum capital requirements ³ |
| | | T | T-1 | T |
| | through approach | | | |
| 9 | Investments in managed collective assets – mandate-based approach | | | |
| 10 | Investments in managed collective assets – fall-back approach | | | |
| 11 | Settlement risk ⁸ | | | |
| 12 | Securitisation exposures in banking book ⁹ | | | |
| 13 | of which ratings-based approach (RBA) | | | |
| 14 | of which Supervisory Formula Approach (SFA) | | | |
| 15 | of which SA/simplified supervisory formula approach (SSFA) | | | |
| 16 | Market risk ¹⁰ | | | |
| 17 | of which standardised approach | | | |
| 18 | of which internal model method (IMM) | | | |
| 19 | Operational risk | | | |
| 20 | of which basic indicator approach | | | |
| 21 | of which standardised approach | | | |
| 22 | of which Advanced Measurement Approach (AMA) | | | |

⁸ Corresponds to the requirements for positions arising from unsettled transactions as defined in Art. 76 CAO.

⁹ I.e. the amounts corresponding to capital requirements applicable to the securitisation exposures in the banking book. The RWA amounts must be derived from the minimum capital requirements (they do not systematically correspond to RWA reported in Tables 35 and 36, which are before application of a cap).

¹⁰ The amounts reported correspond to the minimum capital requirements in the market risk framework (cf. Tables 37-42). These also include minimum capital charges for securitisation positions booked in the trading book but exclude the counterparty credit risk minimum capital charges.

Annex 2



Fixed/flexible tables

| | | a | b | c |
|----|--|------------------|------------------|---|
| | | RWA ¹ | RWA ² | Minimum capital requirements ³ |
| | | T | T-1 | T |
| 23 | Amounts below the thresholds for deduction (subject to 250% risk weight) ¹¹ | | | |
| 24 | Floor adjustment ¹² | | | |
| 25 | Total (1+4+7+8+9+10+11+12+16+19+23+24) | | | |

¹¹ I.e. the amounts subject to a 250% risk weight in accordance with Thresholds 2 and 3 (other qualified participations in the financial sector, mortgage servicing rights and deferred tax assets arising from temporary differences).

¹² This row must be used to disclose the impact of any Pillar 1 floor adjustment, be it with regard to adjustments to RWA or eligible capital. Pillar 2 adjustments applied do not need to be disclosed here. Floors and/or adjustments applied at a more granular level (e.g. at risk category level) must be reflected in the capital requirements reported for this risk category.

Fixed/flexible tables

b) Table for banks making partial disclosure:

| | | a | b | c |
|----|--|-------------------|-------------------|--|
| | | RWA ¹³ | RWA ¹⁴ | Minimum capital requirements ¹⁵ |
| | | T | T-1 | T |
| 1 | Credit risk ¹⁶ | | | |
| 16 | Market risk | | | |
| 19 | Operational risk | | | |
| 23 | Amounts below the thresholds for deduction (subject to 250% risk weight) ¹⁷ | | | |
| 25 | Total (1 + 16 + 19 + 23) | | | |

¹³ RWA: risk-weighted assets in accordance with the capital adequacy rules. Where the regulatory framework does not refer to RWA but directly to minimum capital charges (e.g. for market risk and operational risk), banks should indicate the derived RWA number (i.e. by multiplying capital charge by 12.5).

¹⁴ I.e. RWA as reported in the previous reporting period.

¹⁵ I.e. the minimum capital requirements at the reporting date. This will normally be RWA*8% but there may be exceptions.

¹⁶ Including the counterparty credit risk, risks relating to equity positions in the banking book and equity investments in funds, and the settlement risk. Banks for which one or more of these risks are material are recommended to add the corresponding "of which" row in the table.

¹⁷ I.e. the amounts subject to a 250% risk weight in accordance with Thresholds 2 and 3 (other qualified participations in the financial sector, mortgage servicing rights and deferred tax assets arising from temporary differences).

Annex 2

Fixed/flexible tables

Table 5 (LI1): Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories¹

| | |
|---------------------------|--|
| Purpose | Columns (a) and (b) enable users to identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation. Columns (c) to (g) break down how the amounts reported in banks' financial statements (rows) correspond to regulatory risk categories. This table may be combined with Table 1. This must not result in any change to the totality of information to be disclosed in both tables. |
| Content | Carrying values (corresponding to the values reported in financial statements). |
| Type/format | QC/flexible (but the rows must align with the presentation of the bank's financial report). |
| Frequency | Annually |
| Minimum required comments | Banks are expected to provide an explanation on items that are subject to regulatory capital charges in more than one risk category. |

¹ Where a single item attracts capital charges in accordance with more than one risk category framework (cf. columns (c) to (g)), it should be reported in all columns that it does so. As a consequence, the sum of amounts in columns (c) to (g) may be greater than the amount in column (b).

Annex 2

Fixed/flexible tables

| | a ² | b | c ³ | d ⁴ | e ⁵ | f ⁶ | g |
|--|---|---|----------------------------------|---|-------------------------------------|----------------------------------|--|
| | Carrying values under the scope of accounting consolidation | Carrying values under the scope of regulatory consolidation | Carrying values of items: | | | | |
| | | | Subject to credit risk framework | Subject to counterparty credit risk framework | Subject to securitisation framework | Subject to market risk framework | Not subject to capital requirements or subject to deduction from capital |
| ASSETS ⁷ | | | | | | | |
| Liquid assets | | | | | | | |
| Amounts due from banks | | | | | | | |
| Amounts due from securities financing transactions | | | | | | | |

² If the scopes of consolidation are identical, Columns (a) and (b) may be merged.

³ Corresponds to the carrying values of items (other than off-balance-sheet items) subject to credit risk and disclosed in Tables 9-12, 13, 15-16, and 18-22.

⁴ Corresponds to the carrying values of items (other than off-balance-sheet items) subject to counterparty credit risk and disclosed in Tables 24-31.

⁵ Corresponds to the carrying values of items (other than off-balance-sheet items) subject to securitisation exposures, disclosed in Tables 33-36.

⁶ Corresponds to the carrying values of items other than off-balance-sheet items subject to market risk and disclosed in Tables 39-42.

⁷ In accordance with the presentation set down in FINMA Circular 15/1 "Accounting – banks". Banks that apply internationally recognised accounting standards should adapt the presentation accordingly.

Annex 2



Fixed/flexible tables

| | a ² | b | c ³ | d ⁴ | e ⁵ | f ⁶ | g |
|---|---|---|----------------------------------|---|-------------------------------------|----------------------------------|--|
| | Carrying values under the scope of accounting consolidation | Carrying values under the scope of regulatory consolidation | Carrying values of items: | | | | |
| | | | Subject to credit risk framework | Subject to counterparty credit risk framework | Subject to securitisation framework | Subject to market risk framework | Not subject to capital requirements or subject to deduction from capital |
| Liabilities from client deposits | | | | | | | |
| Mortgage loans | | | | | | | |
| Trading portfolio assets | | | | | | | |
| Positive replacement values of derivative financial instruments | | | | | | | |
| Other financial instruments at fair value | | | | | | | |
| Financial investments | | | | | | | |
| Accrued income and prepaid expenses | | | | | | | |
| Participations | | | | | | | |
| Tangible fixed assets | | | | | | | |
| Intangible assets | | | | | | | |

Annex 2



Fixed/flexible tables

| | a ² | b | c ³ | d ⁴ | e ⁵ | f ⁶ | g |
|---|---|---|----------------------------------|---|-------------------------------------|----------------------------------|--|
| | Carrying values under the scope of accounting consolidation | Carrying values under the scope of regulatory consolidation | Carrying values of items: | | | | |
| | | | Subject to credit risk framework | Subject to counterparty credit risk framework | Subject to securitisation framework | Subject to market risk framework | Not subject to capital requirements or subject to deduction from capital |
| Other assets | | | | | | | |
| Capital not paid in | | | | | | | |
| TOTAL ASSETS | | | | | | | |
| LIABILITIES | | | | | | | |
| Amounts due to banks | | | | | | | |
| Liabilities from securities financing transactions | | | | | | | |
| Liabilities from client deposits | | | | | | | |
| Trading portfolio liabilities | | | | | | | |
| Negative replacement values of derivative financial instruments | | | | | | | |
| Liabilities from other financial instruments at fair | | | | | | | |

