

## Capital sheet – Eligible capital

Draft Version of July 2022

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

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1.1.1.8.3	Of which: bank guarantee or cash amount blocked: FinIO art. 27 par. 5	Subject to approval of the supervisory authority. For securities dealers only.
1.1.1.8.4	Of which: investment shares in cooperatives entities	
1.1.1.8.5	Of which: share premium reserves and retained earnings reserves: CAO art. 21 par. 1 let. b	Reserves relating to capital transactions (e.g. agios) and to retained benefits.
1.1.1.8.6	Of which: foreign exchange reserves: CAO art. 21 par. 1 let. b	Positive or negative reserves due to the direct recording in equity of exchange differences.
1.1.1.8.7	Of which: reserves for general banking risks: CAO art. 21 par. 1 let. c	See 1.1.1.9.6 if the fiscal authority has not taxed them.
1.1.1.8.8	Of which: other reserves / accumulated other comprehensive income: CAO art. 21 par. 1 let. b	Other equity components (positive or negative) for banks applying recognised international accounting standards are: a) changes in revaluation surplus (property, plant and equipment according to IAS 16 and intangible assets according to IAS 38) b) actuarial gains and losses on defined benefit plans recognised in accordance with IAS 19 c) gains and losses on remeasuring available-for-sale financial assets (IAS 39) d) the effective portion of gains and losses on hedging instruments in a cash flow hedge The gains and losses arising from converting the financial statements of a foreign operation are indicated under 1.1.1.8.6.
1.1.1.8.9	Of which: profit (+) or loss (–) carried forward / group profit or loss: Capital Ordinance art. 21 par. 1 let. d and art. 32 let. a	Profit carried forward: CAO art. 21 par. 1 let. d. Deduction of loss carried forward: CAO art. 32 let. a. The future expected dividend must be deducted.
1.1.1.8.10	Of which: interim profit (+) or loss (–) for the current financial year: art. 21 par.1 let. e & art. 32 let. a Capital Ordinance	Profit or negative income for the current business year (less allocation to the future expected dividend), the profit being subject to a review.
1.1.1.9	Second preliminary adjustments	Nothing to capture.
1.1.1.9.1	(+) Instruments issued by banking subsidiaries, recognised in CET1, fully eligible: art. 21 par. 2	Capital investments of minority shareholders in fully consolidated subsidiaries operating in the financial sector and subject to capital requirements (banking subsidiaries), which are eligible in CET1. The amount included in the consolidated CET1 cannot exceed the amount required for covering the proportional capital needs of the subsidiary in combination with 1.1.1.9.2.
1.1.1.9.2	(+) Instruments issued by banking subsidiaries, recognised in CET1, partially eligible: art. 21 par. 2	Capital investments of minority shareholders in CET1 financial instruments issued by banking subsidiaries, submitted to a phase- out treatment. The amount included in the consolidated CET1 cannot exceed the amount required for covering the proportional needs of the subsidiary in combination with 1.1.1.9.1.

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

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1.1.1.9.7.12	(–) Positive valuation differences in investment properties	Deduction of the positive valuation differences that are included in the result of the current year, the reserves (including in the profit carried forward) and minority interests.
1.1.1.9.7.13	(–) Positive valuation difference in other fixed assets	Deduction of the positive valuation differences that are included in reserves and minority interests.
1.1.1.9.7.14	(–) Other positive valuation differences affecting the reserves and result	Deduction of other positive valuation differences recorded under the result and/or in the reserves (included minority interests).
1.1.1.9.7.15	(+) Elimination of losses from the valuation of cash flow hedges, gross amount	Addition of negative valuation differences recorded under equity. The amount taken into account is net of any recorded tax effect.
1.1.1.9.7.17	(–) Elimination of gains from the valuation of cash flow hedges, gross amount	Deduction of positive valuation differences recorded under equity. The amount taken into account is net of any recorded tax effect.
1.1.1.9.7.20	(+) Add-back of the effect of expected credit loss during the transition period	(+) positive impact of transitory provisions for banks applying an accounting expected loss approach (TBEO-FINMA art. 61)
1.1.1.10	= Equity after second preliminary adjustments	= 1.1.1.8 + sum of 1.1.1.9.1 to 1.1.1.9.7.20
1.1.1.11	General adjustments without holdings: CAO arts. 31–40	Nothing to capture.
1.1.1.11.1	(–) Gross amount of own CET1 instruments: CAO art. 32 let. h	Net long position according to CAO art. 52 in own CET1 instruments held directly or indirectly.
1.1.1.11.3	(–) Goodwill, gross amount: CAO art. 32 let. c	
1.1.1.11.4	(+) Deferred tax liabilities associated with goodwill, gross amount	
1.1.1.11.5	(–) Other intangible assets, gross amount: CAO art. 32 let. c	
1.1.1.11.6	(+) Deferred tax liabilities associated with other intangible assets, gross amount	
1.1.1.11.7	(–) Deferred tax assets that rely on future profitability, gross amount: CAO art. 32 let. d	
1.1.1.11.8	(–) IRB shortfall of provisions to expected losses, gross amount: CAO art. 32 let. e	
1.1.1.11.9	(–) Defined benefit pension fund assets, gross amount: CAO art. 32 let. g	
1.1.1.11.10	(+) Defined benefit pension fund assets which the institution may use without restriction	Positive correction of the amount indicated under 1.1.1.11.15. This item may only be used upon FINMA's prior consent to reduce the amount of defined deductible benefit pension fund assets.
1.1.1.11.11	(+) Deferred tax liabilities on the amount of defined benefit pension funds assets which the institution may not use without restriction	Deferred tax liabilities relating to the difference of absolute amounts reported under 1.1.1.11.15 and 1.1.1.11.16.

