Circular 2016/1 Disclosure - Banks

Regulatory disclosure duties

6 May 2021

FINANCIAL SERVICES

Circular 2016/1
Disclosure – Banks

Regulatory disclosure duties

2 Other Languages

DE: RS 2016/01 Offenlegung – Banken (6 May 2021)

FR: circ. 2016/01 Publication – banques (6 May 2021)

Unofficial translation June 2021

Circular 2016/1
Disclosure – Banks

Regulatory disclosure duties

Reference:	FINMA circ. 16/1 “Disclosure – banks“
Issued:	28 October 2015
Entry into force:	1 January 2016
Last amendment:	6 May 2021 [amendments are denoted with an * and are listed at the end of document]
Concordance:	gradually replaces FINMA circ. “08/22 Disclosure - banks“ of 20 November 2008
Legal bases:	FINMASA Article 7(1)(b) BA Articles 3(2)(b), 3g, 4(2) and (4), 4^{bis}(2), 6b SESTO Article 29 CAO Articles 2, 16 LiqO Article 17e
Annex 1:	Overview of the disclosure requirements
Annex 2	Fixed/flexible tables
Annex 3:	Disclosures for systemically important banks
Annex 4:	Corporate governance
Annex 5:	Climate-related financial risks

Addressees

BA			ISA			SESTA	FMIA						CISA									AMLA			OTHERS	
Banks	Financial groups and congl.	Other intermediaries	Insurance companies	Ins. groups and congl.	Distributors	Securities dealers	Trading Venues	Central Counterparties	Central depositories	Trade repositories	Payment systems	Participants	Fund management companies	SICAV	Limited partnerships for CIS	SICAF	Custodian banks	Managers domestic CIS	Distributors	Representatives of foreign CISs	Other intermediaries	SROs	DSFIs	SRO Supervised	Audit firms	Rating Agencies
X	X					X																				

I. Subject matter

The present Circular shall specify 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 shall also define the disclosure requirements for corporate governance, interest rate risk and remunerations. It shall set 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 shall be based on the following minimum standards and principles of the Basel Committee on Banking Supervision: 2*

- Repealed 3*-4*
- "Revised Pillar 3 disclosure requirements" – published in January 2015 5*
- "Pillar 3 disclosure requirements – consolidated and enhanced framework" – published in March 2017 6*
- Repealed 7*
- "Corporate governance principles for banks" – published in July 2016 7.1*

Moreover, the Circular also refers to the "Frequently asked questions on the revised Pillar 3 disclosure requirements", published in August 2016 and whose interpretations shall also be considered. 7.2*

II. Scope

This Circular shall apply 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 (Article 6a(3) Banking Act [BA; SR 952.0] and Article 16(2) CAO), nor to branch offices in Switzerland of foreign banks and securities dealers. Securities dealers shall be exempt from disclosure requirements related to liquidity and interest rate risk (cf. tables IRRBBA, IRRBBA1 and IRRBB1, as well as LIQA, LIQ1 and LIQ2). The exemption regarding interest rate risk does not apply if a securities dealer holds material interest rate risks off the trading book as per FINMA circ. 19/2 "Interest rate risk – Banks", margin no. 4. 8*

Concerning disclosure, institutions under the small banks regime (Articles 47a - 47e CAO) may limit themselves to the key metrics applicable to them (i.e. table KM1, annual disclosure for institutions under the small banks regime). 8.1*

When calculating capital adequacy and liquidity requirements at the level of a financial group or conglomerate, the disclosure requirements shall in principle be applicable only on a consolidated basis. However, the other disclosure requirements as detailed in margin nos. 13 and 14.6 shall also be fulfilled. Cf. margin no. 14.1 on the consolidation discount in regard to corporate governance. 9*

The disclosure requirements in respect of liquidity only relate to the liquidity coverage ratio (LCR) as per Article 14(2)(a) LiqO (total exposure in all currencies, converted to Swiss francs, if necessary). 10

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

Foreign-controlled banks shall be exempt from disclosure requirement pursuant to this Circular if comparable information is published abroad at the group level, subject to margin no. 13. This exemption does not apply to corporate governance disclosures. 12*

Domestic bank subsidiaries (including parent companies) of groups that are subject to FINMA supervision as well as foreign-controlled Swiss banks that are exempted from detailed disclosures as per margin no. 12, shall nevertheless publish Table KM1 annually (cf. Annex 2) in their annual report and fulfill the requirements of margin no. 21. Publication on group companies may also take place in accordance with margin no. 14.6 by the group, whereby reference must be made to this in the annual report of the company concerned. This requirement does not apply to individual members of a central organization exempted in accordance with margin no. 11. 13*

The scope of consolidation to be used for the publication pursuant to this Circular corresponds to the one applied in the consolidated calculation of required minimum capital and eligible capital resources (Article 7 CAO). 14*

Banks and securities dealers belonging to a financial group subject to FINMA supervision shall be exempt from the disclosure requirement for corporate governance (cf. Annex 4).Banks subject to the disclosure obligation on climate-related financial risks in accordance with margin no. 14.2 and Annex 5 shall comply with the obligation if the information is disclosed at the level of the FINMA-supervised financial group. 14.1*

III. Scope of the disclosure

Quantitative and qualitative disclosures shall be made taking into account the meaningfulness in relation to the business activities performed and the regulatory approaches used. This does not apply to the nine tables KM1, OV1, LIQA, CR1, CR3, IRRBBA, IRRBBA1, IRRBB1, ORA that have to be disclosed by all banks, except for banks that are exempt from certain disclosures in accordance with margin nos. 8 - 14.1. 14.2*

- Systemically important banks not active internationally (D-SIB) shall also publish the tables listed in Annex 3.
- Systemically important banks active internationally (G-SIB) shall also publish the tables TLAC1, TLAC2, TLAC3, GSIB1, KM2 as well as the tables listed in Annex 3.
- Both, systemically important banks not active internationally (D-SIB) and systemically important banks active internationally (G-SIB) shall publish the information on climate-related financial risks in accordance with Annex 5.

Should a bank deem that the information to be disclosed in a table (cf. Annex 2) is not meaningful as per margin no. 25, specifically because it is not material, it may dispense with disclosing parts or all of this information. The bank's justification of the lack of meaningfulness or materiality shall be documented internally.

The specific disclosure requirements shall be defined in Annex 1. Depending on the scope of disclosure, a distinction shall be made between full disclosure by systemically important banks or supervisory category 1-3 banks (excluding systemically important banks) and partial disclosure by category 4-5 banks. The latter may also be subject to an extended partial disclosure or full disclosure as per margin no. 15. 14.3*

Systemically important banks shall also publish the table templates (cf. Annex 3) based on the parallel calculation in accordance with Articles 124-133 CAO within the deadlines stated in margin nos. 40-41 on a quarterly basis[1]. Disclosure shall take place at the level of the financial group, financial sub-groups and systemically important stand-alone institutions that must adhere to capital adequacy requirements. 14.4*

Repealed 14.5*

Banks with minimum capital for credit risk (including counterparty risk) exceeding CHF 4bn (calculated in accordance with margin no. 18) and who have significant international activity shall be deemed large banks for the purpose of this Circular. These banks shall also publish the information in table KM1 (cf. Annex 2) on a quarterly basis within the deadlines stated in margin no. 40: at group level as well as at the level of significant Swiss and foreign subsidiaries and sub-groups that must comply with capital and liquidity requirements. 14.6*

Banks in categories 4 and 5 may limit themselves to an annual partial disclosure as per Annex 1, unless they use model approaches to calculate minimum capital or if they have securitization exposures with respect to foreign positions (origination, sponsoring, investing) as defined in FINMA Circ. 17/7 "Credit risks - banks". The scope of the partial disclosure is defined in Annex 1. Apart from the nine mandatory tables listed in margin no. 14.2, the tables CR2, CRB, CR5, CCR3 and CCR5 must also be disclosed, except if these lack in meaningfulness. 15*

Repealed 16*-18*

If the disclosure requirements increase (e.g. change of FINMA supervisory category or exceeding of a threshold), the additional information must be published from the time of this increase (prospective application). Comparative figures for periods prior to this date do not need to be published. 19

Banks shall publish their disclosures on corporate governance (cf. Annex 4) on their website where it is easily accessible or in a separate chapter of the annual report. 20*

IV. Approval

The board of directors (i.e. the governing body for guidance, supervision and control) shall approve the institution-specific principles and the scope of disclosure on the basis of which the bank complies with the provisions of this Circular. The disclosure must be subject to internal control comparable to that applied to the publication of the annual or consolidated financial statements. 21

[1] Table templates are fixed tables in accordance with margin no. 28. Apart from inserting additional lines (margin no. 30) to the table, the structure of the table may also be changed, provided that all specified minimum information is published.

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 bank's material activities and risks must be appropriately disclosed in terms of quality and quantity. 24
- Meaningfulness: it must be possible to assess the existing material risks of the bank/financial group as well as the management of these risks, and to understand these by referring to items in the balance sheet or income statement. Information that is not meaningful shall be omitted. 25*
- Consistency: disclosures must be consistent from period to period. Any material changes must be appropriately justified and commented upon. 26

VI. Type of disclosure

Repealed 27*

Annex 1 contains an overview of all the tables required, specifying which tables must be disclosed in the predefined format (fixed format), which may be disclosed 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 (see margin nos. 5 to 7.2). 29*

Unused rows/columns of fixed tables may be omitted. The numbering of the rows and columns, however, 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 shall be maintained for future use. 30

VII. Form of disclosure

The information to be published pursuant to 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, disclosure of this information in their annual report. 31

Banks subject to the full disclosure requirement must publish the information in a separate document.[1] 32*
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 disclosure on corporate governance refer to margin no. 20. For the disclosure of

[1] Tables CCA and GSIB1, which may be published separately, are excluded.

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:

- 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 disclosed; 36

Banks subject to the partial disclosure requirement that do not publish the information set out in this Circular in their annual report, shall state in their annual report where this information is available. 37

Repealed 37.1*

Banks benefiting from the extended consolidation discount in accordance to 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 shall be stated in Annex 1. 39

The publication of the data updated after each annual period must take place within four months of the closing of the annual financial statements. If the publication within 4 months is not possible due to the date of the annual general meeting, remunerations may be disclosed within six months. The data updated after each interim period shall be published within two months of the end of the interim period or of the reporting date of the interim financial statements. At the end of the year, information on both interim periods and the annual period may be disclosed simultaneously, i.e. within four months. 40*

The time when the published information was prepared or amended must be clearly indicated. 41

Banks shall update material changes in their corporate governance (cf. Annex 4) on their website within three months. 41.1*

IX. Repealed

Repealed 42*-48*

X. Repealed

Repealed 49*-53*

XI. Audit

The audit firms shall verify compliance with the disclosure requirements in accordance with FINMA circ. 13/3 "Audit Matters" and provide their opinion on the regulatory audit in their audit report. 54

Disclosure in the interim 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 shall be subject to the audit prescribed by the Code of Obligations. 55

XII. Final provisions and transitional provisions

The information as per margin nos. 2-7 of Annex 5 shall be disclosed for the first time for the 2021 business year. 56*

Repealed 57

Repealed 58

Repealed 59*

Repealed 60*

Banks do not have to prepare information for reporting dates prior to the validity date of a table (cf. Annex 1) in order to publish them in the format set out in this Circular. The requirement of margin no. 31 regarding the provision of data for the four preceding years available shall apply prospectively. 61*

The tables showing a reconciliation between figures for the previous period and those for the reporting period do not need be published if the figures of the previous period refer to a period before the Circular became applicable or before a relevant table became applicable. 62*

Once the LiqO provisions on the net stable funding ratio (NSFR) have entered into force, institutions shall observe the corresponding disclosure requirements (table LIQ2 and rows 18–20 of table KM1). 63*

The amendments of 31 October 2019 shall enter into force on 1 January 2020 and shall become applicable for the first time for reporting dates as of 31 December 2019. The first-time publication of the revised or new tables is listed in the penultimate column of Annex 1. 64*

Banks may also use the tables that were revised on 31 October 2019 or that are new before their entry into force. 65*

Annex 1

Overview of disclosure requirements

Note: Tables in cells shaded gray shall be duly published as stipulated in margin no. 14.2. The currency to be used for the disclosures shall be the same as the ones used for annual financial statements.