Annex 2



Fixed/flexible tables

| | a ² | b | c ³ | d ⁴ | e ⁵ | f ⁶ | g |
|--|---|---|----------------------------------|---|-------------------------------------|----------------------------------|--|
| | Carrying values under the scope of accounting consolidation | Carrying values under the scope of regulatory consolidation | Carrying values of items: | | | | |
| | | | Subject to credit risk framework | Subject to counterparty credit risk framework | Subject to securitisation framework | Subject to market risk framework | Not subject to capital requirements or subject to deduction from capital |
| value | | | | | | | |
| Cash bonds | | | | | | | |
| Bond issues and central mortgage institution loans | | | | | | | |
| Accrued expenses and deferred income | | | | | | | |
| Other liabilities | | | | | | | |
| Provisions | | | | | | | |
| TOTAL LIABILITIES | | | | | | | |

Annex 2

Fixed/flexible tables

Table 6 (LI2): Main sources of differences between regulatory exposure amounts and carrying values in financial statements¹

| | |
|---------------------------|--|
| Purpose | Provide information on the main sources of differences (other than due to different scopes of consolidation which are shown in Table 5) between the financial statements' carrying value amounts and the exposure amounts considered for regulatory purposes. |
| Content | Carrying values (that correspond to values reported in financial statements) but according to the scope of regulatory consolidation (cf. Rows 1–3) and amounts considered for regulatory exposure purposes (cf. Row 10). |
| Type/format | QC/flexible (Row headings shown below are provided for illustrative purposes only and should be adapted by the bank to describe the most meaningful drivers for differences between its financial statement carrying values and the amounts considered for regulatory purposes). |
| Frequency | Annually |
| Minimum required comments | cf. Table 7 |

¹ The row headings may and should be adapted by banks to describe the most meaningful drivers for differences between their financial statement carrying values and the amounts considered for regulatory purposes.

Annex 2



Fixed/flexible tables

| | | a | b | c | d | e |
|---|---|-------|------------------------------------|--------------------------|------------------------------------|-----------------------|
| | | Total | Positions subject to: ² | | | |
| | | | Credit risk framework | Securitisation framework | Counterparty credit risk framework | Market risk framework |
| 1 | Asset carrying value amount under regulatory scope of consolidation (as per Table 5) ³ | | | | | |
| 2 | Liabilities carrying value amount under regulatory scope of consolidation (as per Table 5) | | | | | |
| 3 | Total net amount under regulatory scope of consolidation | | | | | |
| 4 | Off-balance-sheet amounts ⁴ | | | | | |
| 5 | Differences in valuations | | | | | |
| 6 | Differences due to different netting rules, other than those already included in Row 2 | | | | | |
| 7 | Differences due to consideration of value adjustments and provisions | | | | | |

² The columns correspond to the tables as follows: Column (b) → Tables 9-12, 13, 15-16 and 18-22; column (c) → Tables 33-36; column (d) → Tables 24-31; column (e) → Tables 39-42.

³ The amounts in Rows 1 and 2, columns (b) to (e) correspond to the amounts in columns (c) to (f) of Table 5.

⁴ I.e. off-balance-sheet original exposure in column (a) and the amounts after application of the credit conversion factors (CCFs) in columns (b) to (e).

Annex 2



Fixed/flexible tables

| | | a | b | c | d | e |
|----|--|-------|------------------------------------|--------------------------|------------------------------------|-----------------------|
| | | Total | Positions subject to: ² | | | |
| | | | Credit risk framework | Securitisation framework | Counterparty credit risk framework | Market risk framework |
| 8 | Differences due to prudential filters | | | | | |
| 9 | | | | | | |
| 10 | Exposure amounts considered for regulatory purposes ⁵ | | | | | |

⁵ This designates the aggregate amount considered as a starting point of the RWA calculation for each of the risk categories. Under the credit risk framework this should correspond either to the exposure amount applied in the credit risk standardised approach or to the exposures at default (EAD) in the IRB approach. Securitisation exposures should be defined as in the securitisation framework. Market risk exposures correspond to positions subject to the market risk framework.

Fixed/flexible format tables

Table 7 (LIA): Explanations of differences between accounting and regulatory exposure amounts

| | |
|-------------|---|
| Purpose | To provide qualitative explanations on the differences observed between accounting carrying values (as defined in Table 5/LI1) and amounts considered for regulatory purposes (as defined in Table 6/LI2) |
| Type/format | QUAL/flexible |
| Frequency | Annually |

Banks must in particular:

- explain the origins of differences between accounting amounts as reported in financial statements (cf. Table 5) and regulatory exposure amounts (cf. Table 6);
- explain the origins of any significant differences between the amounts in columns (a) and (b) in Table 5;
- explain the origins of differences between carrying values and amounts considered for regulatory purposes (cf. Table 6);
- describe systems and controls to ensure that the valuation estimates are prudent and reliable, in accordance with the implementation of the guidance on prudent valuation. Such disclosure must include:
 - valuation methodologies, including an explanation of how far mark-to-market and mark-to-model methodologies are used;
 - a description of the independent price verification process;
 - the procedures for valuation adjustments or reserves (including a description of the process and the methodology for valuing trading positions by type of instrument).

Fixed/flexible format tables

Table 8 (CRA): Credit risk: general information

| | |
|-------------|---|
| Purpose | To describe the main characteristics and elements of credit risk management (business model and credit risk profile, organisation and functions involved in credit risk management, risk management reporting). |
| Type/format | QUAL/flexible |
| Frequency | Annually |

Banks must describe their risk management objectives and policies for credit risk, focusing in particular on:

- How the business model impacts the components of the bank's credit risk profile.
- Criteria and approach used for defining credit risk management policy and for setting credit risk limits.
- Structure and organisation of the credit risk management and control function.
- Relationships between the credit risk management, risk control, compliance and internal audit functions.
- Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management and to the board of directors.

Fixed/flexible format tables

Table 9 (CR1): Credit risk: credit quality of assets

| | |
|---------------------------|--|
| Purpose | To provide a comprehensive picture of the credit quality of a bank's (on and off-balance-sheet) positions. |
| Content | Carrying values (corresponding to the accounting values reported in financial statements, but according to the scope of regulatory consolidation). |
| Type/format | QC/fixed |
| Frequency | Semi-annually |
| Minimum required comments | Disclosure and explanation of internal definition of default |

| | | a | b | c | d |
|---|-----------------------------------|---------------------------------------|-------------------------|--|------------------------|
| | | Gross carrying values ¹ of | | Value adjustments/impairments ² | Net values (a + b - c) |
| | | Defaulted exposures ³ | Non-defaulted exposures | | |
| 1 | Loans (excluding debt securities) | | | | |
| 2 | Debt securities | | | | |
| 3 | Off-balance-sheet exposures | | | | |
| 4 | TOTAL | | | | |

¹ On and off-balance-sheet positions with a credit risk exposure in accordance with the Basel framework (other than counterparty credit risks). On-balance-sheet items include loans and debt securities. Off-balance-sheet items must be measured in accordance with the following criteria: 1) Guarantees given: the maximum amount that the bank would have to pay if the guarantee were called (gross amount, i.e. gross of any credit conversion factor (CCF) or credit risk mitigation (CRM) techniques); 2) Irrevocable loan commitments: total amount that the bank has committed to lend (also gross amounts as defined above); revocable loan commitments must not be included. The gross value is the accounting value before any allowances/impairments but after considering write-offs (write-offs are defined as being a direct reduction of the carrying amount made by the bank if there is no reasonable expectation of recovery). Banks must not take into account any credit risk mitigation technique.

² Total amount of value adjustments recorded for covering impaired exposures as well as latent risks and direct write-downs.

³ In the case of the BIS standardised approach, this includes past-due and impaired exposures. In the case of IRB, §452 of the Basel framework (Basel II text) gives the definition for regulatory purposes.

Fixed/flexible format tables

Table 10 (CR2): Credit risk: changes in stock of defaulted loans and debt securities

| | |
|---------------------------|--|
| Purpose | To identify the changes in a bank's stock of defaulted loans/debt securities, the flows between non-defaulted and defaulted loans/debt securities categories and reductions in the stock of defaulted loans/debt securities due to write-offs. |
| Content | Carrying values |
| Type/format | QC/fixed |
| Frequency | Semi-annually |
| Minimum required comments | Explanation of drivers of any significant changes in the amounts of defaulted exposures from the previous reporting period and any significant movement between defaulted and non-defaulted exposures. |

| | | |
|---|--|---|
| | | a |
| 1 | Defaulted loans and debt securities ⁴ at end of the previous reporting period | |
| 2 | Loans and debt securities that have defaulted since the last reporting period | |
| 3 | Returned to non-defaulted status | |
| 4 | Amounts written off ⁵ | |
| 5 | Other changes ⁶ (+/-) | |
| 6 | Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5) | |

⁴ I.e. exposures net of write-offs and gross of allowances/impairments.

⁵ I.e. total and partial write-offs.

⁶ I.e. balancing items that are necessary to enable total to reconcile.