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1.1.1.11.12	(-) Gains on sales related to securitisation transactions, gross amount: CAO art. 32 let. f  (-) EL amount for equity exposures under the PD/LGD approach	
1.1.1.11.13		
1.1.1.11.14	(-) Value adjustments due to the requirement for prudent valuation, gross amount: CAO art. 5b, TBEO-FINMA art. 16-24	Deduction of valuation adjustments/valuation reserves resulting from prudent valuation of trading book and banking book positions: margin CAO art. 5b, TBEO-FINMA art. 16-24. Under this item, only the part that goes beyond the amount recorded under application of the financial accounting standards is to be entered. This deduction is applicable irrespective of the accounting standard used.
1.1.1.11.15	(-) Deduction of debit valuation adjustments (DVA) for derivatives, gross amount (CAO art. 31 let. a)	For derivatives, all valuation adjustments arising from the bank's own credit risk have to be deducted from CET1. The offsetting between valuation adjustments arising from the bank's own credit risk and those arising from its counterparties' credit risk is not allowed.
1.1.1.12	= Equity after general adjustments	= 1.1.1.10 + (1.1.1.11.1 to 1.1.1.11.27)
1.1.1.13	(-) Deduction for reciprocal cross-holdings, gross amount CAO art. 32 let. i	The amount reported, affecting CET1 capital, is determined according to the "corresponding deduction approach". The position is determined on the basis of CAO art. 52.
1.1.1.14	(-) Deduction for holdings for which a deduction treatment has been chosen, gross amount CAO art. 32 let. k	Deductions in connection with CAO art. 7 par. 4, art. 8 pars. 2 & 3 and art. 9 pars. 1 & 3. The amount reported, affecting CET1 capital, is determined according to the "corresponding deduction approach". The position is determined on the basis of CAO art. 52.
1.1.1.15	= Equity after general adjustments and holdings deducted in application of art. 32 let. i and k	= Sum of 1.1.1.12 to 1.1.1.16 This amount is the basis for calculation of threshold 1 (see CAO art. 35 par. 2).
1.1.1.16	(-) Holding in companies which are to be consolidated, gross amount: CAO art. 32 let. j	This position affects only the calculations on individual level. The amount reported, affecting CET1 capital, is determined according to the "corresponding deduction approach". The position is determined on the basis of CAO art. 52.
1.1.1.17	(-) Non-qualifying holdings in financial sector, gross amount to deduct: CAO art. 37	Holdings which do not exceed 10% of the shares issued by the related company. The "corresponding deduction approach" has to be applied. The part exceeding the threshold 1, affecting CET1, must be reported. The position is determined on the basis of CAO art. 52. The amount below threshold is reported under 5.1.1.1.
1.1.1.18	= Equity after general adjustments, reciprocal cross-holding, participations and non-qualifying holdings in financial sector	= Sum of 1.1.1.17 to 1.1.1.21 This amount is the basis for calculation of threshold 2 (see CAO art. 35 par. 3).
1.1.1.19	(-) Other qualifying holdings in financial sector, gross amount to deduct from CET1, according to threshold 2: CAO art. 38	The "corresponding deduction approach" has to be applied. The part exceeding threshold 2, affecting CET1, must be reported. The position is determined on the basis of CAO art. 52. A holding is deemed qualified when the bank owns more than 10% of the common shares of the related company. The term "other" means that this position is not relative to reciprocal holdings (see 1.1.1.13) and holdings in companies for which the proportional or full consolidation has not been applied (see 1.1.1.15 and 1.1.1.18).

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1.1.1.20	(-) Mortgage servicing rights, gross amount to deduct from CET1, according to threshold 2: CAO art. 39	The part exceeding threshold 2 must be reported.
1.1.1.21	(-) Other deferred tax assets, gross amount to deduct from CET1, according to threshold 2: CAO art. 39	The part exceeding threshold 2 must be reported. The deferred tax assets that rely on future profitability are fully deducted from CET1, see 1.1.1.11.11.
1.1.1.22	= Equity before threshold 3 and final adjustments	= Sum of 1.1.1.22 to 1.1.1.28 This amount is the basis for calculation of threshold 3 (see CAO art. 35 par. 4).
1.1.1.23	(-) Other qualifying holdings in financial sector, gross amount to deduct from CET1, according to threshold 3: CAO art. 40	The part to deduct in application of threshold 3 must be reported.
1.1.1.24	(-) Mortgage servicing rights, gross amount to deduct from CET1, according to threshold 3: CAO art. 40	The part to deduct in application of threshold 3 must be reported.
1.1.1.25	(-) Other deferred tax assets, gross amount to deduct from CET1, according to threshold 3: CAO art. 40	The part to deduct in application of threshold 3 must be reported.
1.1.1.26	Final adjustments	Nothing to capture.
1.1.1.26.1	(-) Excess of deductions from AT1 items over AT1 capital: CAO art. 33 par. 2	= - 1 * 1.1.3.19.2
1.1.1.26.2	(-) Other specific deductions from CET1: Banking Act art. 4 par. 3	Additional deductions required by FINMA and/or due to a specific case, being applied at the level of the minimum requirements.
1.1.1.27	= Net CET1 capital	= 1.1.1.29 + 1.1.1.30 + 1.1.1.31 + 1.1.1.32 + 1.1.1.34.1 + 1.1.1.34.2
1.1.2	Eligible additional Tier 1 capital (AT1): CAO arts. 27–29, 31, 33–40	= 1.1.3.20
1.1.2.1	(+) Paid up capital instruments recorded as equity, fully eligible, issued by the parent company	Equity instruments not qualified as CET1, but being eligible as AT1, without any phase-out treatment.
1.1.2.2	(+) Paid up capital instruments recorded as debts, fully eligible, issued by the parent-company	Instruments qualified as AT1, though they are not recorded as equity in the financial statements, without any phase-out treatment.
1.1.2.3	(+) Other components of AT1 capital for private banks: TBEO-FINMA art. 36 par. 4	Capital accounts which are not eligible in CET1.
1.1.2.4	(+) Share premium relating to AT1	The related part of the share premium reserves due to the issuance of AT1 capital instruments must be segregated only if specially required by FINMA.
1.1.2.5	(+) Instruments issued by banking subsidiaries, recognised in AT1, fully eligible	Capital investments of minority shareholders in fully consolidated subsidiaries operating in the financial sector and subject to capital requirements (banking subsidiaries), which are wholly eligible in AT1. The amount included in the consolidated AT1 cannot exceed the amount required for covering the proportional capital needs of the subsidiary, in combination with 1.1.2.7.
1.1.2.6	= AT1 capital, before deductions	= Sum of 1.1.2.1 to 1.1.2.9