Reference	Table name	Qualitative (QUAL) or quantitative with comments (QC)	Table format: fixed	Table format: flexible	Systemically important: International	Systemically important: Domestic	Not systemically important: Category 1-3[1]	Not systemically important: Categories 4-5	Entry into force[2]
					Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually				
KM1	Basic regulatory key figures	QC	X		Q	Q	Q(S)[3]	A	31.12.2018
KM2	Basic key figures "TLAC requirements (at the level of the resolution group)"	QC	X		Q				01.01.2019

1 And possibly banks in categories 4 and 5 that may not make use of the partial disclosure (cf. margin no. 15)

2 The date 31.12.2016 in the penultimate column refers to the version of the circular of 7.12.2016 that have not been adjusted yet. The date related to the other tables refers to the first application of the table in their adjusted form.

3 Q(S) shall mean that banks that do not disclose financial information on a quarterly basis may limit themselves to disclosing their relevant semi-annual information. In the case of large banks as per margin no. 14.6, however, this alleviation does not apply to table KM1. Banks (in category 3) that are not large banks as per margin no. 14.6 may limit themselves to a semi-annual disclosure, even if they voluntarily publish financial data on a quarterly basis.

Annex 1

Overview of disclosure requirements

					Systemically important		Not systemically important		
Reference		Qualitative (QUAL) or quantitative with comments (QC)	Table format		International	Domestic	Category 1-3[1]	Categories 4-5	
	Table name		fixed	flexible	Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually				Entry into force[2]
OVA[1]	The bank's risk management approach	QUAL		X	A	A	A		31.12.2016
OV1	Overview of risk-weighted assets	QC	X		Q	Q(S)	Q(S)	A (In simplified form)	31.12.2018
LI1	Reconciliation of differences between accounting and regulatory exposures	QC		X	A	A	A		31.12.2016
LI2	Presentation of differences between accounting and regulatory exposures and carrying values (annual and consolidated financial statements)	QC		X	A	A	A		31.12.2016

[1] Partial or full reference to the notes to the annual report, in case the information is available there in part or in full.

Annex 1

Overview of disclosure requirements

					Systemically important		Not systemically important		
Reference	Table name	Qualitative (QUAL) or quantitative with comments (QC)	Table format		International	Domestic	Category 1-3[1]	Categories 4-5	Entry into force[2]
			fixed	flexible	Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually				
LIA	Explanations of differences between accounting and regulatory exposures	QUAL		X	A	A	A		31.12.2016
PV1	Prudential value adjustments	QC	X		A	A	A		31.12.2018
CC1	Presentation of the eligible regulatory capital	QC	X		S	S	A		31.12.2018
CC2	Reconciliation of eligible regulatory capital with balance sheet	QC		X	S	S	A		31.12.2018
CCA[1]	Main features: regulatory capital instruments and other TLAC instruments	QUAL/QC		X	S	S	A		31.12.2018

[1] Instructions regarding updates: also see explanations in Table CCA.

Annex 1

Overview of disclosure requirements

					Systemically important		Not systemically important		
Reference		**Qualitative (QUAL) or quantitative with comments (QC)**	**Table format**		**International**	**Domestic**	**Category 1-3**[1]	**Categories 4-5**	
	Table name		**fixed**	**flexible**	**Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually**				**Entry into force**[2]
TLAC1	Composition of TLAC of international systemically important banks (at the level of the resolution group)	QC	X		S				01.01.2019
TLAC2	Important group companies – seniority of the exposure at the level of the legal entity	QC	X		S				01.01.2019
TLAC3	Resolution entity – seniority of the exposure at the level of the legal entity	QC	X		S				01.01.2019
GSIB1	G-SIB indicators	QC		X	A				31.12.2018

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Overview of disclosure requirements

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Reference	**Table name**	**Qualitative (QUAL) or quantitative with comments (QC)**	**Table format**		**International**	**Domestic**	**Category 1-3[1]**	**Categories 4-5**	**Entry into force[2]**
			fixed	**flexible**	**Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually**				
CCyB1[1]	Geographic separation of exposures for the extended countercyclical buffer according to the Basel Minimum Standards	QC		X	S	S	A		31.12.2018
LR1	Leverage ratio: comparison of accounting assets versus leverage ratio exposure measure	QC	X		Q	Q(S)	A		31. 12.2018
LR2	Leverage ratio: detailed presentation	QC	X		Q	Q(S)	A		31.12.2018

[1] Only concerns banks that fulfill the criteria mentioned in Article 44a CAO.

Annex 1

Overview of disclosure requirements

Reference	Table name	Qualitative (QUAL) or quantitative with comments (QC)	Table format		Systemically important		Not systemically important		Entry into force[2]
			fixed	flexible	International	Domestic	Category 1-3[1]	Categories 4-5	
					Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually				
LIQA	Liquidity: liquidity risk management	QUAL/ (QC)		X	A	A	A	A, If not already treated in the notes to the annual financial statements	31.12.2018
LIQ1	Liquidity: information on the LCR	QC	X		Q	Q(S)	Q(S)		31.12.2016
LIQ2	Liquidity: information on the NSFR	QC	X		S	S	S		tbd
CRA[1]	Credit risk: general information	QUAL		X	A	A	A		31.12.2016
CR1	Credit risk: credit quality of assets	QC	X		S	S	A	A	31.12.2016
CR2	Credit risk: changes in portfolios of defaulted loans and debt securities	QC	X		S	S	A	A	31.12.2016

[1] Partial or full reference to the notes to the annual report, in case the information is available there in part or in full.

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			fixed	**flexible**	**Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually**				
CRB	Credit risk: additional disclosures on the credit quality of assets	QUAL/QC		X	A	A	A	A	31.12.2016
CRC	Credit risk: qualitative disclosure requirements related to mitigation techniques	QUAL		X	A	A	A		31.12.2016
CR3	Credit risk: overall view of risk mitigation techniques	QC	X		S	S	A	A, but in simplified form	31.12.2016
CRD	Credit risk: information on banks' use of external credit ratings under the standardized approach	QUAL		X	A	A	A		31.12.2016

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Overview of disclosure requirements

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			fixed	**flexible**	**Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually**				
CR4	Credit risk: exposure and credit risk mitigation (CRM) effects under the standardized approach	QC	X		S	S	A		31.12.2016
CR5	Credit risk: exposures by exposure category and risk weights under the standardized approach	QC	X		S	S	A	A	31.12.2016

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Overview of disclosure requirements

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			fixed	**flexible**	**Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually**				
CRE	IRB: information on models	QUAL		X	A	A	A	Partial disclosure not applicable if IRB is used	31.12.2016
CR6	IRB: credit risk exposures by portfolio and PD range	QC	tX		S	S	S		31.12.2016
CR7	IRB: effect on RWA of credit derivatives used as CRM techniques	QC	X		S	S	S		31.12.2016
CR8	IRB: RWA flow statements of credit risk exposures	QC	X		Q	Q(S)	Q(S)		31.12.2016
CR9	IRB: backtesting of probability of default (PD) per exposure category	QC		X	A	A	A		31.12.2016

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Overview of disclosure requirements

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Reference	Table name	Qualitative (QUAL) or quantitative with comments (QC)	Table format		International	Domestic	Category 1-3[1]	Categories 4-5	Entry into force[2]
			fixed	flexible	Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually				
CR10	IRB: specialized lending and equities under the simple risk-weight method	QC		X	S	S	S	Partial disclosure not applicable if IRB is used	31.12.2016
CCRA	Counterparty credit risk: general information	QUAL		X	A	A	A		31.12.2016
CCR1	Counterparty credit risk: analysis of counterparty credit risk (CCR) exposure by approach	QC	X		S	S	-		31.12.2016
CCR2	Counterparty credit risk: credit valuation adjustment (CVA) capital charge	QC	X		S	S	-		31.12.2016

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Overview of disclosure requirements

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			fixed	flexible	Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually				
CCR3	Counterparty credit risk: exposures by regulatory portfolio and risk weights under standard approach	QC	X		S	S	A	A	31.12.2016
CCR4	IRB: counterparty credit risk by portfolio and PD scale	QC	X		S	S	S	Partial disclosure not applicable if IRB is used	31.12.2016
CCR5	Counterparty credit risk: composition of collateral for CCR exposure	QC		X	S	S	A	A	31.12.2016
CCR6	Counterparty credit risk: credit derivatives exposures	QC		X	S	S	A		31.12.2016

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Overview of disclosure requirements

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Reference	Table name	Qualitative (QUAL) or quantitative with comments (QC)	Table format		International	Domestic	Category 1-3[1]	Categories 4-5	Entry into force[2]
			fixed	flexible	Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually				
CCR7	Counterparty credit risk: RWA flow statements of CCR exposures under the IMM approach (EPE model method)	QC	X		Q	Q(S)	Q(S)	Partial disclosure not applicable if EPE model method is used	31.12.2016
CCR8	Counterparty credit risk: exposures to central counterparties	QC	X		S	S	A	Partial disclosure not applicable for securitizations concerning exposures abroad	31.12.2016
SECA	Securitizations: qualitative disclosure requirements related to securitization exposures	QUAL		X	A	A	A		31.12.2016