Fixed/flexible format tables

Table 11 (CRB): Credit risk: additional disclosure related to the credit quality of assets

| | |
|-------------|--|
| Purpose | To supplement the quantitative tables with information on the credit quality of a bank's assets. |
| Type/format | QUAL/QC/flexible |
| Frequency | Annually |

Banks must provide the following disclosures:

| Qualitative | Quantitative |
|---|---|
| The scope and definitions of "past due" and "impaired" exposures used for accounting purposes and any differences with respect to "past due" and "defaulted" for regulatory purposes. | Breakdown of exposures by a) geographical ¹ area, b) industry, and c) residual maturity |
| The extent of past due exposures (more than 90 days) that are not considered to be impaired and the reasons for this | Amounts of impaired exposures (according to the definition used by the bank for accounting purposes) and related allowances and write-offs, broken down by geographical area and industry |
| Description of methods used for determining impairments | Ageing analysis of accounting past-due exposures |
| The bank's own definition of a restructured exposure | Breakdown of restructured exposures between impaired and not impaired exposures |

¹ This breakdown is to be disclosed for banks with significant international activity. Areas are "Switzerland" and sensibly chosen areas outside Switzerland.

Fixed/flexible format tables

Table 12 (CRC): Credit risk: qualitative disclosure requirements related to mitigation techniques

| | |
|-------------|--|
| Purpose | To provide qualitative information on the mitigation of credit risk. |
| Type/format | QUAL/flexible |
| Frequency | Annually |

Banks must disclose:

- core features of policies and processes for on- and off-balance-sheet netting, and an indication of the extent to which the bank makes use of such netting;
- core features of policies and processes for collateral evaluation and management;
- information about market or credit risk concentrations under the credit risk mitigation instruments used (i.e. by guarantor type, collateral and credit derivative protection providers).

Annex 2

Fixed/flexible tables

Table 13 (CR3): Credit risk: overview of mitigation techniques¹

| | |
|---------------------------|---|
| Purpose | To disclose the extent of use of credit risk mitigation techniques. |
| Content | Carrying values. Banks must include all CRM techniques used to reduce capital requirements and disclose all secured exposures, irrespective of whether the SA or IRB approach is used for risk-weighted assets calculation. |
| Type/format | QC/fixed |
| Frequency | Semi-annually |
| Minimum required comments | Any significant changes over the reporting period and the key drivers of such changes. |

¹ Where banks are unable to categorise exposures secured by collateral, financial guarantees and/or credit derivatives into “loans” and “debt securities”, they can either merge two corresponding cells or divide the amount by the pro-rata weight of gross carrying values. The bank must explain which method it has used.

Annex 2

Fixed/flexible tables

c) Table for banks making full disclosure

| | | a | b | c | d | e | f | g |
|---|-----------------------------------|---|--|--|--|--|--|--|
| | | Exposures unsecured ² /carrying amount | Exposures secured by collateral ³ | Exposures secured by collateral, of which: secured amount ⁴ | Exposures secured by financial guarantees ⁵ | Exposures secured by financial guarantees, of which: secured amount ⁶ | Exposures secured by credit derivatives ⁷ | Exposures secured by credit derivatives, of which: secured amount ⁸ |
| 1 | Loans (excluding debt securities) | | | | | | | |
| 2 | Debt securities | | | | | | | |
| 3 | TOTAL | | | | | | | |
| 4 | of which defaulted | | | | | | | |

² I.e. carrying amount of exposures (net of value adjustments) that do not benefit from a credit risk mitigation technique.

³ I.e. carrying amount of exposures (net of value adjustments) partly or totally secured by collateral, regardless of what portion of the original exposure is secured.

⁴ I.e. amounts of the exposure portions which are secured by collateral. Where the amount the collateral can be settled for exceeds the value of the exposure, the bank must report the exposure amount.

⁵ I.e. carrying amount of exposures (net of allowances/ impairments) partly or totally secured by financial guarantees, regardless of what portion of the original exposure is guaranteed.

⁶ As per Footnote 3.

⁷ As per Footnote 4.

⁸ As per Footnote 3.

Annex 2



Fixed/flexible tables

d) Table for banks making partial disclosure:

| | a | c | e & g |
|------------------------------------|---|---|---|
| | Exposures unsecured ⁹ /carrying amount | Exposures secured by collateral, of which: secured amount ¹⁰ | Exposures secured by financial guarantees or credit derivatives, of which: secured amount ¹¹ |
| Claims (including debt securities) | | | |
| Off-balance sheet transactions | | | |
| TOTAL | | | |
| of which defaulted | | | |

⁹ I.e. carrying amount of exposures (net of allowances/impairments) that do not benefit from a credit risk mitigation technique.

¹⁰ I.e. amounts of the exposure portions which are secured by collateral. Where the value of the collateral exceeds the value of the exposure, the bank must report the exposure amount.

¹¹ As per Footnote 3.

Fixed/flexible format tables

Table 14 (CRD): Credit risk: qualitative disclosures of banks' use of external credit ratings under the standardised approach

| | |
|-------------|--|
| Purpose | To supplement the information on a bank's use of the standardised approach with qualitative data on the use of external ratings. |
| Type/format | QUAL/flexible |
| Frequency | Annually |

Banks must disclose the following information:

- names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) used by the bank, and the reasons for any changes over the reporting period;
- the asset classes for which each ECAI or ECA is used;
- a description of the process used to transfer the issuer and issue credit ratings onto comparable assets in the banking book.

Annex 2

Fixed/flexible format tables

Table 15 (CR4): Credit risk: exposure and credit risk mitigation (CRM) effects under the standardised approach ¹

| | |
|---------------------------|--|
| Purpose | To illustrate the effect of CRM (comprehensive and simple approach) on standardised approach capital requirements calculations. RWA density provides a synthetic metric on riskiness of a portfolio. |
| Content | Regulatory exposure amounts |
| Type/format | QC/fixed |
| Frequency | Semi-annually |
| Minimum required comments | Any significant changes over the reporting period and the key drivers of such changes. |

¹ Banks that largely do not determine their minimum capital requirements for credit risk using the standardised approach may, subject to the requirements set out in Margin no. 27, refrain from publishing a detailed version of Table 15.

Annex 2

Fixed/flexible format tables

| | | a | b | c | d | e | f |
|---|---|---|--------------------------|---|--------------------------|-----|--------------------------|
| | | Exposures before CCF and CRM ² | | Exposures post-CCF and CRM ³ | | | |
| | Exposure class | On-balance sheet amount | Off-balance sheet amount | On-balance sheet amount | Off-balance sheet amount | RWA | RWA density ⁴ |
| 1 | Central governments and central banks | | | | | | |
| 2 | Banks and securities firms | | | | | | |
| 3 | Other public sector entities and multilateral development banks | | | | | | |
| 4 | Corporates | | | | | | |
| 5 | Retail | | | | | | |
| 6 | Equity | | | | | | |
| 7 | Other exposures ⁵ | | | | | | |
| 8 | TOTAL | | | | | | |

² i.e. the regulatory exposure amount (net of allowances and write-offs) under the regulatory scope of consolidation, before taking into account the effect of credit risk mitigation techniques. Off-balance-sheet amounts are to be disclosed gross of conversion factors.

³ Amounts to which the capital requirements are applied.

⁴ i.e. the RWA divided by the total assets and the off-balance-sheet exposures (post-CCF and post-CRM), expressed as a percentage ($f = (e/(c+d)) * 100\%$).

⁵ This row refers to the other assets (§81 of the Basel II text, i.e. securitisation exposures, non-counterparty-related exposures and other exposures) and to significant investments (participations) in commercial entities that receive a 1250% risk weight (cf. §90 of the Basel III text, <http://www.bis.org/publ/bcbs189.pdf>).

Annex 2

Fixed/flexible format tables

Table 16 (CR5): Credit risk: exposures by exposure category and risk weights under the standardised approach ⁶

| | |
|---------------------------|--|
| Purpose | To present the breakdown of credit risk exposures under the standardised approach by asset class and risk weight (corresponding to the riskiness attributed to the exposure according to standardised approach). |
| Content | Regulatory exposure values |
| Type/format | QC/fixed |
| Frequency | Semi-annually |
| Minimum required comments | Any significant changes over the reporting period and the key drivers of such changes. |

⁶ Banks that largely do not determine their minimum capital requirements for credit risk using the standardised approach may, subject to the requirements set out in Margin no. 27, refrain from publishing a detailed version of Table 16.