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1.1.2.7	General deductions from AT1 Capital: CAO arts. 31, 33–40	Nothing to capture.
1.1.2.7.1	(–) Own AT1 instruments: CAO art. 34 par. 1	Net-long position according to CAO art. 52 in own AT1 instruments, held directly or indirectly.
1.1.2.7.2	(–) Reciprocal cross-holdings, gross amount to deduct CAO art. 32 let. i	The amount reported is determined according to the “corresponding deduction approach”. The position is determined on the basis of CAO art. 52.
1.1.2.7.3	(–) Holdings for which applied deduction treatment has been chose, gross amount to deduct: CAO art. 32 let. k	Holdings for which the deduction approach is applied instead of a proportionate or full consolidation. The amount reported is determined according to the “corresponding deduction approach”. The position is determined on the basis of CAO art. 52.
1.1.2.7.4	(–) Holdings in companies which are to be consolidated, gross amount to deduct CAO art. 32 let. j	Only for the individual level. The amount reported is determined according to the “corresponding deduction approach”. The position is determined on the basis of CAO art. 52.
1.1.2.7.5	(–) Non-qualifying holdings in financial sector, gross amount to deduct: CAO art. 37	Financial entities where the institution does not have a qualifying holding (not more than 10% of the related common shares). The corresponding deduction approach has to be applied, in connection with threshold 1. The position is determined on the basis of CAO art. 52.
1.1.2.7.6	(–) Other qualifying holdings in financial sector, gross amount to deduct: CAO arts. 38 and 40	Other financial entities where the institution has a qualifying holding (more than 10% of the related common shares). The position is determined on the basis of CAO art. 52.
1.1.2.7.7	(–) Excess of deductions from T2 items over T2 capital: CAO art. 33 par. 2	$= -1 * 1.2.18.2$
1.1.2.8	= AT1 capital before T1 adjustments	$= 1.1.2.10 + 1.1.2.11.1 + 1.1.2.11.2 + 1.1.2.11.3 + 1.1.2.11.4 + 1.1.2.11.5 + 1.1.2.11.6 + 1.1.2.11.7 + 1.1.2.12$
1.1.2.9	Final adjustments	Nothing to capture
1.1.2.9.1	(–) Other specific deductions from AT1 capital (art. 4 par. 3 Banking Act)	Additional special deductions requested from FINMA applied to the minimum requirements
1.1.2.9.2	(+) Excess of deductions attributed to CET1 capital (if any)	
1.1.2.10	= Net AT1 capital	$= 1.1.2.13 + 1.1.3.19.1 + 1.1.3.19.2$
1.1.3	Net Tier 1 capital	$= 1.1.1.35 + 1.1.3.20$
1.2	Eligible Tier 2 capital (T2): CAO art. 30 and 33–40	$= 1.2.19$
1.2.1	(+) Paid up capital instruments, fully eligible, issued by the parent company	T2 instruments qualifying as T2 instruments qualified as T2, without any phase-out treatment. The gross amount is indicated. (See 1.2.7 for the reduction in the eligibility due to the amortisation mechanism during the last 5 years before maturity.)
1.2.1.1	Of which: subordinated instruments issued by cooperative entities	

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1.2.2	(+) Instruments issued by banking subsidiaries recognised in T2, fully eligible	Capital investments of minority shareholders in fully consolidated subsidiaries operating in the financial sector and subject to capital requirements (banking subsidiaries), which are wholly eligible in T2. The amount included in the consolidated T2 cannot exceed the amount required for covering the proportional capital needs of the subsidiary, in combination with 1.2.4.
1.2.3	(–) Reduction in eligibility due to amortisation mechanism: CAO art. 30 par. 2	Amortisation mechanism during the last 5 years before maturity. See also memorandum items. This position relates to positions 1.2.1 to 1.2.6.
1.2.4	(+) Other components of T2 capital for private banks: TBEO-FINMA art. 36 par. 4	Other subordinated assets of partners with unlimited liability, covered by a written declaration remitted to the external audit firm, stating that no payment in favour of any partner will be made if such could lead to a breach of the requirements according to CAO art. 34 and TBEO-FINMA art. 36 par. 4 FINMA's related execution prescriptions.
1.2.5	Hidden reserves included in provisions, after deduction of deferred taxes, if any: CAO art. 30 par. 4, TBEO-FINMA art. 43 par. 1 let. a	Only for the individual level. A "zero" must be reported when the financial statements are established according to the "true and fair view" principle. Hidden reserves recorded in the liability item "Provisions". These reserves must be recorded under a special account. They must be declared spontaneously to the tax authorities and the audit firm must confirm in the annual audit report that their recognition as T2 capital is valid. If the fiscal authority has not taxed them and if the bank has not recorded an appropriate provision, the latent fiscal charge must be considered.
1.2.6	Hidden reserves included in participating interests and tangible fixed assets, after deduction of deferred taxes, if any: CAO art. 30 par. 4, TBEO-FINMA art. 43 par. 1 let. b	Only for the individual level. A "zero" must be reported when the financial statements are established according to the "true and fair view" principle. Hidden reserves when the book value is less than the legal maximum limit. The recognised amount cannot exceed the difference between the book value and the investment costs. They must be declared spontaneously to the tax authorities and the audit firm must confirm in the annual audit report that their recognition as T2 capital is valid. If the fiscal authority has not taxed them and if the bank has not recorded an appropriate provision, the latent fiscal charge must be considered.
1.2.7	Revaluation reserves in available-for-sale equity securities and Available-for-sale debt securities: CAO art. 30 par. 4, TBEO-FINMA art. 43 par. 1 let. c	In the case of banks using recognised international accounting standards: these reserves are fully deducted from CET1 capital under 1.1.1.9.7.1 and 1.1.1.9.7.2, but are partially (45%) eligible for inclusion within Tier 2 capital. For banks using FINMA accounting guidelines, the difference between the book value (LOCOM valuation) and the market value is taken into account for the partial inclusion. Excludes revaluation reserves in other available-for-sale assets.
1.2.8	General provisions for default risks under the international standardised approach: TBEO-FINMA art. 40 par. 1	General provisions for default risks are subject to a 1.25% limit of total risk-weighted exposures under the international standardised approach.
1.2.9	Provision excess under the IRB approach: TBEO-FINMA art. 42	Surplus in eligible provisions is subject to a 0.6 % limit of total risk-weighted exposures under the IRB approach.
1.2.10	= T2 capital, before deduction and impacts of transitional arrangements	= 1.2.1 + sum of 1.2.2. to 1.2.13
1.2.11	General deductions from Tier 2 capital: CAO arts. 31 and 33–40	Nothing to capture.