Annex 1

Overview of disclosure requirements

<table>
<tr><td></td><td></td><td></td><td></td><td></td><td colspan="2">Systemically important</td><td colspan="2">Not systemically important</td><td></td></tr>
<tr><td>Reference</td><td rowspan="2">Table name</td><td rowspan="2">Qualitative (QUAL) or quantitative with comments (QC)</td><td colspan="2">Table format</td><td>International</td><td>Domestic</td><td>Category 1-3[1]</td><td>Categories 4-5</td><td rowspan="2">Entry into force[2]</td></tr>
<tr><td></td><td>fixed</td><td>flexible</td><td colspan="4">Frequency: Q: quarterly
Q(S): semi-annually if no financial data available on a quarterly basis
S: semi-annually
A: annually</td></tr>
<tr><td>SEC1</td><td>Securitizations: exposures in the banking book</td><td>QC</td><td></td><td>X</td><td>S</td><td>S</td><td>A</td><td rowspan="3">Partial disclosure not applicable for securitizations concerning exposures abroad</td><td>31.12.2016</td></tr>
<tr><td>SEC2</td><td>Securitizations: exposures in trading book</td><td>QC</td><td></td><td>X</td><td>S</td><td>S</td><td>A</td><td>31.12.2016</td></tr>
<tr><td>SEC3</td><td>Securitizations: exposures in the banking book and associated minimum capital requirements – bank acting as originator or as sponsor</td><td>QC</td><td>X</td><td></td><td>S</td><td>S</td><td>A</td><td>31.12.2016</td></tr>
<tr><td>SEC4</td><td>Securitizations: exposures in the banking book and associated capital requirements – bank acting as investor</td><td>QC</td><td>X</td><td></td><td>S</td><td>S</td><td>A</td><td></td><td>31.12.2016</td></tr>
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			fixed	flexible	International	Domestic	Category 1-3[1]	Categories 4-5	
					Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually				
MRA	Market risk: general information	QUAL		X	A	A	A		31.12.2016
MR1	Market risk: minimum capital requirements under standardized approach	QC	X		S	S	A		31.12.2016
MRB	Market risk: qualitative disclosures for banks using the Internal Model Approach (IMA)	QUAL		X	A	A	A	Partial disclosure not applicable if the IMA is used	31.12.2016
MR2	Market risk: RWA flow statements of market risk exposures under an IMA	QC	X		S	S	S	Partial disclosure not applicable if the IMA is used	31.12.2016
MR3	IMA values for trading portfolios	QC	X		Q	Q(S)	S	Partial disclosure not applicable if the IMA is used	31.12.2016

Annex 1

Overview of disclosure requirements

					Systemically important		Not systemically important		
Reference		Qualitative (QUAL) or quantitative with comments (QC)	Table format		International	Domestic	Category 1-3[1]	Categories 4-5	
	Table name		fixed	flexible	Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually				Entry into force[2]
MR4	Market risk: comparison of VaR estimates with gains/losses	QC		X	S	S	S	Partial disclosure not applicable if the IMA is used	31.12.2016
IRRBBA	Interest rate risk: Objectives and guidelines for the management of interest rate risk in the banking book	QUAL/QC		X	A	A	A	A	31.12.2018
IRRBBA1	Interest rate risk: quantitative information on the exposure's structure and interest rate fixing date	QC	X		A	A	A	A	31.12.2018

Annex 1

Overview of disclosure requirements

					Systemically important		Not systemically important		
Reference	**Table name**	**Qualitative (QUAL) or quantitative with comments (QC)**	**Table format**		**International**	**Domestic**	**Category 1-3**[1]	**Categories 4-5**	**Entry into force**[2]
			fixed	**flexible**	**Frequency: Q: quarterly Q(S): semi-annually if no financial data available on a quarterly basis S: semi-annually A: annually**				
IRRBB1	Interest rate risk: quantitative information on the exposure's net present value and interest rate income	QC	X		A	A	A	A	31.12.2018
REMA[1]	Remunerations: policies	QUAL		X	A	A	A		31.12.2018
REM1[8]	Remunerations: distributions	QC		X	A	A	A		31.12.2018
REM2[8]	Remunerations: special payments	QC		X	A	A	A		31.12.2018
REM3[8]	Remunerations: various distributions	QC		X	A	A	A		31.12.2018
ORA	Operational risk: general information	QUAL		X	A	A	A	A	31.12.2016

[1] Disclosure obligation only in the event of mandatory application of FINMA Circular 10/1 "Remuneration systems" (margin no. 6).

Annex 1

Overview of disclosure requirements

<table>
<tr><th></th><th></th><th></th><th colspan="2"></th><th colspan="2">Systemically important</th><th colspan="2">Not systemically important</th><th></th></tr>
<tr><th>Reference</th><th rowspan="2">Table name</th><th rowspan="2">Qualitative (QUAL) or quantitative with comments (QC)</th><th colspan="2">Table format</th><th>International</th><th>Domestic</th><th>Category 1-3[1]</th><th>Categories 4-5</th><th rowspan="2">Entry into force[2]</th></tr>
<tr><th></th><th>fixed</th><th>flexible</th><th colspan="4">Frequency: Q: quarterly
Q(S): semi-annually if no financial data available on a quarterly basis
S: semi-annually
A: annually</th></tr>
<tr><td>Annex 3</td><td>Disclosures for systemically important banks</td><td>QC</td><td>X</td><td>-</td><td>Q</td><td>Q</td><td>-</td><td>-</td><td>31.12.2019</td></tr>
</table>

Annex 1

Overview of disclosure requirements

Table KM1: Basic regulatory key figures

Purpose	Overview of the regulatory key figures
Content	Important key figures of a regulatory nature
Type / format	QC / fixed If adding new lines, the definition and calculation of the additional key figures must be stated (including the scope of consolidation and regulatory capital used, where applicable)
Minimum required comments	Banks with full or partial disclosure shall comment and substantiate material changes to the previous period (T-1). Banks that apply a recognized international standard and make use of the transitional rules on the expected loss accounting shall complement the table with lines 1a, 2a, 3a, 5a, 6a, 7a and 14a that are required by the Basel Minimum Standards, indicating the transitional rules applied. Banks not subject to the expected loss accounting and banks not using the transitional rules may ignore the lines mentioned above.

a) Tables for quarterly disclosure

		a	b	c	d	e
	T = quarter	T	T-1	T-2	T-3	T-4
	Eligible capital (CHF)					
1	Common Equity Tier 1 capital (CET1)					
1a	Common Equity Tier 1 capital without the effects of the transitional provisions for expected losses					
2	Tier 1 capital (T1)					
2a	Tier 1 capital without the effects of the transitional provisions for expected losses					

Annex 2

Fixed and flexible tables

		a	b	c	d	e
	T = quarter	T	T-1	T-2	T-3	T-4
3	Total capital, total					
3a	Total capital without the effects of the transitional provisions for expected losses					
	Risk-weighted assets (RWA) (CHF)					
4	RWA					
4a	**Minimum capital (CHF)**					
	Risk-based capital ratios (in % of RWA)					
5	CET1 ratio (%)					
5a	CET1 ratio without the effects of the transitional provisions for expected losses (%)					
6	Tier 1 capital ratio (%)					
6a	Tier 1 capital without impact of the transitional provisions for expected losses (%)					
7	Total capital ratio (%)					
7a	Total capital ratio without impact of the transitional provisions for expected losses (%)					
	CET1 buffer capital requirements (in % of RWA)					
8	Capital buffer in accordance with Basel Minimum Standards (as of 2019: 2.5%) (%)					

Annex 2

Fixed and flexible tables

		a	b	c	d	e
	T = quarter	T	T-1	T-2	T-3	T-4
9	Countercyclical buffer (Article 44a CAO) in accordance with the Basel Minimum Standards (%)					
10	Additional capital buffer due to national or international systemic importance (%)					
11	Overall buffer requirements in accordance with the Basel Minimum Standards in CET1 quality (%)					
12	Available CET1 to cover buffer requirements in accordance with Basel Minimum Standards (after deducting CET1 from the cover of the minimum requirements and possibly to cover the TLAC requirements) (%)					
	Targeted capital ratio according to Annex 8 of the CAO (in % of RWA)					
12a[1]	Capital buffer according to Annex 8 CAO (%)					
12b	Countercyclical buffer (Articles 44 and 44a CAO) (%)					
12c	CET1 target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO					
12d	Tier 1 target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO					
12e	Total capital target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO					
	Basel III leverage ratio					
13	Total exposure (CHF)					

[1] Systemically important banks may forgo disclosing the information in lines 12a - 12e as Annex 8 CAO is not applicable to them. In case they forgo this disclosure, they shall nonetheless report their countercyclical buffer in accordance with Article 44 CAO.

Annex 2

Fixed and flexible tables

14	Basel III leverage ratio (Tier 1 capital in % of the total exposure)					
14a	Basel III leverage ratio (Tier 1 capital in % of the total exposure) without the effects of the transitional provisions for expected losses					
	Liquidity Coverage Ratio (LCR)					
15	LCR numerator: Total high quality liquid assets (HQLA) (CHF)					
16	LCR denominator: Total of net cash outflow (CHF)					
17	LCR (in %)					
	Net stable funding ratio (NSFR)[1]					
18	Available stable refinancing (in CHF)					
19	Required stable refinancing (in CHF)					
20	Net stable funding ratio (NSFR) (in %)					

1 These rows shall only be disclosed once the regulation on the NSFR have entered into force.

Annex 2

Fixed and flexible tables

b) Tables used for semi-annual disclosures

		a	b	c	d	e
	T = half year	T	T – (3 months)	T-1	(T -1)– (3 months)	T-2
	Eligible equity (CHF)					
1	Common Equity Tier 1 capital (CET1)					
1a	Common Equity Tier 1 without the effects of the transitional provisions for expected losses					
2	Tier 1 capital (T1)					
2a	Tier 1 capital without the effects of the transitional provisions for expected losses					
3	Total capital, total					
3a	Total capital without the effects of the transitional provisions for expected losses					
	Risk-weighted assets (RWA) (CHF)					
4	RWA					
4a	**Minimum capital (CHF)**					
	Risk-based capital ratios (in % of RWA)					
5	CET1 ratio (%)					
5a	CET 1 ratio without the effects of the transitional provisions for expected losses (%)					
6	Tier 1 capital ratio (%)					
6a	Tier 1 capital without the effects of the transitional provisions for expected losses (%)					

Annex 2

Fixed and flexible tables

		a	b	c	d	e
	T = half year	T	T – (3 months)	T-1	(T -1)– (3 months)	T-2
7	Total capital ratio (%)					
7a	Total capital ratio without the effects of the transitional provisions for expected losses (%)					
	CET1 buffer capital requirements (in % of RWA)					
8	Capital buffer in accordance with Basel Minimum Standards (as of 2019: 2.5%) (%)					
9	Countercyclical buffer (Article 44a CAO) in accordance with the Basel Minimum Standards (%)					
10	Additional capital buffer due to national or international systemic relevance (%)					
11	Overall buffer requirements in accordance with the Basel Minimum Standards in CET1 quality (%)					
12	Available CET1 to cover buffer requirements in accordance with Basel Minimum Standards (after deducting CET1 from the cover of the minimum requirements and possibly to cover the TLAC requirements) (%)					
	Targeted capital ratio according to Annex 8 of CAO (in % of RWA)					
12a	Capital buffer according to Annex 8 CAO (%)					
12b	Countercyclical buffer (Articles 44 and 44a CAO) (%)					
12c	CET1 target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO					
12d	T1 target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO					

Annex 2

Fixed and flexible tables

		a	b	c	d	e
	T = half year	T	T – (3 months)	T-1	(T -1)– (3 months)	T-2
12e	Total capital target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO					
	Basel III leverage ratio					
13	Total exposure (CHF)					
14	Basel III leverage ratio (Tier 1 capital in % of the total exposure)					
14a	Basel III leverage ratio (Tier 1 capital in % of the total exposure) without the effects of the transitional provisions for expected losses					
	Liquidity Coverage Ratio (LCR)					
15	LCR numerator: Total high quality liquid assets (HQLA) (CHF)					
16	LCR denominator: Total of net cash outflow (CHF)					
17	LCR (in %)					
	Net stable funding ration (NSFR)[1]					
18	Available stable refinancing (in CHF)					
19	Required stable refinancing (in CHF)					
20	Net stable funding ration (NSFR) (in %)[1]					

[1] These lines are to be disclosed only once the NSFR provision has become effective.