Annex 2

Fixed/flexible format tables

| | | a | b | c | d | e | f | g | h | i | j |
|---|--|----|-----|-----|-----|-----|-----|------|------|-------|--|
| | Exposure class/risk weight | 0% | 10% | 20% | 35% | 50% | 75% | 100% | 150% | Other | Total credit exposures amount (post-CCF and post-CRM) ⁷ |
| 1 | Central governments and central banks | | | | | | | | | | |
| 2 | Banks and securities firms | | | | | | | | | | |
| 3 | Non-central government public sector entities and multilateral development banks | | | | | | | | | | |
| 4 | Corporates | | | | | | | | | | |
| 5 | Retail | | | | | | | | | | |
| 6 | Equity | | | | | | | | | | |
| 7 | Other exposures ⁸ | | | | | | | | | | |
| 8 | TOTAL | | | | | | | | | | |

⁷ i.e. the amount used for the capital requirements calculation (both for on- and off-balance-sheet amounts), therefore net of allowances and write-offs and after having applied CRM techniques and CCF but before the application of the relevant risk weights.

⁸ This row refers to the other assets (cf. §81 of the Basel II text, i.e. securitisation exposures, non-counterparty-related exposures and other exposures) and to any significant investments (participations) in commercial entities that receive a 1250% risk weight (cf. §90 of the Basel III text, <http://www.bis.org/publ/bcbs189.pdf>).

Annex 2



Fixed/flexible format tables

| | | a | b | c | d | e | f | g | h | i | j |
|----|--------------------------------|----|-----|-----|-----|-----|-----|------|------|-------|--|
| | Exposure class/risk weight | 0% | 10% | 20% | 35% | 50% | 75% | 100% | 150% | Other | Total credit exposures amount (post-CCF and post-CRM) ⁷ |
| 9 | Of which, covered by mortgages | | | | | | | | | | |
| 10 | Of which, past-due loans | | | | | | | | | | |

Fixed/flexible tables

Table 17 (CRE): IRB: qualitative disclosures related to IRB models [QUAL/flexible/annually]

Please see the requirements set down in the “Revised Pillar 3 disclosure requirements” issued by the Basel Committee in January 2015.

Table 18 (CR6): IRB: credit risk exposures by portfolio and PD range [QC/fixed/semi-annually]

Please see the requirements set down in the “Revised Pillar 3 disclosure requirements” issued by the Basel Committee in January 2015. The definition of “Portfolio X” under FIRB and AIRB is based on the corresponding row specification as defined for Table 19 (CR7).

Table 19 (CR7): IRB: effect on RWA of credit derivatives used as CRM techniques [QC/fixed/semi-annually]

Please see the requirements in this regard set down in the “Revised Pillar 3 disclosure requirements” issued by the Basel Committee in January 2015; the Rows in Table 19 (CR7) are defined as follows:

| | |
|----|---|
| 1 | Central governments and central banks – FIRB |
| 2 | Central governments and central banks – AIRB |
| 3 | Banks and securities firms – FIRB |
| 4 | Banks and securities firms – AIRB |
| 5 | Other public sector entities, multilateral development banks (FIRB) |
| 6 | Other public sector entities, multilateral development banks (AIRB) |
| 7 | Corporates: specialised lending (FIRB) |
| 8 | Corporates: specialised lending (AIRB) |
| 9 | Corporates: other lending (FIRB) |
| 10 | Corporates: other lending (AIRB) |
| 11 | Retail: covered by mortgages |
| 12 | Retail: qualifying revolving exposures (QRRE) |
| 13 | Other retail exposures |
| 14 | Equity (PD/LGD approach) |

Fixed/flexible tables

Table 20 (CR8): IRB: RWA flow statements of credit risk exposures [QC/fixed/quarterly or where applicable semi-annually]

Please see the requirements set down in the “Revised Pillar 3 disclosure requirements” issued by the Basel Committee in January 2015. Row

Table 21 (CR9): IRB: backtesting of probability of default (PD) per portfolio [QC/flexible/annually]

Please see the requirements set down in the “Revised Pillar 3 disclosure requirements” issued by the Basel Committee in January 2015. The definition of “Portfolio X” under FIRB and AIRB is based on the corresponding row specification as defined for Table 19 (CR7).

Table 22 (CR10): IRB: specialised lending and equities under the simple risk weight method [QC/flexible/semi-annually]

Please see the requirements set down in the “Revised Pillar 3 disclosure requirements” issued by the Basel Committee in January 2015.

Fixed/flexible tables

Table 23 (CCRA): Counterparty credit risk: qualitative disclosure

| | |
|-------------|--|
| Purpose | To describe the main characteristics of counterparty credit risk management (e.g. operating limits, use of guarantees and other CRM techniques, impacts of own credit rating downgrading). |
| Type/format | QUAL/flexible |
| Frequency | Annually |

Banks must disclose:

Risk management objectives and policies related to counterparty credit risk, including:

- The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for CCP exposures.
- Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs.
- Policies with respect to wrong-way risk exposures.
- The impact in terms of the amount of collateral that the bank would be required to provide given a credit rating downgrade.

Fixed/flexible tables

Table 24 (CCR1): Counterparty credit risk: analysis by approach

| | |
|---------------------------|--|
| Purpose | To provide a comprehensive view of the methods used to calculate counterparty credit risk regulatory requirements and the main parameters used within each method. |
| Content | Regulatory exposures, RWA and parameters used for RWA calculations for all exposures subject to the counterparty credit risk framework (excluding CVA charges or exposures cleared through a CCP). |
| Type/format | QC/fixed |
| Frequency | Semi-annually |
| Minimum required comments | Any significant changes over the reporting period and the key drivers of such changes. |

Annex 2

Fixed/flexible tables

| | | a | b | c | d | e | f |
|---|---|-------------------------------|--|----------------------|---|---------------------------|-----|
| | | Replacement cost ¹ | Potential future exposure ² | EEPE ³ | Alpha used for computing regulatory EAD | EAD post-CRM ⁴ | RWA |
| 1 | SA-CCR (for derivatives) | | | //////////////////// | 1.4 | | |
| 2 | IMM (for derivatives and SFTs) | //////////////////// | //////////////////// | | | | |
| 3 | Simple approach for risk mitigation (for SFTs) | //////////////////// | //////////////////// | //////////////////// | //////////////////// | | |
| 4 | Comprehensive approach for risk mitigation (for SFTs) | //////////////////// | //////////////////// | //////////////////// | //////////////////// | | |
| 5 | VaR for SFTs | //////////////////// | //////////////////// | //////////////////// | //////////////////// | | |
| 6 | TOTAL | //////////////////// | //////////////////// | //////////////////// | //////////////////// | //////////////////// | |

¹ For trades that are not subject to margining requirements, the RC is the direct loss that would occur if a counterparty were to default and was closed out of its transactions immediately. For margined trades, it is the loss that would occur if a counterparty were to default at present or at a future date, assuming that the close-out and replacement of transactions occur instantaneously. However, closeout of a trade upon a counterparty default may not be instantaneous. The replacement cost under the Current Exposure Method is described in Annex 4, §92 of the Basel II text. The replacement cost under the standardised approach for measuring counterparty credit risk exposures (SA-CCR) is described in Basel document “The standardised approach for measuring counterparty credit risk exposures” (<http://www.bis.org/publ/bcbs279.pdf>).

² The potential future exposure corresponds to any potential increase in exposure between the present and up to the end of the margin period of risk. The potential future exposure for the Current Exposure Method is described in Annex 4, §92 of the Basel II text. The replacement costs for the standardised approach are described in the aforementioned Basel document.

³ The effective expected positive exposure (EEPE) corresponds to the weighted average over time of the effective expected exposure over the first year, or, if all the contracts in the netting set mature before one year, over the time period of the longest-maturity contract in the netting set. The weights correspond to the proportion that an individual expected exposure represents of the entire time interval.

⁴ I.e. the amount relevant for the minimum capital requirements calculation having applied CRM techniques, counterparty credit risk valuation adjustments and specific wrong-way risk adjustments.

Fixed/flexible format tables

Table 25 (CCR2): Counterparty credit risk: credit valuation adjustment (CVA) capital charge

| | |
|---------------------------|--|
| Purpose | To provide the CVA regulatory calculations (with a breakdown by standardised and advanced approaches). |
| Content | RWA and corresponding exposures at default (EAD). |
| Type/format | QC/fixed |
| Frequency | Semi-annually |
| Minimum required comments | Any significant changes over the reporting period and the key drivers of such changes. |

| | | a | b |
|---|--|---------------------------|-----|
| | | EAD post-CRM ¹ | RWA |
| | Total portfolios subject to the Advanced CVA capital charge ² | | |
| 1 | VAR component (including the 3xmultiplier) | //////////////////// | |
| 2 | Stressed VAR component (including the 3xmultiplier) | //////////////////// | |
| 3 | All portfolios subject to the standardised CVA capital charge | | |
| 4 | Total subject to the standardised CVA capital charge | | |

¹ I.e. the amount used for the minimum capital requirements calculation. It corresponds to the amount of the credit counterparty valuation adjustments and of the specific wrong-way adjustments, having applied CRM techniques.