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1.2.11.1	(–) Own T2 instruments: CAO art. 34 par. 2	Net-long position according to CAO art. 52 in own T2 instruments.
1.2.11.2	(–) Reciprocal cross-holdings, gross amount to deduct: CAO art. 32 let. i	The amount reported is determined according to the “corresponding deduction approach”. The position is determined on the basis of CAO art. 52.
1.2.11.3	(–) Holdings for which a deduction treatment has been chosen, gross amount to deduct: art. 32 let. k	Holdings for which the deduction approach is applied instead of a proportionate or full consolidation. The amount reported is determined according to the “corresponding deduction approach”. The position is determined on the basis of CAO art. 52.
1.2.11.4	(–) Holdings in companies which are to be consolidated, gross amount to deduct: CAO art. 32 let. j	Only for the individual level. The amount reported is determined according to the “corresponding deduction approach”. The position is determined on the basis of CAO art. 52.
1.2.11.5	(–) Non-qualifying holdings in financial sector, gross amount to deduct: CAO art. 37	Financial entities where the institution does not have a qualifying holding (not more than 10% of the related common shares). The corresponding deduction approach has to be applied, in connection with threshold 1. The position is determined on the basis of CAO art. 52. The amount below threshold is reported under 5.1.1.3.
1.2.11.6	(–) Other qualifying holdings in financial sector, gross amount to deduct: CAO arts. 38 and 40	Financial entities where the institution has a qualifying holding (more than 10% of the related common shares). The position is determined on the basis of CAO art. 52.
1.2.11.7	Of which of item 1.2.15: (–) TLAC Holdings to be deducted from Tier 2 capital (CAO art. 33 par. 1bis)	TLAC Holdings issued by GSIBs that according to CAO art. 33 para. 1bis are to be treated as Tier 2 instruments, and are deducted in items 1.2.15.1 to 1.2.15.6.
1.2.12	Final adjustments	Nothing to capture.
1.2.12.1	(–) Other specific deductions from T2 Capital: Banking Act art. 4 par. 3	Additional deductions required by FINMA and/or due to a specific case, being applied at the level of the minimum requirements.
1.2.12.2	(+) Excess of deductions, attributed to AT1 capital (if any)	
1.2.13	= Net T2 capital	= 1.2.14 + 1.2.15.1 + 1.2.15.2 + 1.2.15.3 + 1.2.15.4 + 1.2.15.5 + 1.2.15.6 + 1.2.18.1 + 1.2.18.2
1.3	Memorandum item: T2 instruments submitted to decreasing recognition for the 5 years before maturity, including those in the hands of eligible minority interest (gross amount): CAO art. 30 par. 2	
1.3.1	Subordinated loans with residual maturity of 5 years and longer: CAO art. 30 par. 2	Carrying values; no cumulative deduction for this portion.
1.3.2	Subordinated loans with initial maturity of 5 years and longer and residual maturity of under 5 years: CAO art. 30 par. 2	Carrying values, not taking into account a cumulative deduction of 20%.