Annex 2

Fixed and flexible tables

c) Tables for annual disclosure

		a	b	c	d	e
	T = year	T	T – (3 months)	T – (6 months)	T – (9 months)	T-1
	Eligible capital (CHF)					
1	Common Equity Tier 1 capital (CET1)					
1a	Common Equity Tier 1 capital without the effects of the transitional provisions for expected losses					
2	Tier 1 capital (T1)					
2a	Tier 1 capital without the effects of the transitional provisions for expected losses					
3	Total capital, total					
3a	Total capital without the effects of the transitional provisions for expected losses					
	Risk-weighted assets (RWA) (CHF)					
4	RWA					
4a	**Minimum capital (CHF)**					
	Risk-based capital ratios (in % of RWA)					
5	CET1 ratio (%)					
5a	CET 1 ratio without the effects of the transitional provisions for expected losses (%)					
6	Tier 1 capital ratio (%)					
6a	Tier 1 capital without the effects of the transitional provisions for expected losses (%)					
7	Total capital ratio (%)					
7a	Total capital ratio without the effects of the transitional provisions for expected losses (%)					

Annex 2

Fixed and flexible tables

		a	b	c	d	e
	T = year	T	T – (3 months)	T – (6 months)	T – (9 months)	T-1
	CET1 buffer capital requirements (in % of RWA)					
8	Capital buffer in accordance with Basel Minimum Standards (as of 2019: 2.5%) (%)					
9	Countercyclical buffer (Article 44a CAO) in accordance with the Basel Minimum Standards (%)					
10	Additional capital buffer due to national or international systemic importance (%)					
11	Overall buffer requirements in accordance with the Basel Minimum Standards in CET1 quality (%)					
12	Available CET1 to cover buffer requirements in accordance with Basel Minimum Standards (after deducting CET1 from the cover of the minimum requirements and possibly to cover the TLAC requirements) (%)					
	Target capital ratios according to Annex 8 CAO (in % of RWA)					
12a	Capital buffer according to Annex 8 CAO (%)					
12b	Countercyclical buffer (Articles 44 and 44a CAO) (%)					
12c	CET1 target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO					
12d	T1 target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO					
12e	Total capital target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO					
	Basel III leverage ratio					
13	Total exposure (CHF)					
14	Basel III leverage ratio (Tier 1 capital in % of the total exposure)					

Annex 2

Fixed and flexible tables

		a	b	c	d	e
	T = year	T	T – (3 months)	T – (6 months)	T – (9 months)	T-1
14a	Basel III leverage ratio (Tier 1 capital in % of the total exposure) without the effects of the transitional provisions for expected losses					
	Liquidity Coverage Ratio (LCR)					
15	LCR numerator: Total high quality liquid assets (HQLA) (CHF)					
16	LCR denominator: Total of net cash outflow (CHF)					
17	LCR (in %)					
	Net stable funding ration (NSFR)[1]					
18	Available stable refinancing (in CHF)					
19	Required stable refinancing (in CHF)					
20	Net stable funding ratio (NSFR) (in %)					

Remarks:

1 Minimum capital normally corresponds to 8% of RWA. Should an institution be subject to higher requirements, for instance because of minimum capital requirements of at least CHF 10m for banks in accordance to Articles 15 and 16 BO, these requirements supersede this rule. In this case, the institution shall make a footnote that it is disclosing the amount of CHF 10m instead of the minimum capital required of 8% of RWA because of the absolute minimum requirements in accordance with Articles 15 and 16 BO. However, the capital ratio shall be calculated as a ratio of the capital considered in comparison to the risk-weighted exposures (and not based on the absolute minimum requirements of CHF 10m).

2 The following applies to the disclosure of the LCR: For details on how to calculate the quarterly LCR, see footnote 1 to Table LIQ1 in Annex 2.

3 For big banks subject to quarterly publication in accordance with margin no. 14.6, the following applies: for bank subsidiaries abroad, it is possible to use the values calculated according to the local provisions. Certain data can be omitted if no local provisions exist (e.g. on the leverage ratio). For the target ratios in lines 12a–12c, only the generic foreign provisions must be indicated, i.e. without institution-specific add-ons under Pillar 2.

[1] These lines are to be disclosed only once the NSFR provision has become effective.

Annex 2

Fixed and flexible tables

		a	b	c	d	e
	T = year T	**T**	T – (3 months)	T – (6 months)	T – (9 months)	T-1
	Eligible capital (CHF)					
1	Common Equity Tier 1 capital (CET1)					
2	Tier 1 capital (T1)					
3	Total capital, total					
4a	**Minimum capital (CHF)**					
	Simplified leverage ratio (in %)					
13a	Assets (excluding goodwill + equity interests) + off-balance sheet transactions (CHF)					
14b	Simplified leverage ratio (Tier 1 capital in % of assets [excluding goodwill + equity interests] + off-balance sheet transactions)					
	Liquidity Coverage Ratio (LCR)					
15	LCR numerator: Total high quality liquid assets (HQLA) (CHF)					
16	LCR denominator: Total of net cash outflow (CHF)					
17	LCR (in %)					

Remarks:

1 Under the small banks regime, institutions in supervisory categories 4 and 5 shall hold minimum capital amounting to 8% of the denominator of the simplified leverage ratio. Should an institution be subject to higher requirements, for instance because of minimum capital requirements of at least CHF 10m for banks as per Articles 15 and 16 BO or CHF 1.5m for securities firms as per Article 62 FinIO, these requirements shall supersede this provision. In this case, the institution shall indicate in a footnote that it holds an amount of CHF 10m or 1.5m, respectively, instead of the minimum capital amounting to 8% of the denominator of the simplified leverage ratio.

2 For the disclosure of the LCR: for details on how to calculate the quarterly LCR, see comments on the content of Table LIQ1 in Annex 2.

Annex 2

Fixed and flexible tables

Table KM2: Basic key figures "TLAC requirements (at the level of the loss-absorbing group)" [QC / fixed / quarterly][1]

Cf. requirements in this regard in the document "Pillar 3 disclosure requirements – consolidated and enhanced framework" issued by the Basel Committee in March 2017. The key figures shall be calculated according to the Basel Minimum Standards (and not according to the parallel calculations based on the Swiss TBTF rules of the CAO).

[1] Only concerns international systemically important banks subject to requirements for additional loss-absorbing funds (gone-concern requirements). This table shall be applicable as of 1 January 2019.

Table OVA: The bank's risk management approach

Purpose	Description of the bank's strategy and how the Board of Directors and Management assess and manage risks. The reader should be able to obtain a clear understanding of the bank's risk tolerance and risk appetite as far as its main activities and significant risks are concerned.
Type / format	QUAL / flexible

Minimum information necessary:

- How the business model interacts with the overall risk profile (specifically, the key risks related to the business model and any associated risk must be presented and described) and how the bank's risk profile interacts with the risk policy approved by the Board;

- The risk governance structure: responsibilities attributed throughout the bank (incl. oversight and delegation of authority; segregation of functions by type of risk, business units, etc.); relationships between the risk management structures involved (specifically the Board of Directors, executive management, separate risk committees, risk management structure, compliance function, internal audit function);

- Channels used to communicate the risk culture in the bank (namely code of conduct; instructions on limiting operational risk or processes for breaching or exceeding risk limits; 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 processes of risk reporting (in particular the scope and main content of reporting on risk exposure) provided to the board and senior management;

- Qualitative information on stress testing (incl. portfolios that were subjected to stress testing, scenarios applied and methodologies used, and use of stress testing in risk management);

- The strategies and processes to manage, capture and mitigate risks that are inherent in the bank's business model, and the processes for monitoring the continuing effectiveness of techniques to capture and mitigate risks.

Annex 2

Fixed and flexible tables

Table 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 exposures and minimum capital requirements.
Type / format	QC / fixed
Minimum required comment	Table for banks making full disclosure: • Banks shall identify and explain significant differences in reporting periods T and T-1; • If the minimum capital requirements in column (c) do not correspond to 8% of RWA in column (a), an explanation must be given; • Where the market-based model approach for equity securities is used, the main characteristics of the internal model shall be disclosed annually. Table for banks making partial disclosure: • Approaches used to determine minimum capital requirements (credit risk: standardized approach; market risk: de minimis or standardized approach; operational risk: basic indicator or standardized approach); • Banks shall identify and explain significant differences in reporting periods T and T-1; • If the minimum capital requirements in column (c) do not correspond to 8% of RWA in column (a), an explanation must be given;

Annex 2

Fixed and 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 determined using the standardized approach (SA)			
3	of which determined using the F-IRB approach			
4	of which determined using the supervisory slotting approach			
5	of which determined using the A-IRB approach			
6	Counterparty credit risk (CCR)[5]			
7	of which determined using the standardized approach(SA- CCR)			
7a	of which determined using the simplified standardized approach(SSA- CCR)[6]			
7b	of which determined using the Current Exposure Method (CEM) [7]			
8	of which determined using the internal model method (IMM or EPE model methods)			
9	Of which others (CCR)			
10	Valuation adjustment risk for derivatives (CVA)			
11	Equity securities in the banking book, determined using the market-based approach[8]			
12	Investments in managed collective investment schemes – look-through approach			

[1] RWA: exposures risk-weighted in accordance with the capital adequacy rules (including a 1.06 scaling factor of the IRB approach.) Where the regulatory framework does not directly foresee the calculation of RWA but that of the minimum capital requirements (e.g. for market risk and operational risk), banks shall translate this into the RWA equivalent by multiplying the latter 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] The minimum required capital applicable as at the key date. This normally corresponds to 8% of RWA.

[4] I.e. RWA and minimum capital requirements in accordance with tables CRA to CR10. All exposures subject to securitization requirements shall be excluded, including securitizations in the banking book (cf. line 12) and exposures subject to a counterparty credit risk charge (cf. line 4). The non-counterparty-related risks (cf. Art. 78 et seq. CAO) are also to be taken into account in this line.

[5] Counterparty credit risk, as covered by tables CCRA to CCR8.

[6] This line shall only be disclosed by institutions that actually make use of this simplified approach.

[7] Applicable until and including 31.12.2021 (cf. Article 148l CAO)

[8] This amount corresponds to the RWA determined by the bank with the market-based approach (simple risk weighting method) or the internal model method (IMM); cf. §343-349 of the Basel II text http://www.bis.org/publ/bcbs128.pdf. If the regulatory treatment of equity securities takes place according to the market-based approach/the simple risk-weighting method, the related RWA and minimum capital are to be reported in table CR10 and in row 7 of this table. If the supervisory treatment of equity securities takes place according to the PD/LGD methods, the related RWA and minimum capital are to be reported in table CR6 and in row 3 of this table. If the supervisory treatment takes place according to the standardized approach, then the related RWA and minimum capital are to be reported in table CR4 and in row 2 of this table.

Annex 2

Fixed and flexible tables

		a	b	c
		RWA[1]	RWA[2]	Minimum capital requirements
		T	T-1	T
13	Investments in managed collective investment schemes – mandate-based approach			
14	Investments in managed collective investment schemes – fallback approach			
14a	Investments in managed collective investment schemes – simplified approach[1]			
15	Run-off risk[2]			
16	Securitization exposures in the banking book[3]			
17	Of which under the internal rating-based approach (SEC-IRBA)			
18	Of which under the external rating-based approach (SEC-IRBA), including the internal assessment approach (IAA)			
19	Of which under the standardized approach (SEC-SA)			
20	Market risk[4]			
21	Of which determined using the standardized approach			
22	Of which determined using the internal model approach (IMA)			
23	Capital requirements due to a change of exposures between the trading book and the banking book[5]			
24	Operational risk			
25	Amounts below the threshold for deductions (amounts subject to a risk-weight of 250%)[6]			
26	Adjustment of the floor[7]			
27	Total (1+6+10+11+12+13+14+14a+15+16+20+23+24+25+26)			

[1] This line shall only be disclosed by institutions that actually make use of this simplified approach.