² I.e. the amount of the advanced capital charge calculated in accordance with §98-103 of Annex 4 of the Basel framework and the Basel II text.

Annex 2



Fixed/flexible tables

Table 26 (CCR3): Counterparty credit risk: standardised approach to CCR exposures by exposure category and risk weights

| | |
|---------------------------|--|
| Purpose | To provide a breakdown of counterparty credit risk exposures calculated according to the standardised approach: by exposure category and by risk weight. |
| Content | Counterparty credit risk exposures irrespective of the approach used to calculate the exposures at default (EAD). |
| Type/format | QC/fixed |
| Frequency | Semi-annually |
| Minimum required comments | Any significant changes over the reporting period and the key drivers of such changes. |

Annex 2

Fixed/flexible tables

| | | a | b | c | d | e | f | g | h | i |
|---|---|----|-----|-----|-----|-----|------|------|-------|------------------------------------|
| | Exposure category/risk weight | 0% | 10% | 20% | 50% | 75% | 100% | 150% | Other | Total credit exposure ¹ |
| 1 | Central government and central banks | | | | | | | | | |
| 2 | Banks and securities firms | | | | | | | | | |
| 3 | Other public sector entities and multilateral development banks | | | | | | | | | |
| 4 | Corporates | | | | | | | | | |
| 5 | Retail | | | | | | | | | |
| 6 | Equity | | | | | | | | | |
| 7 | Other exposures ² | | | | | | | | | |
| 8 | | | | | | | | | | |
| 9 | TOTAL | | | | | | | | | |

¹ The amount relevant for the capital requirements calculation, having applied CRM techniques.

² This row refers to the other assets (cf. §81 of the Basel II text, i.e. securitisation exposures, non-counterparty-related exposures and other exposures) and to significant investments (participations) in commercial entities that receive a 1250% risk weight (cf. §90 of the Basel III text, <http://www.bis.org/publ/bcbs189.pdf>).

Annex 2



Fixed/flexible format tables

Table 27 (CCR4): IRB: CCR exposures by exposure category and PD scale [QC/fixed/semi-annually]

Please see the requirements set down in the “Revised Pillar 3 disclosure requirements” issued by the Basel Committee in January 2015. The definition of “Portfolio X” under FIRB and AIRB is based on the corresponding row specification as defined for Table 19 (CR7).

Annex 2



Fixed/flexible format tables

Table 28 (CCR5): Counterparty credit risk: composition of collateral for CCR exposure

| | |
|---------------------------|--|
| Purpose | To provide a breakdown of all types of collateral posted or received by banks to support or reduce the counterparty credit risk exposures related to derivative transactions or to SFTs, including transactions cleared through a CCP. |
| Content | Carrying values of collateral used in derivative transactions or SFTs, whether or not the transactions are cleared through a CCP and whether or not the collateral is posted to a CCP. |
| Type/format | QC/flexible (only the rows are flexible; the columns cannot be altered). |
| Frequency | Semi-annually |
| Minimum required comments | Any significant changes over the reporting period and the key drivers of such changes. |

Annex 2



Fixed/flexible format tables

| | a | b | c | d | e | f |
|------------------------------------|--|--------------|---------------------------------|--------------|-----------------------------------|---------------------------------|
| | Collateral used in derivative transactions | | | | Collateral used in SFTs | |
| | Fair value of collateral received | | Fair value of posted collateral | | Fair value of collateral received | Fair value of posted collateral |
| | Segregated ¹ | Unsegregated | Segregated | Unsegregated | | |
| Cash – CHF | | | | | | |
| Cash – other currencies | | | | | | |
| Swiss Confederation sovereign debt | | | | | | |
| Other sovereign debt | | | | | | |
| Government agency debt | | | | | | |
| Corporate bonds | | | | | | |
| Equity securities | | | | | | |
| Other collateral | | | | | | |
| TOTAL | | | | | | |

¹ “Segregated” refers to collateral which is held in a bankruptcy-remote manner. For details, see §200-203 of the document “Capital requirements for bank exposures to central counterparties”, April 2014.

Annex 2



Fixed/flexible format tables

Table 29 (CCR6): Counterparty credit risk: credit derivatives exposures

| | |
|---------------------------|--|
| Purpose | To illustrate the extent of exposures to credit derivative transactions, broken down between derivatives bought or sold. |
| Content | Notional derivative amounts (before any netting) and fair values. |
| Type/format | QC/flexible (only the rows are flexible; the columns cannot be altered). |
| Frequency | Semi-annually |
| Minimum required comments | Any significant changes over the reporting period and the key drivers of such changes. |

| | a | b |
|--|-------------------|-----------------|
| | Protection bought | Protection sold |
| Notionals | | |
| Single-name CDSs | | |
| Index CDSs | | |
| Total return swaps | | |
| Credit options | | |
| Other credit derivatives | | |
| TOTAL NOTIONALS | | |
| Fair values | | |
| Positive replacement value (asset) | | |
| Negative replacement value (liability) | | |

Fixed/flexible format tables

Table 30 (CCR7): Counterparty credit risk: RWA flow statements of CCR exposures under the IMM approach (EPE model method)

| | |
|---------------------------|--|
| Purpose | To present a flow statement explaining changes in counterparty credit risk RWA determined under the EPE model method (derivatives and SFTs). |
| Content | Risk-weighted assets corresponding to counterparty credit risk (i.e. credit risk as shown in Table 20 (CR8) is excluded). Changes in RWA amounts over the reporting period for each of the key drivers should be based on a reasonable estimation of the figure. |
| Type/format | QC/fixed (The columns and Rows 1 to 9 are fixed. Banks may add additional rows between Rows 7 and 8 to disclose additional elements that contribute to RWA variations). |
| Frequency | Quarterly or where applicable semi-annually |
| Minimum required comments | Any significant changes over the reporting period and the key drivers of such changes. |

Annex 2

Fixed/flexible format tables

| | | a |
|---|--|---------|
| | | Amounts |
| 1 | RWA as at end of previous reporting period | |
| 2 | Asset size changes ¹ | |
| 3 | Changes in the credit quality of counterparties ² | |
| 4 | Model updates ³ | |
| 5 | Methodology and policy changes (IMM only) | |
| 6 | Acquisitions and disposals (of entities) ⁴ | |
| 7 | Foreign exchange movements ⁵ | |
| 8 | Other | |
| 9 | RWA as at end of current reporting period | |

¹ I.e. organic changes in book size and composition (including origination of new businesses and maturing exposures) but excluding changes in book size due to acquisitions and disposal of entities.

² I.e. changes in the assessed quality of the bank's counterparties as measured under the credit risk framework, whatever approach the bank uses. This row also includes potential changes due to IRB models when the bank uses an IRB approach.

³ I.e. changes due to model implementation, changes in model scope, or any changes intended to address model weaknesses. This row addresses only changes in IMM models (i.e. EPE model method).

⁴ I.e. changes in book sizes due to acquisitions and disposal of entities.

⁵ I.e. changes driven by changes in FX rates.

Fixed/flexible format tables

Table 31 (CCR8): Counterparty credit risk: exposures to central counterparties¹

| | |
|---------------------------|--|
| Purpose | To provide a comprehensive picture of the bank's exposures to central counterparties. In particular, the table includes all types of exposures (due to operations, margins, contributions to default funds) and related RWA. |
| Content | Exposures at default (EAD) and RWA corresponding to exposures to central counterparties. |
| Type/format | QC/fixed. Banks must provide a breakdown of their exposures, as defined in the footnote below, by qualifying and non-qualifying central counterparties.(|
| Frequency | Semi-annually |
| Minimum required comments | Any significant changes over the reporting period and the key drivers of such changes. |
| Entry into force | Applicable from 1 January 2017 |

¹ All trades are to be included where the economic effect is equivalent to having a trade with a CCP, e.g. trades with a direct clearing member acting as an agent or a principal in a client-cleared trade.

Annex 2



Fixed/flexible format tables

| | | a | b |
|----|---|--------------------------------------|--------------------------------------|
| | | EAD (post-CRM) ² | RWA |
| 1 | Exposures to QCCPs ³ (total) | //////////////////////////////////// | |
| 2 | Exposures for trades at QCCPs (excluding initial margin and default fund contributions) | | |
| 3 | of which, OTC derivatives | | |
| 4 | of which, exchange-traded derivatives | | |
| 5 | of which, SFTs | | |
| 6 | of which, netting sets where cross-product netting has been approved | | |
| 7 | Segregated ⁴ initial margin ⁵ | | //////////////////////////////////// |
| 8 | Non-segregated initial margin | | |
| 9 | Pre-funded default fund contributions ⁶ | | |
| 10 | Unfunded default fund contributions ⁷ | | |
| 11 | Exposures to non-QCCPs (total) | //////////////////////////////////// | |
| 12 | Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions) | | |
| 13 | of which, OTC derivatives | | |

² I.e. the amount relevant for the minimum capital requirements calculation having applied CRM techniques, credit valuation adjustments and specific wrong-way risk adjustments.