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1.3.3	Subordinated loans with initial maturity of 5 years and longer and residual maturity of under 4 years: CAO art. 30 par. 2	Carrying values, not taking into account a cumulative deduction of 40%.
1.3.4	Subordinated loans with initial maturity of 5 years and longer and residual maturity of under 3 years: CAO art. 30 par. 2	Carrying values, not taking into account a cumulative deduction of 60%.
1.3.5	Subordinated loans with initial maturity of 5 years and longer and residual maturity of under 2 years: CAO art. 30 par. 2	Carrying values, not taking into account a cumulative deduction of 80%.
1.3.6	Subordinated loans with initial maturity of under 5 years or with residual maturity of under 1 year: CAO art. 30 par. 2	Carrying values, not taking into account a cumulative deduction of 100%.
1.4	Eligibility of capital	Nothing to capture.
1.4.1	CET1 capital, amount available after preliminary adjustments	
1.4.2	CET1 capital, amount to take into account for threshold 1	
1.4.3	CET1 capital, amount to take into account for threshold 2	
1.4.4	CET1 capital, amount to take into account for threshold 3	
1.4.5	CET1 capital, after all adjustments	
1.4.6	AT1 capital, amount available before adjustments	
1.4.7	AT1 capital, after adjustments	
1.4.8	T1 capital, after adjustments	
1.4.9	T2 capital, amount available before adjustments	
1.4.10	T2 capital, after adjustments	
1.4.11	Total regulatory capital, after adjustments	
1.5	Amounts below thresholds	Nothing to capture.
1.5.1	Non-qualifying investments in the common stocks of other financial entities (threshold 1)	Amounts below threshold 1 and subject to normal capital charge.
1.5.1.1	Of which: CET1 instruments	
1.5.1.2	Of which: AT1 instruments	
1.5.1.3	Of which: T2 instruments	
1.5.2	Qualifying investments in the common stocks of other financial entities (CET1) (thresholds 2 and 3)	Amounts below thresholds 2 & 3 and subject to a risk weight of 250%.
1.5.3	Mortgage servicing rights (net of related liabilities) (thresholds 2 and 3)	Amounts below thresholds 2 & 3 and subject to a risk weight of 250%.
1.5.4	Deferred tax assets arising from temporary differences (net of	Amounts below thresholds 2 & 3 and subject to a risk weight of 250%.

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related tax liabilities) (thresholds 2  
and 3)

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## Capital sheet – Risk-weighted assets and Leverage Ratio Denominator

Draft Version of July 2022

2	Total risk-weighted assets (RWA): CAO art. 42a	= 2.1 + 2.2 + 2.3 + 2.4 + 2.5 Sum of RWA for credit risk and counterparty risks (2.1) market risk (2.2), operational risk (2.3), crypto assets (2.4) and adjustments in RWA (2.5).
2.1	RWA for credit risk and counterparty credit risks under the SA-BIS and the IRB and for other credit risk items: CAO arts. 48–77	= 2.1.1 + 2.1.2 + 2.1.3 + 2.1.4 + 2.1.5 + 2.1.6 + 2.1.7 Sum of RWA for: credit risk under the SA-BIS and the IRB (2.1.1 + 2.1.2), for settlement risk (2.1.3), for equity investments in funds (2.1.4), for exposures against CCP (2.1.5), for CVA-risk (2.1.6) and for securitisations (2.1.7).
xx	Of which: domestic RWA	RWA corresponding to all assets that would fall under the scope of the Swiss countercyclical buffer (CAO art. 44) if there would be no sectorial limitation.
2.1.1	RWA for credit and counterparty risks under the SA-BIS (CAO art. 63)	= 2.1.1.1 + 2.1.1.2 + 2.1.1.3 + 2.1.1.4 + 2.1.1.5 + 2.1.1.6 + 2.1.1.7 + 2.1.1.8 + 2.1.1.9 + 2.1.1.10 + 2.1.1.11 RWA for credit and counterparty risks of the asset classes mentioned in CAO art. 63 under the SA-BIS. Positions that are treated equally under SA or IRB (2.1.3 to 2.1.7) are not included here . Refers to Forms [P/C]_CRSABIS_[01..15]. The form numbers 01 through 15 correspond to the defined reporting categories, each regrouping one or several asset classes. The reporting categories are: 01: Sovereigns, central banks and supranational organisations 02: Public sector entities 03: Multilateral development banks 04: Banks (incl. Securities dealers subject to the same prudential regulation and supervision) 05: Swiss Pfandbriefe and foreign covered bonds 06: Corporates (incl. Community Facilities ("Gemeinschaftseinrichtungen" as well as financial institutions not subject to banking-equivalent regulation and supervision) 07: Specialised lending 08: Equity and subordinated debt 09: Retail 10: Self-used Residential Real Estate (incl. Up to one rented unit; finished and unfinished properties) 11: Other Residential Real Estate (income producing) (finished and unfinished) 12: Self-used Commercial Real Estate (finished and unfinished properties) 13: Other Commercial Real Estate (income producing) (finished and unfinished) 14: Other exposures / assets
xx	Of which counterparty credit risk	Sum of RWA for counterparty credit risk across the above categories.
2.1.1.1	Sovereigns, central banks and supranational organisations: CAO art. 63 par. 2 let. a	RWA for sovereigns (ie central governments), central banks and supranational organisations listed in CAO annex 2 item 1.3.