[2] Corresponds to the requirements for exposures of non-settled transactions according to Article 76 CAO.

[3] Assets related to securitization exposures in the banking book. The RWA is to be determined on the basis of the minimum capital (the RWAs do not always correspond to the RWAs reported in tables SEC3 and SEC4, which are defined before a ceiling or a cap is applied).

[4] The reported amount corresponds to the minimum capital for market risk (cf. Tables MRA until MR4). These contain the minimum capital for securitization exposures in the trading book but not the minimum capital for the counterparty risk.

[5] Additional capital requirements due to a decrease in the total requirement (aggregated across the banking book and the trading book) due to the change of exposures between the trading book and the banking book based on an independent decision by the bank. This line refers to the new market risk rules in accordance with Basel III and will not become applicable to category 1-3 banks until the of end of 2020 at the earliest.

[6] Amounts subject to a risk-weight of 250% for thresholds 2 and 3 (other qualifying equity interest in the financial sector, mortgage servicing rights and deferred tax assets (DTAs) caused by temporary differences.

[7] This line serves to disclose the effects of floors under Pillar 1, whether in respect of adjustments to RWA or eligible capital. Adjustments imposed under Pillar 2 should not be taken into account here. The floors and/or adjustments that are made at a lower level than the global level (e.g. at the level of a risk category) must be made when reporting on the capital requirements of the corresponding risk category

Annex 2

Fixed and flexible tables

b) Table for banks with partial disclosure

		a	b	c
		RWA[1]	RWA[2]	Minimum capital[3]
		T	T-1	T
1	Credit risk[4]			
20	Market risks			
24	Operational risk			
25	Amounts below the threshold for deductions (amounts subject to a risk-weight of 250%)[5]			
27	Total (1 + 20 + 24 + 25)			

1 RWA: exposures risk-weighted according to the capital adequacy provisions. Where the rules do not provide directly for the calculation of RWA but for the calculation of minimum capital requirements, the latter must be converted into their RWA equivalent by multiplying them with 12.5 (e.g. for market risk or operational risk).

2 The published RWA of the previous period.

3 The minimum required capital applicable as at the key date. Usually, this is 8% of RWA but there may be exceptions.

4 Including the counterparty risk, the risks regarding equity shares in the banking book and investments in collective investment schemes as well as settlement risk. Banks at which one or several risks are material should complement the table with a corresponding "of which" line.

5 I.e. where amounts are risk-weighted with 250% for thresholds 2 and 3 (other qualifying equity interest in the financial sector, mortgage servicing rights and deferred tax assets (DTAs) caused by temporary differences.

Annex 2

Fixed and flexible tables

Table LI1: Reconciliation of differences between accounting values and regulatory exposures[1]

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 CC2. 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).
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 where it does so. Consequently, the sum of amounts in columns (c) to (g) may be greater than the amount in column (b).

Annex 2

Fixed and flexible tables

	a[1]	b	c[2]	d[3]	e[4]	f[5]	g
	Carrying values at the level of the consolidated group from an accounting point of view	Carrying values at the level of the consolidated group from a regulatory point of view	Carrying values of items				
			Subject to credit risk framework	Subject to counter-party credit risk framework	Subject to securitization framework	Subject to market risk framework	Not subject to capital requirements or subject to deduction from capital
ASSETS[6]							
Cash and cash-equivalents							
Amounts due from banks							
Amounts due from securities financing transactions							
Amounts due from customers							
Mortgage loans							
Trading portfolio assets							
Positive replacement values of derivative financial instruments							
Other financial instruments at fair value							
Financial investments							
Accrued income / prepaid expenses							

1 If the scopes of consolidation are identical, columns (a) and (b) may be merged.
2 Corresponds to the carrying values of items (other than off-balance-sheet items) subject to credit risk and disclosed in tables CR1 to CRC, CR3, CR4 to CR5 as well as CR6 to CR10.
3 Corresponds to the carrying values of items (other than off-balance-sheet items) subject to counterparty credit risk and disclosed in tables CCR1 to CCR8.
4 Corresponds to the carrying values of items (other than off-balance-sheet items) of securitization exposures in the banking book, disclosed in Tables SEC1, SEC3 and SEC4.
5 Corresponds to the carrying values of items (other than off-balance-sheet items) subject to market risk and disclosed in tables MR1 to MR3.
6 Depends on the balance sheet structure of the bank. Banks that apply an internationally recognized accounting standard may adapt the presentation accordingly.

Annex 2

Fixed and flexible tables

	a[1]	b	c[2]	d[3]	e[4]	f[5]	g
	Carrying values at the level of the consolidated group from an accounting point of view	Carrying values at the level of the consolidated group from a regulatory point of view	Carrying values of items				
			Subject to credit risk framework	Subject to counter-party credit risk framework	Subject to securitization framework	Subject to market risk framework	Not subject to capital requirements or subject to deduction from capital
Investments							
Tangible fixed assets							
Intangible assets							
Other assets							
Capital not paid in							
TOTAL ASSETS							
LIABILITIES							
Amounts due to banks							
Liabilities from securities financing transactions							
Amounts due in respect of client deposits							
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							

Annex 2

Fixed and flexible tables

	a[1]	b	c[2]	d[3]	e[4]	f[5]	g
	Carrying values at the level of the consolidated group from an accounting point of view	Carrying values at the level of the consolidated group from a regulatory point of view	Carrying values of items				
			Subject to credit risk framework	Subject to count-er-party credit risk framework	Subject to securitization framework	Subject to mar-ket risk frame-work	Not subject to capital require-ments or subject to deduction from capital
Accrued expenses and deferred income							
Other liabilities							
Provisions							
TOTAL LIABILITIES							

Annex 2

Fixed and flexible tables

Table LI2: Presentation of differences between accounting and regulatory exposures and carrying values (annual and consolidated financial statements)[1]

Purpose	Provide information on the main sources of differences (other than due to different scopes of consolidation which are shown in Table LI1) 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. lines 1–3) and amounts considered for regulatory exposure purposes (cf. line 10).
Type / format	QC/flexible (Line headings shown below are provided for illustrative purposes only and must 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).
Minimum comment required	Cf. Table LIA

[1] The line 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 and flexible tables

		a	b	c	d	e
		Total	Exposures subject to:[1]			
			Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
1	Carrying value of assets under regulatory scope of consolidation (as per Table LI1)[2]					
2	Carrying value of liabilities under regulatory scope of consolidation (as per Table LI1)					
3	Total net amount under regulatory scope of consolidation					
4	Off-balance-sheet exposures[3]					
5	Valuation differences					
6	Differences arising from different netting rules other than the ones already captured in line 2					
7	Differences arising from the consideration of value adjustments and provisions					
8	Differences arising from regulatory filters					
9	….					
10	Exposures determined according to regulatory rules[4]					

[1] The columns correspond to the following tables: column (b) à Tables CR1 to CRC, CR3, CR4 and CR5, as well as from CR6 to CR10; column (c) à Tables SEC1, SEC3 and SEC4; column (d) àTables CCR1 to CCR8; column (e) à Tables MR1 to MR3.

[2] The amounts in lines 1 and 2, columns (b)-(e) correspond to the amounts in columns (c) to (f) of Table LI1.

[3] The nominal value in column (a) and the credit equivalents converted with credit conversion factors in columns (b) to (e).

[4] I.e. aggregated amount on the basis of which the RWA for each risk grading is determined. For credit risk and counterparty credit risk, this is the amount that are weighted according to the standardized approach or the IRB approach. For securitizations, this amount is determined according to securitization rules. For market risk, these are the amounts to which market risk rules are applied.

Annex 2

Fixed and flexible tables

Table LIA: Explanations of differences between accounting and regulatory exposures

Purpose	Qualitative explanation of the observed differences between the carrying values for financial reporting purposed (as defined in Table LI1) and exposure values used for regulatory purposes (as defined in Table LI2)
Type / format	QUAL / flexible

Minimum required comment	Banks must in particular:
	• explain the reasons for the differences between the carrying values as reported in standalone or consolidated financial statements (cf. Table LI1) and regulatory exposure values (cf. Table LI2);
	• explain the reasons for significant differences between the values in columns (a) and (b) in Table LI1;
	• explain the reasons for the differences between the carrying values and amounts based on regulatory requirements (cf. Table LI2);
	• describe the systems and controls that ensure that the estimates are prudent and reliable, in accordance with the prudential valuation requirements. Explanations in this regard must include:
	    • valuation methodologies, including an explanation to what extent mark-to-market and mark-to-model methodologies are used;
	    • a description of the independent price verification process;
	    • the procedures used to determine valuation adjustments or to create valuation reserves (including a description of the processes and the methodology used for valuing trading positions by type of instrument).

Annex 2

Fixed and flexible tables

Table PV1: Prudential value adjustments

Purpose	Overview of the different prudential value adjustments in accordance with margin no. 486 of FINMA circ. 17/7 "Credit risks - banks" and margin nos. 32-40 FINMA circ. 08/20 "Market risks - banks".
Content	Prudential value adjustments for assets valued at fair value
Type/format	QC/fixed
Minimum required comment	Banks must explain all significant changes since the previous reporting period. In particular, this data must cover the values in the line "Other" if material, and describe these adjustments in more detail. Banks must also indicate those financial instruments that have undergone the largest adjustments. Lines not applicable to the bank must be filled with zeros. If the bank uses a different convention in its annual report for presenting non-applicable cells of a table (such as "–" or "n/a"), it may apply that convention instead of zeros. It must be explained why there is no applicability. For further explanations, also see requirements in the document "Pillar 3 disclosure requirements – consolidated and enhanced framework" (pg. 27-28) by the Basel Committee of March 2017.