³ A qualifying central counterparty (QCCP) is an entity that is licensed to operate as a CCP by the appropriate regulator.

⁴ "Segregated" refers to collateral which is held in a bankruptcy-remote manner.

⁵ Initial margin means a clearing member's or client's funded collateral posted to the CCP to mitigate the potential future credit exposure of the CCP. For the purposes of this table, initial margin does not include contributions to a CCP for mutualised loss-sharing arrangements (default fund).

⁶ I.e. prefunded contributions towards, or underwriting of, mutualised loss-sharing arrangements.

⁷ I.e. contributions as defined in Footnote 6 with the difference that these are not paid in prior to a loss event occurring.

Annex 2



Fixed/flexible format tables

| | | a | b |
|----|--|-----------------------------|--------------------------------------|
| | | EAD (post-CRM) ² | RWA |
| 14 | of which, exchange-traded derivatives | | |
| 15 | of which, SFTs | | |
| 16 | of which, netting sets where cross-product netting has been approved | | |
| 17 | Segregated initial margin | | //////////////////////////////////// |
| 18 | Non-segregated initial margin | | |
| 19 | Pre-funded default fund contributions | | |
| 20 | Unfunded default fund contributions | | |

Fixed/flexible format tables

Table 32 (SECA): Securitisations: qualitative disclosure requirements related to securitisation exposures [QUAL/flexible/annually]

Please see the requirements set down in the “Revised Pillar 3 disclosure requirements” issued by the Basel Committee in January 2015.

Table 33 (SEC1): Securitisations: exposures in the banking book [QC/flexible/semi-annually]

As above.

Table 34 (SEC2): Securitisations: exposures in the trading book [QC/flexible/semi-annually]

As above.

Table 35 (SEC3): Securitisations: exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor [QC/fixed/semi-annually]

As above.

Table 36 (SEC4): Securitisations: exposures in the banking book and associated capital requirements – bank acting as investor [QC/fixed/semi-annually]

As above.

Fixed/flexible format tables

Table 37 (MRA): Market risk: qualitative disclosure requirements

| | |
|-------------|--|
| Purpose | To provide a description of the risk management objectives and policies concerning market risk as defined in §683(i) of the Basel framework ¹ . |
| Type/format | QUAL/flexible |
| Frequency | Annually |

Banks must describe their risk management objectives and policies for market risk according to the framework below (the granularity of the information must be appropriate for the provision of meaningful information to users):

- Strategies and processes of the bank: this must include an explanation of the strategic objectives in undertaking trading activities, as well as the processes implemented to identify, measure, monitor and control the bank's market risks. These explanations must also include the policies for hedging risk and strategies/processes for monitoring the continuing effectiveness of hedges.
- Structure and organisation of the market risk management function: description of the market risk governance structure established to implement the afore-mentioned strategies and processes of the bank, and describing the relationships and the communication mechanisms between the different parties involved in market risk management.
- Scope and nature of reporting and/or measurement systems.

¹ Basel II text, <http://www.bis.org/publ/bcbs128.pdf>.

Annex 2



Fixed/flexible format tables

Table 38 (MRB): Market risk: qualitative disclosures for banks using the Internal Models Approach (IMA) [QUAL/flexible/annually]

Please see the requirements set down in the “Revised Pillar 3 disclosure requirements” issued by the Basel Committee in January 2015.

Annex 2



Fixed/flexible format tables

Table 39 (MR1): Market risk: minimum capital requirements under standardised approach

| | |
|---------------------------|--|
| Purpose | To present the components of the capital charge under the standardised approach for market risk. |
| Content | RWA |
| Type/format | QC/fixed |
| Frequency | Semi-annually |
| Minimum required comments | Any significant changes over the reporting period and the key drivers of such changes. |

| | | |
|---|---|--------------------------------------|
| | | a |
| | | RWAs ¹ |
| | Outright ² products | //////////////////////////////////// |
| 1 | Interest-rate risk (general and specific) | |
| 2 | Equity risk (general and specific) | |
| 3 | Foreign exchange risk | |
| 4 | Commodity risk | |
| | Options | //////////////////////////////////// |
| 5 | Simplified approach | |
| 6 | Delta-plus method | |
| 7 | Scenario approach | |
| 8 | Securitisation | |
| 9 | TOTAL | |

¹ RWA: corresponds to the minimum capital requirement multiplied by 12.5.

² Outright refers to products that are not optional.

Fixed/flexible format tables

Table 40 (MR2): Market risk: RWA flow statements of market risk exposures under an IMA¹ [QC/fixed/quarterly or where applicable semi-annually]

Please see the requirements set down in the “Revised Pillar 3 disclosure requirements” issued by the Basel Committee in January 2015.

Table 41 (MR3): Market risk: IMA values for trading portfolios² [QC/fixed/semi-annually]

as above

Table 42 (MR4): Market risk: comparison of VaR estimates with gains/losses³ [QC/flexible/semi-annually]

as above

¹ Only if a market risk model approach is used for regulatory purposes.

² Only if a market risk model approach is used for regulatory purposes.

³ Only if a market risk model approach is used for regulatory purposes.

Fixed/flexible format tables

Table 43: Qualitative disclosure requirements related to operational risks

| | |
|-------------|---------------|
| Type/format | QUAL/flexible |
| Frequency | Annually |

Banks must describe their strategy, processes and organisational structure for managing operational risks.

The approach used to calculate capital requirements must be disclosed.

If a bank uses the AMA model approach, it must:

- describe the AMA model approach used and discuss its internal and external factors. In the case of partial use, disclose the scope and coverage of the different approaches used;
- describe the use of insurance for the purpose of mitigating operational risk.

Fixed/flexible format tables

Table 44: Interest-rate risk in the banking book

| | |
|-------------|---------------|
| Type/format | QUAL/flexible |
| Frequency | Annually |

Qualitative disclosures:

Descriptions must be given of the nature of the interest-rate risks and key assumptions. This includes assumptions regarding loan prepayments and behaviour of non-maturity deposits. The frequency of interest-rate risk measurement is to be disclosed.

Concept for hedging or mitigating the interest-rate risk.

Quantitative disclosures:

Banks are to disclose information on the increase or decline in earnings or present value of equity (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring interest-rate risk. Separate disclosures are to be made for the significant currencies.

Fixed/flexible tables

Table 45: Presentation of material features of regulatory capital instruments¹ *

| | | |
|----|---|---|
| 1 | Issuer | 2 |
| 2 | Unique identifier (e.g. ISIN) | |
| 3 | Governing law of the instrument | |
| | Regulatory treatment | |
| 4 | Under transitional Basel III rules (CET1/AT1/T2) | |
| 5 | Under post-transitional Basel III rules (CET1/AT1/T2) | |
| 6 | Eligible at single-entity, group/single-entity and group levels | |
| 7 | Equity securities/debt securities/hybrid instruments/other instruments | |
| 8 | Amount recognised in regulatory capital (as per most recent capital adequacy report) | |
| 9 | Par value of instrument | |
| 10 | Accounting classification | |
| 11 | Original date of issuance | |
| 12 | Perpetual or dated | |
| 13 | Original maturity date | |
| 14 | Issuer call (subject to prior approval from supervisory authority) | |
| 15 | Optional call date/contingent call dates/redemption amount | |
| 16 | Subsequent call dates, if applicable | |
| | Coupons/dividends | |
| 17 | Fixed/floating rate/initially fixed and subsequently floating rate/initially floating rate and subsequently fixed | |
| 18 | Coupon rate and any related index | |
| 19 | Existence of a dividend stopper (non-payment of dividend on the instrument prohibits the payment of dividends on common shares) | |
| 20 | Coupon payment/dividends: fully discretionary/partially discretionary/mandatory | |
| 21 | Existence of step up or other incentive to redeem | |
| 22 | Non-cumulative or cumulative | |
| 23 | Convertible or non-convertible | |
| 24 | If convertible, conversion trigger (including by PONV) | |
| 25 | If convertible, fully in every case/fully or partially/partially in every case | |
| 26 | If convertible, conversion rate | |
| 27 | If convertible, mandatory/optional conversion | |
| 28 | If convertible, specify instrument type convertible into | |
| 29 | If convertible, specify issuer of instrument it converts into | |
| 30 | Write-down feature | |
| 31 | Write-down trigger(s) | |
| 32 | Full/partial | |
| 33 | Permanent or temporary | |
| 34 | If temporary write-down: description of write-up mechanism | |

¹ This table must be made available on the bank's website and must be updated with every change (repayment, repurchase, conversion, issue, etc.). The adjustment of the amount recognised in regulatory capital (cf. item 8) takes place at the single entity level as at the end of the last quarter, and at the group level as at the end of the last half-year. Integration in the periodic disclosures is optional.