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2.1.1.2	Public sector entities: CAO art. 63 par. 2 let. b	RWA for public sector entities, such as cantons or municipalities (CAO annex 2 item 2)
2.1.1.3	Multilateral development banks: CAO art. 63 par. 2 let. c)	RWA for multilateral development banks, including those risk-weighted at 0% (CAO annex 2 item 3)
2.1.1.4	Banks: CAO art. 63 par. 2 let. d, and art. 68	RWA for the reporting category "Banks", which includes securities dealers subject to the same prudential regulation and supervision.
2.1.1.5	Swiss Pfandbriefe and foreign covered bonds CAO art. 63 par. 3 let. b and par. 2 let. g, art. 71a and 71b	RWA for Swiss Pfandbriefe and foreign covered bonds
2.1.1.6	Corporates (incl. Specialised lending): CAO art. 63 par. 2 lets. f and h, art. 70 & 71c	RWA for the reporting categories "Corporates" and "Specialised Lending".
2.1.1.7	Subordinated debt and Equity: CAO art. 63 par. 3 let. d and f, as well as art. 73 and Annex 4 items 1.1 or 1.2)	
2.1.1.7.1	Of which: At single-entity level: minimum capital requirements for participations in financial sector entities to be consolidated (CAO art. 73 and Annex 4 items 1.1 or 1.2, and art. 32 let. j)	2.1.1.7.1.1 + 2.1.1.7.1.2 + 2.1.1.7.1.3
2.1.1.7.1.1	250% risk-weighted (Swiss entities)	
2.1.1.7.1.2	400% risk-weighted (foreign entities)	
2.1.1.7.1.3	(–) Reductions as per CAO art. 148i	
2.1.1.7.2	Participations in financial sector entities above the thresholds (CAO Annex 4 item 1.5)	A 1250% risk weight applies to such participations above regulatory thresholds. See also CAO art. 13 let. c.
2.1.1.8	Retail: CAO art. 63 par. 3 let a.	RWA for the reporting category "Retail".
2.1.1.9	Real Estate: CAO art. 63 par. 3 let. c	RWA for the reporting category "Real estate" (ie exposures secured by commercial or residential real estate) CAO art. 72
2.1.1.9.1	Self-used Residential Real Estate (incl. Up to one rented unit; finished and unfinished properties)	
2.1.1.9.2	Other Residential Real Estate (income producing) (finished and unfinished)	
2.1.1.9.3	Self-used Commercial Real Estate (finished and unfinished properties)	
2.1.1.9.4	Other Commercial Real Estate (income producing) (finished and unfinished)	
2.1.1.10	Defaulted exposures: CAO art. 63 par. 4	RWA for the reporting category "Defaulted exposures"
2.1.1.11	Other assets: CAO art. 63 par. 3 let. g	RWA for the reporting category "Other assets".
2.1.1.11.1	of which: Items not deducted in application of threshold 3, but risk-weighted with 250%:	

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2.1.2	RWA for credit and counterparty credit risks under the IRB: CAO art. 77, after consideration of sectorial upwards adjustment according to art. 77 par. 2)	$= 2.1.2.1 + 2.1.2.2 + 2.1.2.3$ RWA for credit risk and counterparty credit risks for all exposures under the IRB approach (F-IRB or A-IRB). Positions that are treated equally under SA or IRB (2.1.3 to 2.1.7) are not included here. Refers to Forms [P/C]_CRIRB_[01.. <b>11</b> ]: P_CRIRB_01: Sovereigns P_CRIRB_02: Banks and Securities Dealers (and foreign covered bonds) P_CRIRB_03: Public Sector Entities and Multilateral Development Banks P_CRIRB_04: Corporates - Specialised Lending P_CRIRB_05: Corporates - Financial Institutions (F-IRB): exposure to financial institutions treated as corporates P_CRIRB_06: Corporates - SMEs (F-IRB or A-IRB): exposures to ("non-financial") corporates that benefit from the firm-size adjustment in the corporate risk weight formula for exposures to SMEs (CRE31.8-9) P_CRIRB_07: Corporates - Large corporates (F-IRB): exposures to ("non-financial") corporates belonging to consolidated groups with annual revenues greater than €500 million P_CRIRB_08: Corporates - mid-market general corporates (F-IRB or A-IRB): exposures to corporates belonging to consolidated groups annual revenues less than or equal to €500 million [this excludes exposures to any preceding types of corporates] P_CRIRB_09: Retail - secured by real estate P_CRIRB_10: Retail - qualifying revolving P_CRIRB_11: Other retail
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Of which: counterparty credit risk

2.1.2.1	Subtotal of the minimum capital requirements for exposure classes under the F-IRB (Foundation IRB)	
2.1.2.1.1	Sovereigns	RWA F-IRB for sovereigns, report from Form [P/C]_CRIRB_01.
2.1.2.1.2	Banks	RWA F-IRB for banks, report from Form [P/C]_CRIRB_02.
2.1.2.1.3	Public Sector Entities and Multilateral Development Banks	RWA F-IRB, report from Form [P/C]_CRIRB_03.
2.1.2.1.4	Corporates	$= 2.1.2.1.4.1 + 2.1.2.1.4.2$ RWA F-IRB for corporates

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2.1.2.1.4.1	Corporates: specialised lending	RWA F-IRB for corporates: specialised lending, report from Form [P/C]_CRIRB_04.
2.1.2.1.4.2	Corporates without specialised lending	RWA F-IRB for corporates without specialised lending, report from Form [P/C]_CRIRB_05.
2.1.2.2	Subtotal of the RWA for exposure classes under the A-IRB (Advanced IRB)	A-IRB is no longer allowed for exposures to banks and other financial institutions, or for corporates belonging to a group with total consolidated annual revenues greater than €500 million.
2.1.2.2.1	Sovereigns	RWA A-IRB for sovereigns, report from Form [P/C]_CRIRB_01.
2.1.2.2.2	Banks	RWA A-IRB for banks, report from Form [P/C]_CRIRB_02.
2.1.2.2.3	Public Sector Entities and Multilateral Development Banks	RWA A-IRB, report from Form [P/C]_CRIRB_03.
2.1.2.2.4	Corporates	= 2.1.2.2.4.1 + 2.1.2.2.4.2 RWA A-IRB for corporates
2.1.2.2.4.1	Corporates: specialised lending	RWA A-IRB for corporates: specialised lending, report from Form [P/C]_CRIRB_04.
2.1.2.2.4.2	Corporates without specialised lending	RWA A-IRB for corporates without specialised lending, report from Form [P/C]_CRIRB_05.
2.1.2.2.5	Retail	= 2.1.2.2.5.1 + 2.1.2.2.5.2 + 2.1.2.2.5.3 RWA A-IRB for retail exposures
2.1.2.2.5.1	Retail exposures secured by real estate	RWA A-IRB for retail exposures secured by real estate, report from Form [P/C]_CRIRB_06.
2.1.2.2.5.1.1		
2.1.2.2.5.1.2		
2.1.2.2.5.1.3		
2.1.2.2.5.1.4		
2.1.2.2.5.2	Qualifying revolving retail exposures	RWA A-IRB for qualifying revolving retail exposures, report from Form [P/C]_CRIRB_07.