Annex 2

Fixed and flexible tables

		a	b	c	d	e	f	g	h
		Equity interests	Interest rate instruments	Currency instruments	Credit instruments	Commodity instruments	Total	Of which in the trading book	Of which in the banking book
1	Uncertainty concerning the unwinding/settlement of:								
2	Average rates								
3	Unwinding/settlement/ costs								
4	Concentrations								
5	Early termination								
6	Model risks								
7	Operational risks								
8	Investment and refinancing risks								
9	Credit spread risks to be considered in the follow up								
10	Future administrative costs								
11	Other								
12	Total of adjustments								

Annex 2

Fixed and flexible tables

Table CC1: Presentation of the eligible regulatory capital[1]

Purpose	Overview of the different elements of eligible regulatory capital (after the end of the transitional provisions for capital deductions as of 1 January 2018).
Content	Break-down of eligible regulatory capital (according to the scope of consolidation, at the level of the financial group)
Type / format	QC / fixed
Minimum required comment	Banks shall explain material differences to the previous period. If necessary, institutions shall also disclose group companies active in the insurance sector (without information on captives, cf. Article 12 CAO).

		a	b
		Amounts	References[2]
Common Equity Tier 1 capital (CET1)			
1	Issued share capital paid-in, eligible in full		
2	Retained earnings, incl. reserves for general banking risks[3] / profits/losses brought forward and profits/losses for the period;		
3	Capital reserves and reserves for foreign currencies (+/-)[4] and other reserves		
4	Issued share capital paid in, recognized as accruals (phase-out)[5]		
5	Minority interests, eligible as CET1		
6	Common Equity Tier 1, prior to regulatory adjustments		
	Regulatory adjustments of CET1		
7	Prudential value adjustments		
8	Goodwill (after deduction of recorded deferred taxes)		
9	Other intangibles (after deduction of recorded deferred taxes, without mortgage servicing rights [MSR])		
10	Deferred tax assets which depend on future profitability		
11	Reserves from valuations of cash-flow hedges[6](-/+)		
12	"IRB shortfalls" (difference between the expected losses and value adjustments)		

[1] Lines not used may be omitted upon publication (cf. margin no. 30).
[2] Cf. footnote 4 regarding table CC2.
[3] After deduction of deferred taxes if no corresponding provisions have been created.
[4] Only applicable to consolidated accounts.
[5] Only concerns banks not organized as public limited companies.
[6] Only applicable to banks using a recognized international accounting standard.

Annex 2

Fixed and flexible tables

		a	b
		Amounts	References[2]
13	Income from the sale of receivables used for securitization purposes		
14	Profits/losses due to own credit risk[1]		
15	Obligations to defined benefit pension funds (after deduction of deferred taxes recorded)		
16	Net long positions in own CET1 instruments		
17	Cross-holdings (CET1 instruments)		
17a	Qualifying interests where a controlling influence is exerted together with other owners (CET1 instruments)		
17b	Insignificant equity interests (CET1 instruments)[2]		
18	Non-qualifying interests (max. 10%) in companies active in the financial sector (amount exceeding threshold 1 (CET1 instruments)		
19	Other qualifying interests in companies active in the financial sector (CET1 instruments)		
20	Mortgage servicing rights (MSR) (amount exceeding threshold 2)		
21	Other deferred tax assets from temporary differences (amounts exceeding threshold 2)		
22	Amount exceeding threshold 3 (15%)		
23	Of which for other qualifying interests		
24	Of which for mortgage servicing rights		
25	Of which for other deferred tax assets		
26	Expected losses for equity shares if using the PD/LGD approach		
26a	Other adjustments for financial statements prepared under internationally recognized accounting principles		
26b	Other deductions		
27	Amount by which the AT1 deductions exceed the AT1 capital		
28	Total, CET1 adjustments		
29	Common Equity Tier 1 (net CET1)		

[1] Only applicable to banks using a recognized international accounting standard. Banks for which the application of the fair value option is not recognized for regulatory purposes must indicate all adjustments according to margin no. 145 et seqq. of the FINMA circular 13/1 "Eligible capital - banks".

[2] Only concerns group companies which are not in the scope of consolidation for reasons of materiality (Article 9(3) CAO)

Annex 2

Fixed and flexible tables

		a	b
		Amounts	References[2]
Additional Tier 1 capital (AT1)			
30	Issued and paid-in instruments, eligible in full		
31	Of which regulatory-capital instruments according to financial statements		
32	Of which debt instruments according to financial statements		
33	Issued and paid-in instruments, recognized as accruals (phase-out)		
34	Minority interests, eligible as AT1		
35	Of which recognized as accruals (phase-out)		
36	Total, Additional Tier 1 Capital, prior to adjustments		
	Regulatory adjustments to the Additional Tier 1 capital		
37	Net long positions in own AT1 instruments		
38	Cross holdings (AT1 instruments)		
38a	Qualifying equity interests where a controlling influence is exerted together with other owners (AT1 instruments)		
38b	Insignificant equity interests[1] (AT1 instruments)		
39	Non-qualifying interests (max. 10%) in companies active in the financial sector (amount exceeding threshold 1) (AT1 instruments)		
40	Other qualifying interests in companies active in the financial sector (AT1 instruments)		
41	Other deductions		
42	Amount by which the T2 deductions exceed the T2 capital		
42a	AT1 deductions covered by CET1 capital		
43	Total of AT1 - regulatory adjustments		
44	Additional Tier 1 Capital (net AT1)		
45	Tier 1 capital (net Tier 1 = net CET1 + net AT1)		
Tier 2 capital (T2)			
46	Issued and paid-in instruments, eligible in full[2]		
47	Issued and paid-in instruments, recognized as accruals (phase-out)		
48	Minority interests, eligible as T2		

1 Only concerns group companies which are not in the scope of consolidation for reasons of materiality (Article 9(3) CAO)
2 After deduction of imputed amortizations (cf. Article 30(2) CAO)

Annex 2

Fixed and flexible tables

		a	b
		Amounts	References[2]
49	Of which recognized as accruals (phase-out)		
50	Value adjustments, provisions and write-offs due to prudence[1]; statutory reserves for financial investments		
51	Tier 2 capital before regulatory adjustments		
	Regulatory adjustments to Tier 2 capital		
52	Net long positions in own T2 instruments and other TLAC instruments		
53	Cross holdings (T2 instruments and other TLAC instruments)		
53a	Qualifying equity interests where a controlling influence is exerted together with other owners (T2 instruments and other TLAC instruments)		
53b	Insignificant equity interest[2] (T2 instruments and other TLAC instruments)		
54	Non-qualifying interests (max. 10%) in companies active in the financial sector (amount exceeding threshold 1) (T2 instruments and other TLAC instruments)		
55	Other qualifying equity interests in the financial sector (T2 instruments and other TLAC instruments)		
56	Other deductions		
56a	T2 deductions covered by AT1 capital		
57	Total T2 adjustments		
58	Tier 2 capital (net T2 capital)		
59	regulatory capital (net T1+ net T2)		
60	Sum of risk-weighted positions		
Capital ratios			
61	CET1 ratio (no. 29 in % of risk-weighted positions)		
62	T1 ratio (line no. 45 in % of risk-weighted positions)		
63	Ratio regarding the regulatory capital (line no. 59 in % of risk-weighted positions)		
64	CET1 buffer capital requirements specific to the institution according to Basel Minimum Standards (capital buffer + counter-cyclical buffer according to Article 44a CAO + capital buffer for systemically important banks) (in % of the risk-weighted positions)		

[1] Only relates to disclosures at the level of the stand-alone institute. After deduction of deferred taxes if no corresponding provisions have been created.

[2] Only concerns group companies which are not in the scope of consolidation for reasons of materiality (Article 9(3) CAO)

Annex 2

Fixed and flexible tables

		a	b
		Amounts	References[2]
65	Of which capital buffers according to Basel Minimum Standards (in % of the risk-weighted positions)		
66	Of which counter-cyclical buffer according to Basel Minimum Standards (Article 44a CAO in % of the risk-weighted positions)		
67	Of which capital buffers for systemically important banks according to the Basel Minimum Standards (in % of risk-weighted positions)		
68	Available CET1 to cover buffer requirements according to Basel Minimum Standards (after deducting CET1 to cover the minimum requirements and possibly to cover the TLAC requirements) (in % of risk-weighted positions)		
68a[1]	CET1 total requirements according to Annex 8 CAO plus the counter-cyclical buffer according to Articles 44 and 44a CAO (in % of risk-weighted positions)		
68b	Of which counter-cyclical buffer according to Articles 44 and 44a CAO (in % of the risk-weighted positions)		
68c	Available CET1 (in % of risk-weighted positions)		
68d	T1 total requirements according to Annex 8 CAO plus the counter-cyclical buffer according to Articles 44 and 44a CAO (in % of risk-weighted positions)		
68e	Available T1 (in % of risk-weighted positions)		
68f	Total requirements for regulatory capital according to Annex 8 CAO plus the counter-cyclical buffer according to Articles 44 and 44a CAO (in % of risk-weighted positions)		
68g	Available regulatory capital (in % of risk-weighted positions)		
Amounts below thresholds for deductions (before risk weighting)			
72	Non-qualifying equity interests in the financial sector and other TLAC investments		
73	Other qualifying interests in companies active in the financial sector (CET1)		
74	Mortgage servicing rights		
75	Other deferred tax assets		
Applicable ceilings for the inclusion in T2			
76	Eligible value adjustments in T2 when using the SA-BIS approach		
77	Ceiling for eligible value adjustments in the SA-BIS approach		
78	Eligible value adjustments in T2 when using the IRB approach		

[1] Systemically important banks may forgo disclosing the information in lines 68a-g as they are not subject to Annex 8 CAO.

Annex 2

Fixed and flexible tables

		a	b
		Amounts	References[2]
79	Ceiling for eligible value adjustments in the IRB approach		
	Capital instruments with phase-out (1.1.2018 – 1.1.2022)[1] as per Article 141 CAO		
80	Ceiling for CET1 instruments with phase-outs		
81	Amount not taken into account in CET1 (above the ceiling)		
82	Ceiling for AT1 instruments with phase-outs		
83	Amount not taken into account in AT1 (above the ceiling)		
84	Ceiling for T2 instruments with phase-outs		
85	Amount not taken into account in T2 (above the ceiling)		

[1] This paragraph (lines 80-85) is applicable as of 2018.

Annex 2

Fixed and flexible tables

Table CC2: Reconciliation of eligible regulatory capital to the balance sheet[1, 2]

Purpose	Demonstrate the difference between the scope of consolidation in accordance with reporting standards and the regulatory scope of consolidation. Demonstrate the connection between the balance sheet and the values shown in the composition of eligible capital in table CC1.
Content	Carrying values (values as reported in the financial statements).
Type / format	QUAL / flexible (this table may be combined with Table LI1. This may not result in any change to the totality of information to be disclosed in both tables.) If the regulatory balance sheet contains balance-sheet items which do not exist in the published balance sheet in accordance with accounting standards, these line items shall be disclosed in inserted lines and column "a" shall be set to zero.
Minimum required com-ment	• Description of the consolidated group relevant for the calculation of capital requirements, including qualitative information on the significant discrepancies compared to the consolidated group according to accounting standards; • Indication of the names of material group companies integrated into the consolidated scope according to accounting standards but not as per the regulatory scope of consolidation, and vice-versa. In addition, they must provide the total assets and capital, and describe its main business activities. • Indication of the names of material group companies consolidated with different methods for the accounting standards and for regulatory purposes. The different methods shall be justified. In addition, they must provide the total assets and capital, and describe its main business activities. • Indication of material changes to the scope of consolidation compared to the previous period.

1 Lines not used may be omitted upon publication (cf. margin no. 30).

2 A single completed column at the level of the stand-alone financial statements and the consolidated closing, if the accounting and regulatory scope of consolidation are identical. In this case, the group's disclosure must explicitly state that the scope of consolidation is identical.

Annex 2

Fixed and flexible tables

	a	b	c
Balance sheet[1]	**according to accounting practices**	**according to the regulatory scope of consolidation**	**Refer-ences**[2]
Assets			
Cash and cash-equivalents			
Amounts due from banks			
Amounts due from securities financing transactions			
Amounts due from customers			
Mortgage loans			
Trading portfolio assets			
Positive replacement values of derivative financial instru-ments			
Other financial instruments at fair value			
Financial investments			
Accrued income / prepaid expenses			
Investments			
Tangible fixed assets			
Intangible assets			
of which goodwill			
of which other intangible assets, except for mortgage servicing rights (MSR)			
of which mortgage servicing rights (MSR)			
Other assets			
of which deferred tax assets which depend on current profitability			
of which deferred tax assets from temporary differences			
Capital not paid in			
Total assets			
Liabilities			
Amounts due to banks			
Liabilities from securities financing transactions			
Amounts due in respect of client deposits			
Trading portfolio liabilities			

1 Banks using a recognized international accounting standard must adapt the presentation and the line items of their balance sheet accordingly.