² There is a column for each instrument issued.

Annex 2



Fixed/flexible tables

| | | |
|----|---|--|
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | |
| 36 | Features that prevent full recognition under Basel III | |
| 37 | If yes, specify | |

Minimum required comments: A detailed description of the terms and conditions of each instrument must be provided on the internet {Basel III §91 and 92}¹.

¹ Integration in the periodic disclosures is also optional.

Fixed/flexible tables

Table 46: Leverage ratio: comparison of accounting assets versus leverage ratio exposure measure

| | |
|-------------|---------------|
| Type/format | QC/fixed |
| Frequency | Semi-annually |

| | Object | CHF |
|---|--|-----|
| 1 | Total assets as per published financial statements ¹ | |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation (Margin nos. 6-7 FINMA Circ. 15/3), as well as adjustment for assets deducted from Tier 1 capital (Margin nos. 16-17 FINMA Circ. 15/3). | |
| 3 | Adjustment for fiduciary assets recognised on the balance sheet for accounting purposes, but excluded from the leverage ratio exposure measure (Margin no. 15 FINMA Circ. 15/3). | |
| 4 | Adjustment for derivative financial instruments (Margin nos. 21-51 FINMA Circ. 15/3). | |
| 5 | Adjustment for securities financing transactions (SFTs) (Margin nos. 52-73 FINMA Circ. 15/3). | |
| 6 | Adjustment for off-balance-sheet items (i.e. conversion to credit equivalent amounts of off-balance-sheet exposures) (Margin nos. 74-76 FINMA Circ. 15/3). | |
| 7 | Other adjustments | |
| 8 | Leverage ratio exposure (sum of Rows 1-7) | |

¹ Row 1 is also to be stated as per the published financial statements if the bank uses a different accounting standard to calculate the leverage ratio in accordance with Margin no. 11 FINMA Circ. 15/3. In such cases, the differences between the amounts as per the published financial statements and the amounts as per the accounting standards used to calculate the leverage ratio are to be incorporated in the other rows of this table.

Fixed/flexible tables

Table 47: Leverage ratio: detailed presentation

| | |
|---------------------------|--|
| Type/format | QC/fixed |
| Frequency | Semi-annually |
| Minimum required comments | <p>The bank must explain the difference between the total assets as per the published financial statements (after deduction of derivatives and assets relating to SFTs) and the sum of the on-balance-sheet items disclosed in Row 1 of the detailed presentation of this table.</p> <p>It must also explain the material changes in the leverage ratio.</p> |

| | Item | |
|----------------------------|--|-----|
| On-balance-sheet exposures | | |
| 1 | On-balance sheet items ¹ (excluding derivatives and SFTs, but including collateral) (margin nos. 14-15 FINMA Circ. 15/3). | CHF |
| 2 | (Assets that must be deducted in determining the eligible Tier 1 capital) ² (Margin nos. 7 and 16-17 FINMA Circ. 15/3). | CHF |
| 3 | = Total on-balance sheet exposures within the leverage ratio framework, excluding derivatives and SFTs (sum of Rows 1 and 2). | CHF |
| Derivatives | | |
| 4 | Replacement values associated with all derivatives transactions, including those with CCPs, taking into account the margin payments received and netting agreements in accordance with Margin nos. 22-23 and 34-35 FINMA Circ. 15/3. | CHF |
| 5 | Add-on amounts for PFE associated with all derivatives transactions (Margin nos. 22 and 25 FINMA Circ. 15/3). | CHF |
| 6 | Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework (Margin no. 27 FINMA Circ. 15/3). | CHF |

¹ Without taking into account collateral received, guarantees and possible netting with liabilities, but net of value adjustments (Margin nos. 8-12 FINMA Circ. 15/3).

² These are specifically capital investments in other entities that are treated under the corresponding deduction process including allowance shortfalls that must be deducted from Tier 1 capital (IRB Banks).

Annex 2



Fixed/flexible tables

| | | |
|--|--|-----|
| 7 | (Deduction of receivables assets for cash variation margin provided in derivatives transactions, in accordance with Margin no. 36 FINMA Circ. 15/3). | CHF |
| 8 | (Deduction relating to exposures to QCCPs if there is no obligation to reimburse the client in the event of the QCCP defaulting) (Margin no. 39 FINMA Circ. 15/3). | CHF |
| 9 | Adjusted effective notional amount of written credit derivatives, after deduction of negative replacement values (Margin no. 43 FINMA Circ. 15/3). | CHF |
| 10 | Adjusted effective notional offsets of bought/written credit derivatives (Margin nos. 44-50 FINMA Circ. 15/3) and add-on deductions for written credit derivatives (Margin no. 51 FINMA Circ. 15/3). | CHF |
| 11 | = Total derivative exposures (sum of Rows 4-10). | CHF |
| Securities financing transaction exposures | | |
| 12 | Gross SFT assets with no recognition of netting (except in the case of novation with a QCCP as per margin no. 57 FINMA Circ. 15/3) including sale accounting transactions (Margin no. 69 FINMA Circ. 15/3), less the items specified in Margin no. 58 FINMA Circ. 15/3). | CHF |
| 13 | (Netted amounts of cash payables and cash receivables relating to SFT counterparties (Margin nos. 59-62 FINMA Circ. 15/3). | CHF |
| 14 | CCR exposure for SFT assets (Margin nos. 63-68 FINMA Circ. 15/3). | CHF |
| 15 | Agent transaction exposures (Margin nos. 70-73 FINMA Circ. 15/3). | CHF |
| 16 | = Total securities financing transaction exposures (sum of Rows 12-15). | CHF |
| Other off-balance-sheet exposures | | |
| 17 | Off-balance-sheet exposure at gross national amounts before application of credit conversion factors. | CHF |
| 18 | (Adjustments for conversion to credit equivalent amounts) (Margin nos. 75-76 FINMA Circ. 15/3). | CHF |
| 19 | = Total off-balance-sheet items (sum of Rows 17-18). | CHF |
| Eligible capital and total exposures. | | |
| 20 | Tier 1 capital (Margin no. 5 FINMA Circ. 15/3). | CHF |
| 21 | Total exposures (sum of Rows 3, 11, 16 and 19) | CHF |

Annex 2



Fixed/flexible tables

| | | |
|----------------|---|---|
| Leverage ratio | | |
| 22 | Leverage ratio (Margin nos. 3-4 FINMA Circ. 15/3) | % |

Fixed/flexible tables

Table 48: Information about the liquidity coverage ratio^{1 2}

| | |
|---------------------------|---|
| Type/format | QC/fixed |
| Frequency | Semi-annually |
| Minimum required comments | <p>A systemically important bank must explain the quantitative LCR disclosures. A bank that is not systemically important explains the key quantitative disclosures to make them easier to understand. The following disclosures are to be considered:</p> <ul style="list-style-type: none"> • the main drivers of their LCR results and the evolution over time of the contribution of inputs to the LCR's calculation relating to the HQLA and inflows/outflows; • significant intra-period changes and changes over recent quarters; • the composition of the high-quality liquid assets (HQLA); • concentration of funding sources; • derivative exposures and potential collateral calls; • currency mismatches in the LCR; • a description of the degree of centralisation of liquidity management (centralised vs decentralised treasury approach) and coordination of interaction between the group's units; and • other inflows and outflows in the LCR calculation that are not captured in Table 12 but which the bank considers to be relevant for its liquidity risk profile. <p>The banks must publish the number of data points used in calculating the average figures in the table.</p> |

¹ The following applies to LCR disclosure: banks reporting on a semi-annual basis must disclose the averages for each of the last two quarters; banks reporting on an annual basis must disclose the averages for each of the last four quarters.

² Banks that are not systemically important must state all values in this table as simple monthly averages of the reporting quarter. The averages are determined on the basis of the values stated in the monthly liquidity report. From 1 January 2017, systemically important banks must disclose all values in this table as simple averages of the end-of-day values of all business days in the reporting quarter. In determining which components are to be updated daily and which weekly in calculating the daily averages, the bank may select a risk-based approach under which it can take into account both the volatility and the materiality of the corresponding items. The audit firm must assess the appropriateness of such a risk-based approach.