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2.1.2.2.5.3	Other retail exposures	RWA A-IRB for other retail exposures, report from Form [P/C]_CRIRB_08.
2.1.2.3	Lift-up in RWA resulting from sectorial 72.5% floor on exposures secured by real estate properties located in Switzerland (unless already reflected in RWA above - eg via multipliers)	CAO art. 77 par. 2
2.1.3	RWA for settlement risk: CAO art. 77h	= 2.1.3.1 + 2.1.3.2
2.1.3.1	RWA for settlement risk: CAO art. 77h par. 1	RWA corresponding to unsettled transactions that are to be settled via a DvP or PvP system. Report from Form [P/C]_SETT, Item 1.1.
2.1.3.2	RWA for settlement risk: CAO art. 77h par. 2	RWA corresponding to unsettled transactions that are to be settled otherwise (ie not via a DvP or PvP system). Report from Form [P/C]_SETT, Item 1.2.
2.1.4	RWA for equity investments in funds: CAO art. 59a	CAO art. 59a
2.1.4.1	Look-Through Approach	
2.1.4.2	Mandate-Based Approach	
2.1.4.3	Fallback Approach	
2.1.4.4	Simplified Approach	
2.1.5	RWA for exposures against central counterparties (CCPs): CAO art. 77a to 77e	= 2.1.5.1 + 2.1.5.2
2.1.5.1	Qualifying CCPs	RWA for exposures against qualifying CCPs.
2.1.5.2	Non-qualifying CCPs	RWA for exposures against non-qualifying CCPs.
2.1.6	RWA for credit valuations adjustments (CVAs): CAO art. 77g	= 2.1.6.1 + 2.1.6.2 + 2.1.6.3
2.1.6.1	Simplified approach	RWA for the risk of credit valuations adjustments determined by the simplified approach (CAO art. 77i)

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2.1.6.2	Basic approach	RWA for the risk of credit valuation adjustments determined by the basic approach (CAO art. 77h)
2.1.6.3	Advanced approach	RWA for the risk of credit valuations adjustments determined by the advanced approach (CAO art. 77j)
2.1.7	Securitisation exposures in the banking book (art. 59b)	RWA for securitisation positions in the banking book = 2.1.7.1 + 2.1.7.2 + 2.1.7.3 + 2.1.7.4
2.1.7.1	Securitisation internal ratings-based approach (SEC-IRBA)	RWA for securitisation positions in the banking book, based on the SEC-IRBA Refers to Form [P/C]_CRSEC.
2.1.7.2	Securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	RWA for securitisation positions in the banking book, based on the SEC-ERBA including IAA. Refers to Form [P/C]_CRSEC.
2.1.7.3	Securitisation standardised approach (SEC-SA)	RWA for securitisation positions in the banking book, based on the SEC-SA Refers to Form [P/C]_CRSEC.
2.1.7.4	1250% risk weighting	RWA for securitisation positions in the banking book that are risk weighted at 1250% Refers to Form [P/C]_CRSEC.
2.2	RWA for market risks: arts. 80–88	= 2.3.1 + 2.3.2 Total RWA for market risks under the standardised and the model approaches to market risk, report from Forms [P/C]_MKR_BIS_[SSA/SA/IMA].
2.2.1	RWA for market risk under the simple standardised approach (SSA)	CAO art. 83-86a
2.2.2	RWA for market risk under the standardised approach (SA)	CAO art. 87
2.2.3	RWA for market risk under the internal models approach (IMA)	CAO art. 88
2.3	RWA for operational risks (OpR): CAO arts. 89–94	= 2.4.1 + 2.4.2 + 2.4.3 RWA for operational risks (OpR).
2.4	Crypto assets	RWA related to crypto assets
2.5	Adjustments in RWA	Sum of 2.5.1 to 2.5.3 RWA for other risks, which cannot be taken into account in any other section of the form CASABISIRB RWA.
2.5.1	Output floor adjustment CAO art. 45a par. 3	For banks applying models
2.5.2	RWA add-on for switch between trading book and banking book	
2.5.3	Additional RWA as specified by FINMA	These rows may be used to correct the final RWA amount. The entries in 2.5.3 and 2.5.4 feed directly into RWA. In 2.5.5 a text entry is asked to give background to any values entered under 2.5.3
2.5.4	(-) Reductions in RWA as specified	

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	by FINMA	and 2.5.4.
2.5.5	Please specify the nature of the additional RWA and/or reductions in RWA as specified by FINMA	Text field for comment
2.6	Leverage Ratio Exposure (CAO art. 46)	
2.6.1	Total Exposure for the Basel III leverage ratio (LRD)	
2.6.1.1	Of which: (+/-) Adjustments to leverage ratio exposure as reported in LERA	

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## Capital sheet – Capital requirements

3	Minimum capital requirements	Nothing to capture.
3.1	RWA-based capital requirements	Nothing to capture.
3.1.1	CET1 requirement	= row 93 in CASABISIRB_RWA form * 4.5%
3.1.2	T1 requirement (CET1 & AT1)	= row 93 * 6%
3.1.3	Total requirement (T1 & T2)	= row 93 * 8%
3.2	Global capital requirements, without specific needs	Nothing to capture.
3.2.1	CET1 requirement, according to minimum requirements + the capital conservation buffer required by art. 43 (incl. potential adjustment according to item 3.2.2.2)	Nothing to capture.
3.2.1.1	Of which: CET1 requirement for conservation buffer required by CAO art. 43 and appendix 8	Nothing to capture.
3.2.2.1	Indication of the CET1 requirement for conservation buffer according to CAO art. 43 and appendix 8, in percentage	Nothing to capture.
3.2.2.2	Indication of the adjustment to the CET1 requirement according to item 3.2.2.1 in case of a specific FINMA decree	Nothing to capture.
3.2.3	CET1 required in application of national countercyclical buffer	CET1 requirement according to the countercyclical buffer according to CAO art. 44.
3.2.3.1	Pro memoria item: Amount of risk-weighted assets subject to the national countercyclical buffer requirement	
3.2.3.2	Pro memoria item: National countercyclical buffer (in percent): ratio of risk-weighted assets on which the national countercyclical buffer (CCB) under CAO art. 44 of x% has been activated to the total of risk-weighted assets, multiplied by the effective national CCB requirement of x%	
3.2.4	CET1 required for extended countercyclical buffer under CAO art. 44a (Swiss and foreign exposures)	FINMA Circular 11/2 Mn 46 and Annex. See also <a href="https://www.bis.org/bcbs/ccyb/">https://www.bis.org/bcbs/ccyb/</a>
3.2.4.1	Pro memoria item: Amount of risk-weighted assets subject to the extended countercyclical buffer requirement	Nothing to capture.