2 The lines in italics must be referenced systematically. These references must be copied to the presentation of eligible capital (see Table CC1).

Annex 2

Fixed and flexible tables

	a	b	c
Balance sheet[1]	**according to accounting practices**	**according to the regulatory scope of consolidation**	**Refer-ences**[2]
Negative replacement values of derivative financial instru-ments			
Liabilities from other financial instruments at fair value			
Cash bonds			
Bond issues and central mortgage institution loans			
Accrued expenses and deferred income			
Other liabilities			
Provisions			
of which deferred taxes for goodwill			
of which deferred taxes for other intangible assets, except for mortgage servicing rights (MSR)			
of which deferred taxes for mortgage servicing rights (MSR)			
of which liabilities associated with pension funds			
Total borrowed capital			
of which subordinated liabilities, eligible as Tier 2 capital (T2)[1]			
of which subordinated liabilities, eligible as Addition-al Tier 1 capital (AT1)[2]			
Shareholders' equity			
Reserves for general banking risks			
Share capital			
of which eligible as CET1			
of which eligible as AT1			
Legal reserves / voluntary reserves/ profits (losses) brought forward / profits (losses) for the period			
(Treasury shares)			
Minority interests[3]			
of which eligible as CET1			
of which eligible as AT1			
Total equity			

[1] Systemically important banks must disclose conversion capital with a high or a low trigger rate separately.
[2] Systemically important banks must disclose conversion capital with a high or a low trigger rate separately.
[3] Only applicable to consolidated accounts.

Annex 2

Fixed and flexible tables

Table CCA: Main features: regulatory equity instruments and other TLAC instruments

Purpose	Description of the main features of the bank's eligible regulatory equity instruments and other eligible TLAC instruments, if applicable (internal TLAC instruments and other senior debt instruments do not need to be included in this table).
Content	Quantitative and qualitative information
Type / format	QUAL/ QC / flexible
Updates	This table must be published on the bank's internet page and must be updated at least every six months for category 1 and 2 banks and annually for category 3 banks. The table shall also be updated as necessary, i.e. if changes (issues, repayments, redemptions, conversions, debt waivers or other significant changes) have been made to the bank's capital instruments (or other TLAC instruments, where applicable). At the level of the stand-alone institute, the adjustment to the eligible capital (cf. no. 8) shall be made following the closing of the quarter and at group level, at least following the closing of the half-year.
Minimum required comment	Complete description of all conditions and clauses of all instruments included in capital and TLAC. (Basel III §91 and 92).[1]
Remarks	1 Banks shall enter "n/a" if an element does not apply. 2 International, systemically important banks shall group their instruments in three groups of columns, regardless of which requirements the instruments are used for: (i) only meet capital requirements (no TLAC requirements), (ii) meet both capital and TLAC requirements, (iii) meet only TLAC but no capital requirements.

[1] Disclosure in periodic publications is optional.

Annex 2

Fixed and flexible tables

		Quantitative and qualitative data[1]
1	Issuer	
2	Explicit identifier (e.g. CUSIP, ISIN or Bloomberg ID for private placements)	
3	Laws applicable to the instrument	
3a	How the enforceability criterion in accordance with the TLAC term sheets is met (for other instruments eligible for TLAC according to foreign law).[3] anrechenbare Instrumente nach ausländischem Recht)[2]	[Contractual] [Statutory] [N/A][
	Regulatory treatment	
4	In accordance with the transitional provisions of Basel III	[CET1] [AT1] [T2]
5	In accordance with the applicable rules upon the expiry of the Basel III transitional provisions	[CET1] [AT1] [T2] [Not eligible]
6	Eligible at stand-alone level, group level, stand-alone and group level	[Stand-alone] [Group] [Stand-alone and group level]
7	Type of instrument	[Equity securities] [Debt covenants] [Hybrid instruments] [Other instruments]
8	Amount included in the regulatory capital (in millions of CHF)	
9	Nominal value of instruments	
10	Classification from an accounting point of view	[Share capital] [Commitments - at amortized cost] [Commitments - at fair value] [Minority shareholdings in consolidated subsidiaries]
11	Original issuing date	
12	With/without maturity	[Without maturity] [With maturity]
13	Original date of maturity	
14	Issuer has the option of an early termination, provided this is acceptable from a regulatory point of view	[Yes] [No]
15	Optional call date[3]4, conditional call dates (for tax or regulatory reasons) and repayment date	
16	Later call dates, if applicable	

1 A separate column must be used for each capital instrument, subject to margin 14.2. The disclosures shall be made as free text if no other terms to be used are given in square brackets.

2 See Section 13 of the TLAC term sheets issued by the Financial Stability Board.

3 Exact date: DD.MM.YYYY

Annex 2

Fixed and flexible tables

	Dividends / coupons	
17	Fixed or variable dividends / coupons	[Fixed] [Variable] [Fixed followed by variable] [Variable followed by fixed]
18	Coupon rate and index, where applicable	
19	Existence of a dividend stopper (no dividends on the instrument implies no dividends on the normal shares)	[Yes] [No]
20	Interest payment / dividend payment: completely optional, partially optional or binding	[Fully optional] [partially optional] [Binding]
21	Existence of a step up or another incentive to redeem units	[Yes] [No]
22	Non-cumulative or cumulative	[Non-cumulative] [Cumulative]
23	Convertible/ non-convertible	[Convertible] [Non-convertible]
24	If convertible: Trigger for conversion	
25	If convertible: fully or partially	
26	If convertible: Conversion ratio	
27	If convertible: Mandatory or optional conversion	[Mandatory] [Optional]
28	If convertible: indication of type of instrument following conversion	[CET1] [AT1] [T2] [Other]
29	If convertible: issuer of the instrument following conversion	
30	Debt waiver	[Yes] [No]
31	In case of debt waiver: Trigger for the waiver[1]5	
32	In case of debt waiver: fully or partially optional[2]6	
33	In case of debt waivers: permanent or temporary	[Permanent] [Tempo-rary] [n/a]
34	In case of temporary debt waivers: description of write-off mechanism	
34a	Type of subordination	[Structural] [Statutory] [Contractual] [Exception from the subordination]
35	Position in the subordination ranking in case of a liquidation (indicating the type of instrument which has direct precedence in the ranking of the legal entity affected)	

[1] A detailed description is required for each trigger as to whether the debt waiver is (i) always fully optional, (ii) partially optional or (iii) always optional.

[2] Indicate trigger, including PONV. Regulators that can trigger debt waivers must be listed in detail, indicating whether the debt waiver is contractual or statutory.

Annex 2

Fixed and flexible tables

36	Existence of characteristics which could jeopardize the complete recognition according to the Basel III regime?	[Yes] [No]
37	If yes: describe these characteristics	

Annex 2

Fixed and flexible tables

Table TLAC1: Composition of TLAC of international systemically important banks (at the level of the loss-absorbing group)[1]1 [QC / fixed/ semi-annual]

Cf. requirements in the document "Pillar 3 disclosure requirements – consolidated and enhanced framework" of the Basel Committee of March 2017. The key figures shall be calculated according to the Basel Minimum Standards (and not according to the parallel calculations based on the Swiss TBTF rules of the CAO).

Table TLAC2: Significant group companies – seniority of the exposure at the level of the legal entity[2]2 [QC / fixed/ semi-annual]

Cf. requirements in the document "Pillar 3 disclosure requirements – consolidated and enhanced framework" of the Basel Committee of March 2017. The key figures shall be calculated according to the Basel Minimum Standards (and not according to the parallel calculations based on the Swiss TBTF rules of the CAO).

Table TLAC3: Unit settling exposures – seniority of the exposure at the level of the legal entity[3]3 [QC / fixed/ semi-annual]

Cf. requirements in the document "Pillar 3 disclosure requirements – consolidated and enhanced framework" of the Basel Committee of March 2017. The key figures shall be calculated according to the Basel Minimum Standards (and not according to the parallel calculations based on the Swiss TBTF rules of the CAO).

Table GSIB1: G-SIB indicators[4]4 [QC / flexible / annual]

Cf. requirements in the document "Pillar 3 disclosure requirements – consolidated and enhanced framework" of the Basel Committee of March 2017.

Table CCyB1: Geographic separation of exposures for the extended countercyclical buffer according to the Basel Minimum Standards [QC /flexible / semi-annually for banks in categories 1 and 2 / annually for banks in category 3]

Cf. requirements in the document "Pillar 3 disclosure requirements – consolidated and enhanced framework" of the Basel Committee of March 2017.

[1] Only concerns international systemically important institutions with so-called gone-concern requirements. This table becomes applicable as of 1 January 2019.

[2] Only concerns international systemically important institutions with so-called gone-concern requirements. This table becomes applicable as of 1 January 2019.

[3] Only concerns international systemically important institutions with so-called gone-concern requirements. This table becomes applicable as of 1 January 2019.

[4] Only concerns systemically important institutions whose total exposure used for its leverage ratio exceeds CHF 200bn.

Annex 2

Fixed and flexible tables

Table LR1: Leverage ratio: comparison of total assets with the total exposure for the leverage ratio

Purpose	Comparison of total assets according to financial statements with the total exposure for the leverage ratio
Content	Quantitative information
Type / format	QC / fixed
Minimum required comments	The bank shall explain reasons for significant deviations between the total assets in its balance sheet (net of derivatives and securities financing transactions recognized in the balance sheet) and the total of balance sheet item in Line 1 of table LR2. The bank shall specify the calculation basis for the values.

		a
	Subject	CHF
1	Total assets according to published accounts	
1a	Difference between published accounts and accounting basis used to determine total exposure[1]	
2	Adjustments relating to investments in banks, financial companies, insurers and commercial companies which are consolidated for accounting purposes but not for regulatory purposes (margin nos. 6-7, FINMA circ. 15/3) as well as adjustments relating to assets deducted from Tier 1 capital (margin nos. 16-17, FINMA circ. 15/3)	
3	Adjustments to fiduciary assets recognized in the balance sheet for accounting purposes but which do not need to be taken into account for the leverage ratio (margin no. 15, FINMA circ. 15/3)	
4	Adjustments to derivatives (margin nos. 21-51, FINMA circ. 15/3)	
5	Adjustments to securities financing transactions (SFT) (margin nos. 52-73, FINMA circ. 15/3)	
6	Adjustments to off-balance sheet transactions (conversion of off-balance sheet transactions into credit equivalents) (margin nos. 74-76, FINMA circ. 15/3)	
7	Other adjustments	
8	Total exposure for leverage ratio (sum of lines 1-7)	

[1] Line 1a is only to be inserted by banks that use a FINMA-recognized international accounting standard for calculating regulatory requirements at the level of the stand-alone institution, but publish their financial statements at this level in accordance with FINMA circ. 15/1 "Accounting – banks". Differences between assets according to the published financial statements (line 1) and the assets according to the international accounting standards used, to which the adjustments under lines 2-7 refer to, must be disclosed; in Line 1a.