Annex 2

Fixed/flexible tables

| | in CHF | Unweighted values (daily or monthly averages as per the requirements set down in Footnotes 1 and 2) | Weighted values (daily or monthly averages as per the requirements set down in Footnotes 1 and 2) | Reference in LiqO/liquidity report ¹ |
|--------------------------------------|--|--|--|---|
| A. High-quality liquid assets (HQLA) | | | | |
| 1. | Total high-quality liquid assets (HQLA) | //////////////////// | | Art. 15a and 15b LiqO |
| B. Cash outflows | | | | |
| 2 | Retail deposits | | | Items 1 and 2.1, Appendix 2 LiqO |
| 3 | <i>of which, stable deposits</i> | | | Items 1.1.1. and 2.1.1., Appendix 2 LiqO |
| 4 | <i>of which, less stable deposits</i> | | | Items 1.1.2, 1.2 and 2.1.2, Appendix 2 LiqO |
| 5 | Unsecured wholesale funding | | | Item 2 excluding Item 2.1, Appendix 2 LiqO |
| 6 | <i>of which, operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | | | Items 2.2 and 2.3, Appendix 2 LiqO |
| 7 | <i>of which, non-operational deposits (all counterparties)</i> | | | Items 2.4 and 2.5, Appendix 2 LiqO |
| 8 | <i>of which, unsecured debt</i> | | | Item 2.6, Appendix 2 LiqO |
| 9 | Secured wholesale funding and collateral swaps | //////////////////// | | Items 3 and 4, Appendix 2 LiqO |

¹ These references are given so that the table can be completed consistently. They are not to be disclosed.

Annex 2

Fixed/flexible tables

| | in CHF | Unweighted values (daily or monthly averages as per the requirements set down in Footnotes 1 and 2) | Weighted values (daily or monthly averages as per the requirements set down in Footnotes 1 and 2) | Reference in LiqO/liquidity report ¹ |
|-----------------|---|--|--|---|
| 10 | Other outflows Additional requirements | | | Items 5, 6, 7 and 8.1, Appendix 2 LiqO |
| 11 | <i>of which, outflows related to derivative exposures and other transactions</i> | | | Item 5, Appendix 2 LiqO |
| 12 | <i>of which, outflows related to loss of funding on asset-backed securities, covered bonds and other structured financing instruments, asset-backed commercial papers, conduits, securities investment vehicles and other such financing facilities</i> | | | Items 6 and 7, Appendix 2 LiqO |
| 13 | <i>of which, outflows related to committed credit and liquidity facilities</i> | | | Item 8.1, Appendix 2 LiqO |
| 14 | Other contractual funding obligations | | | Items 13 and 14, Appendix 2 LiqO |
| 15 | Other contingent funding obligations | | | Items 9, 10 and 11, Appendix 2 LiqO |
| 16 | Total cash outflows | //////////////////// | | Sum of Rows 2-15 |
| C. Cash inflows | | | | |
| 17 | Secured lending (e.g. reverse repos) | | | Items 1 and 2, Appendix 3 LiqO |
| 18 | Inflows from fully performing exposures | | | Items 4 and 5, Appendix 3 LiqO |
| 19 | Other cash inflows | | | Item 6, Appendix 3 LiqO |
| 20 | Total cash inflows | | | Sum of Rows 17-19 |

Fixed/flexible tables

| | in CHF | Unweighted values (daily or monthly averages as per the requirements set down in Footnotes 1 and 2) | Weighted values (daily or monthly averages as per the requirements set down in Footnotes 1 and 2) | Reference in LiqO/liquidity report ¹ |
|----|---|--|--|--|
| | | | Adjusted values | Reference in LiqO/liquidity report |
| 21 | Total high-quality liquid assets (HQLA) | //////////////////// | | As stated in Row 268 of the liquidity report |
| 22 | Total net cash outflows | //////////////////// | | As stated in Row 182 minus Row 212 of the liquidity report |
| 23 | Liquidity coverage ratio (in %) | //////////////////// | | As stated in Row 270 of the liquidity report |

Information on the weighting of the items to be disclosed (Columns 2 and 3):

1. The weighted value of the HQLA in Row 1 is to be calculated after application of the corresponding haircuts (Art. 15b paras. 4 and 6 LiqO), but before application of any caps on Level 2a and 2b assets (Art. 15c paras. 2 and 5 LiqO).
2. Those HQLA which, as defined under Margin nos. 122-146 of FINMA Circular 15/2 "Liquidity risks – banks", do not meet the qualitative characteristics and operational requirements, are to be excluded from both Row 1 and Row 21.
3. Additional foreign-currency HQLA (Margin nos. 255-265 FINMA Circ. 15/2) and where applicable additional HQLA of Level 2 (Margin nos. 267-271 FINMA Circ. 15/2) are to be included in both Row 1 and Row 21.
4. The cash inflows and outflows are to be disclosed as weighted values and, in accordance with the requirements set down in Table 12, also as unweighted values.
5. The weighted value for inflows and outflows (Column 3) is the sum of the inflow and outflow categories after application of the inflow and outflow rates.
6. The unweighted value for inflows and outflows (Column 2) is the sum of the inflow and outflow categories before application of the inflow and outflow rates.

Annex 2



Fixed/flexible tables

7. The adjusted value of the HQLA in Row 21 is to be calculated after application of the corresponding haircuts (Art. 15b paras. 4 and 6 LiqO), and after application of any caps on Level 2 assets (Art. 15c paras. 2 and 5 LiqO).
8. The adjusted value of net cash outflows is to be calculated after the application of the inflow and outflow rates and after the cap on inflows is applied (Art. 16 para. 2).
9. The LCR is to be disclosed in accordance with the liquidity calculation template for FINMA Circ. 15/2 provided by FINMA¹

¹ Available at www.finma.ch

Annex 3

Linkages across tables

| Table | Line | | Table | Line | | Table | Line | | Table | Line |
|---------------------------|-----------|---|-----------|---|---|-----------|---|---|-----------|----------|
| 4 (OV1) - full disclosure | 2a | = | 15 (CR4) | 14e | | | | | | |
| | 3a | = | 18 (CR6) | Sum of all portfolios, i | + | 22 (CR10) | <i>Specialised lending total RWA for HVCRE and other than HVCRE</i> | | | |
| | 4a | = | 24 (CCR1) | 6f | + | 25 (CCR2) | 4b | + | 31 (CCR8) | 1b + 11b |
| | 7a | = | 22 (CR10) | <i>Equities exposures simple risk weight method/total RWA + the RWA corresponding to the internal model method for equity exposures in the banking book (§ 346-349 Basel II text)</i> | + | | | | | |
| | 12c | = | 35 (SEC3) | 1n + 1o + 1p + 1q | | 36 (SEC4) | 1n + 1o + 1p + 1q | | | |
| | 17a | = | 39 (MR1) | 9a | | | | | | |
| | 18a | = | 40 (MR2) | 8f | | | | | | |
| 9 (CR1) | 1d | = | 13 (CR3) | 1a + 1b | | | | | | |
| | 2d | = | 13 (CR3) | 2a + 2b | | | | | | |
| | 4a | = | 10 (CR2) | 6a | | | | | | |
| 15 (CR4) | 14c + 14d | = | 16 (CR5) | 14j | | | | | | |

Template for the annual reporting of alleviations at single entity level

Template for the annual reporting of alleviations at single entity level with the following content:

In its ruling of --.--.----, FINMA granted XXX Bank AG the following alleviations at single entity level based on Article 125 of the Capital Adequacy Ordinance:

1. Reporting of alleviation:

Continuation of the 50/50 deduction method for participations in accordance with Article 31 para. 1 let. d of the Capital Adequacy Ordinance of 29 September 2006 in the version valid prior to 1 January 2013 (Art. 125 para. 4 let. b CAO).

Reasons:

- Impact of the eligible CET1 at single entity level on the required CET1 capital at group level on a consolidated basis ("19%/26% issue").
- Evidence that the bank has taken all reasonable measures to remedy this issue.
- Evidence that any measures going beyond this undertaken by the bank to remedy this issue would be unreasonable (Art. 125 para. 2 CAO).

Information on the materiality of the impact in relation to CET1 capital.

2. Reporting of alleviation:

Reduction of the capital requirements for intra-group exposures (Art. 125 para. 4 let. c CAO) with regard to regulated and supervised group companies in the G10 countries and Australia.

Reasons:

- Increasing the capital requirements at single entity level would result in a higher level of required capital at the group level on a consolidated basis than would be required were the group to be viewed on a standalone basis ("19%/26% issue").
- Evidence that the bank has taken all reasonable measures to remedy this issue.
- Evidence that any measures going beyond this undertaken by the bank to remedy this issue would be unreasonable (Art. 125 para. 2 CAO).

Information on the materiality of their impact on the risk-weighted assets and total exposure.

3. [Other alleviations]

- #### 4. Information on the materiality of the overall impact on the ratio of CET1 capital and on the total capital ratio to the risk-weighted assets and to the leverage ratio exposure.