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3.2.4.2	Pro memoria item: Indication of the effective percentage required as extended countercyclical buffer	Nothing to capture.
3.2.5	Total CET1 requirement (without specific requirements)	= 3.2.1 + 3.2.3 + 3.2.4
3.2.6	T1 requirement (total CET1, plus total AT1 requirement according to CAO art. 42 par. 1 let. a, art. 43 and appendix 8 (incl. potential adjustment according to item 3.2.6.2))	Nothing to capture.
3.2.6.1	Indication of the total AT1 requirement according to CAO art. 42 par. 1 let. a, art. 43 and appendix 8	Nothing to capture.
3.2.6.2	Indication of the adjustment to the AT1 requirement according to item 3.2.6.1 in case of a specific FINMA decree	Nothing to capture.
3.2.7	Total capital requirement (T1 + T2), taking into account the T2 requirement according to CAO art. 42 par. 1 let. a, art. 43 and appendix 8 (incl. potential adjustment according to item 3.2.7.2)	Nothing to capture.
3.2.7.1	Indication of the total T2 requirement according to CAO art. 42 par. 1 let. a, art. 43 and appendix 8, in percentage	Nothing to capture.
3.2.7.2	Indication of the adjustment to the T2 requirement according to item 3.2.7.1 in case of a specific FINMA decree	Nothing to capture.
3.3	Specific additional requirement(s)	= 3.3.1 + 3.3.2
3.3.1	Specific additional requirement pursuant to Banking Act art. 4 par. 3 and FinIO art. 27 par. 2	
3.3.1.1	Of which: in form of CET1	
3.3.1.2	Of which: in form of AT1	
3.3.1.3	Of which: in form of T2	
3.3.2	Specific additional requirements pursuant to art. 45 Capital Ordinance	
3.3.2.1	Of which: in form of CET1	
3.3.2.2	Of which: in form of AT1	
3.3.2.3	Of which: in form of T2	
3.3.2.4	To cover risk concentrations	CAO art. 45 and FINMA-Circ. 11/2 Mn 30-33.
3.3.2.5	To cover risk management issues	CAO art. 45 and FINMA-Circ. 11/2 Mn 30-33.
3.3.2.6	To cover refinancing or liquidity	CAO art. 45 and FINMA-Circ. 11/2 Mn 30-33.

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	risks	
3.3.2.7	To cover complex and intransparent structures of financial groups	CAO art. 45 and FINMA-Circ. 11/2 Mn 30-33.
3.3.2.8	To cover other issues	CAO art. 45 and FINMA-Circ. 11/2 Mn 30-33.
3.4	(–) Reductions in capital requirements as per art. 4 para. 3 Banking Act and art. 27 para. 5 Financial Institutions Ordinance (FinIO)	
3.4.1	(–) Of which: in form of CET1	
3.4.2	(–) Of which: in form of AT1	
3.4.3	(–) Of which: in form of T2	
3.5	Global capital requirements, specific need included	Nothing to capture.
3.5.1	Global CET1 requirement	= 3.2.5 + 3.3.1.1 + 3.3.2.1 + 3.4.1
3.5.2	Global T1 requirement	= 3.2.6 + 3.3.1.1 + 3.3.1.2 + 3.3.2.1 + 3.3.2.2 + 3.4.1 + 3.4.2
3.5.3	Global total requirement (T1 & T2)	= 3.2.7 + 3.3 + 3.4
3.6	Minimum initial capital required pursuant to art. 4 Banking Ordinance and art. 69 FinIO	Nothing to capture.
3.6.1	Minimum initial capital required as bank	Alternatively: a) minimum floor of CHF 10 million: art. 4 Banking Ordinance; or b) other floor pursuant to decision of FINMA: Banking Act art. 4 par. 3.
3.6.2	Minimum initial capital required as securities dealer (without additional banking licence)	Alternatively: a) minimum floor of CHF 1.5 million: Financial Institutions Ordinance (FinIO) art. 69 par. 1 ); or b) other floor pursuant to decision of FINMA: FinIO art. 69 par. 7.
3.7	Direct investments in solo consolidated group companies and any subordinated claims on such interests: art. 10 par. 3	Only for banks using solo consolidation, subject to FINMA approval.
3.8	Capital requirement based on leverage ratio exposure	
3.8.1	Capital requirement based on leverage ratio exposure (ie leverage ratio denominator (LRD))	CAO art. 42 par. 1 let. a
3.9	Total minimum requirement: Maximum of RWA- and LRD-based amounts	
3.9.1	Total minimum capital requirement (NB: without taking into account the minimum capital requirement of 10 Mio CHF (Banking Ordinance art. 15) for banks, or 1.5 Mio CHF	CAO art. 42 par. 1

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(FinIO art. 69 par. 1) for securities  
dealers)

3.9.2 Tier 1 minimum requirement

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