Annex 2

Fixed and flexible tables

Table LR2: Leverage ratio: detailed presentation

Purpose	Detailed breakdown of the components of the leverage ratio denominator
Content	Quantitative information
Type / format	QC / fixed
Minimum required comment	The bank shall describe the significan t circumstances that had a material impact on the leverage ratio as of the reporting date compared to the reporting date of the previous period. The bank shall specify the calculation basis for the values. Banks making use of the option to use the SA-CCR shall indicate this when disclosing the leverage rate if this method significantly impacts the ratio.

		a	b
	Subject	T	T-1
Balance sheet items			
1	Balance sheet items[1] (without derivatives and SFT but including collateral) (margin nos. 14 - 15, FINMA circ. 15/3)		
2	(Assets which must be deducted from eligible Tier 1 capital)[2] (margin nos. 7 and 16-17 FINMA circ. 15/3)		
3	Sum of balance sheet items for leverage ratio without derivatives and SFT (sum of lines 1 and 2)		
Derivatives			
4	Positive replacement values for derivative transactions, including those for CCPs (taking into account received margins and netting agreements in accordance with margin nos. 22-23 and 34-35 FINMA circ. 15/3)		
5	Add-ons for all derivatives (margin nos. 22 and 25 FINMA circ. 15/3)		
6	Reintegration of collateral posted for derivatives if their accounting treatment caused a reduction of assets (margin no. 27 FINMA 15/3)		
7	(Deduction of receivables caused by cash variation margins posted for derivative transactions in accordance with margin no. 36 FINMA circ. 15/3)		
8	(Deduction for trade exposure to qualified central counterparties (QCCP) where there is no responsibility to the client in the event of default of the QCCP) (margin no. 39 FINMA circ. 15/3)		
9	Effective notional values of written credit derivatives after deducting any negative replacement values (margin no. 43 FINMA circ. 15/3)		

[1] Without considering collateral received, guarantees or netting possibilities with liabilities but after offsetting the relevant value adjustments (margin nos. 8-12 FINMA circ. 15/3).

[2] These are capital investments in other units which are treated with this offsetting procedure as well as shortfalls in value adjustments that should be deducted from Tier 1 capital (IRB banks)

Annex 2

Fixed and flexible tables

		a	b
	Subject	T	T-1
10	(Netting of effective notional values of offsetting credit derivatives (margin nos. 44-50 FINMA circ. 15/3] and deduction of add-ons for written credit derivatives as [per margin no. 51 FINMA circ. 15/3])		
11	Total exposures from derivatives (sum of lines 4–10)		
Securities financing transactions (SFT)			
12	Gross assets for SFT without offsetting (except in the case of novation with a QCCP as per margin no. 57 FINMA circ. 15/3), including those which were recorded as sale (margin no. 69 FINMA circ. 15/3), less the items stated in margin no. 58, FINMA circ. 15/3		
13	(offsetting of cash payables and cash receivables related to SFT counterparties (margin nos. 59-62 FINMA circ. 15/3)		
14	Exposures to SFT counterparties (margin nos. 63-68 FINMA circ. 15/3)		
15	Exposures to SFT with the bank acting as agent (margin nos. 70-73 FINMA 15/3)		
16	Total exposures from SFT (sum of lines 12-15)		
Other off-balance sheet items			
17	Off-balance sheet transactions as gross notional values before applying credit conversion factors		
18	(Adjustments for conversion into credit equivalents) (margin nos. 75-76, FINMA circ. 15/3)		
19	Total exposures from off-balance sheet items (sum of lines 17 and 18)		
Eligible capital and exposure measure			
20	Tier 1 capital (margin no. 5, FINMA circ. 15/3)		
21	Exposure measure (sum of lines 3, 11, 16 and 19)		
Leverage ratio			
22	Leverage ratio (margin nos. 3–4, FINMA circ. 15/3)	%	%

Annex 2

Fixed and flexible tables

Table LIQA: Liquidity: liquidity risk management

Purpose	Information basis for an in-depth assessment of the bank's liquidity risk management and liquidity holdings
Content	Qualitative information and possibly also quantitative information
Type / format	QUAL/ (QC) / flexible (Banks may choose the data to be disclosed, depending on their business model and their liquidity risk, as well as the liquidity risk management of the involved units and their organization in this respect in general.)

Examples of aspects that banks may disclose, depending on their relevance:

Qualitative information:

- Management of liquidity risk management, including: Risk tolerance, structure and responsibilities for liquidity risk management, internal reporting on liquidity and communication of the liquidity risk strategy, guidelines and practices in the business units and to senior management;
- Refinancing strategy, including guidelines on the diversification of sources and maturities of the refinancing, and whether the refinancing strategy is centralized or decentralized;
- Methods to mitigate liquidity risks;
- Explanations on the use of stress tests;
- Overview on the bank's contingency plans for refinancing.

Quantitative information:

- Tailored measuring system or key ratios, which projects the structure of the bank's balance sheet or its cash flows and future liquidity holding, taking into consideration the bank's specific off-balance sheet risks.
- Concentration limits for pools of collateral refinancing sources (at the level of products and counterparties);
- Liquidity and refinancing needs at the level of individual legal units, foreign branch offices and subsidiaries, in consideration of legal, regulatory and operational limitations of the fungibility of liquidity;
- Break-down of balance sheet and off-balance sheet items according to maturity bands and the resulting liquidity gaps.

Annex 2

Fixed and flexible tables

Table LIQ1: Liquidity: Information on the Liquidity Coverage Ratio (LCR)

Purpose	Break-down of the bank's cash outflows and inflows, as well as HQLA, as they are measured and defined in the LCR standard.
Content	The following applies to the LCR disclosure: banks reporting semi-annually must disclose the averages of the last two quarters, banks reporting annually must disclose the average for each of the last four quarters. The average LCR within a quarter is defined as the ratio between the 3-month average of high-quality liquid assets (enumerator) and the average 3-month net cash outflows (denominator). Banks that are not systemically relevant must provide all of the information in this table as a simple monthly average of the quarterly reporting. The average is calculated using the amounts disclosed in the monthly liquidity report. As of 1 January 2017, systemically important banks shall disclose all values in this table as a simple average of daily values of all working days of the reporting quarter. The bank may choose a risk-based approach when defining which components are to be updated daily and which on a weekly basis, where it considers not only the volatility but also the materiality of the items in question. The audit firm must test the adequacy of this risk-based approach.
Type / format	QC / fixed
Minimum required comments	The bank must indicate the number of data points used to calculate the averages in the table. Banks shall also provide additional explanations on the LCR. If it is of significance for the calculation of the LCR, the bank may provide information on the following aspects: • On significant influences on LCR results and on the development of values of HQLA and/or cash inflows/outflows over time flowing into the LCR calculation; • On the significant changes within the reporting period and the changes in relation to the last quarters; • Composition of high quality liquid assets (HQLA); • The concentration of financing sources; • On derivative positions and possible requirements for collateral; • On the currency mismatches in the LCR; • On other cash inflows/outflows which impact the LCR level that are not discernible from looking at this table, if the bank finds this information relevant for its assessment of its liquidity risk profile.

Annex 2

Fixed and flexible tables

	Amounts in CHF	Values not weighted (Daily or monthly average averages as per provisions of footnotes 1 and 2)	Weighted values (Daily or monthly average averages as per provisions of footnotes 1 and 2)	Reference in LiqO / liquidity report[1]
A.	High quality liquid assets (HQLA)			
1	Total of high quality liquid assets (HQLA)			Articles 15a and 15b LiqO
B.	Cash outflows			
2	Deposits from retail clients			Positions 1 and 2.1, Annex 2 LiqO
3	*Of which stable deposits*			Positions 1.1.1. and 2.1.1, Annex 2 LiqO
4	*Of which less stable deposits*			Positions 1.1.2, 1.2, 2.1.2, Annex 2 LiqO
5	Unsecured funding provided by corporate or wholesale clients			Position 2 without position 2.1, Annex 2 LiqO
6	*Of which operational deposits (all counterparties) and deposits of member institutions with their central institution*			Positions 2.2 and 2.3, Annex 2 LiqO
7	*Of which non-operational deposits (all counterparties)*			Positions 2.4 and 2.5, Annex 2 LiqO
8	*Of which unsecured debt instruments*			Position 2.6, Appendix 2 LiqO
9	Secured funding provided by corporate or wholesale clients and collateral swaps			Positions 3 and 4, Annex 2 LiqO
10	Other cash outflows			Positions 5, 6, 7 and 8.1, Annex 2 LiqO
11	*Of which cash outflows related to derivative and other transactions*			Position 5, Annex 2 LiqO

[1] These references help maintain the table's consistency. They do not need to be disclosed.

Annex 2

Fixed and flexible tables

	Amounts in CHF	Values not weighted (Daily or monthly average averages as per provisions of footnotes 1 and 2)	Weighted values (Daily or monthly average averages as per provisions of footnotes 1 and 2)	Reference in LiqO / liquidity report[1]
12	*Of which cash outflows due to losses in funding possibilities for asset-backed securities (ABS), covered bonds and other structured financing instruments, asset backed commercial papers (ABCP), special purpose entities (conduits), securities investment vehicles and other such financing facilities*			Positions 6 and 7, Appendix 2 LiqO
13	*Of which cash outflows from committed credit and liquidity facilities*			Positions 8.1, Annex 2 LiqO
14	Other contractual funding agreements			Positions 13 and 14, Annex 2 LiqO
15	Other contingent funding obligations			Positions 9, 10 and 11, Annex 2 LiqO
16	Total cash outflows			Sum of lines 2-15
C.	Cash inflows			
17	Collateralized financing transactions (e.g. reverse repo transactions)			Positions 1 and 2, Annex 3 LiqO
18	Cash inflows from non-impaired receivables			Positions 4 and 5, Annex 3 LiqO
19	Other cash inflows			Positions 6, Annex 3 LiqO
20	Total cash inflows			Sum of lines 17-19
			Net values	Reference in LiqO / liquidity report
21	Total high quality liquid assets (HQLA)			As disclosed in line 268 of the liquidity report
22	Total net cash outflow			As disclosed in line 182 minus line 212 of the liquidity report
23	Liquidity coverage ratio (LCR) (in %)			As disclosed in line 270 of the liquidity report

Annex 2

Fixed and flexible tables

Information on weighting of positions to be disclosed (columns 2 and 3):

1 The weighted value of HQLA in line 1 shall be calculated after the relevant deductions (Article 15b(4) and (6) LiqO) but before the application of any ceilings for category 2a and 2b assets (Article 15(2) and (5) LiqO).

2 Those HQLA which, according to margin nos. 122-146 FINMA circ. 15/2 "Liquidity risk – Banks", do not fulfill the qualitative characteristics and operational requirements are to be excluded from both line 1 and line 21.

3 The additional HQLA in foreign currencies (margin nos. 255-265 FINMA circ. 15/2) and, if necessary, the additional category 2 HQLA (margin nos. 267-271 FINMA circ. 15/2) are to be included in both lines 1 and 21.

4 The cash outflows and inflows are to be disclosed as weighted values and, according to the provisions in Table 20, as unweighted values.

5 The weighted value of cash inflows and outflows (column 3) is the sum of the respective inflow and outflow categories after applying the inflow and outflow rates.

6 The unweighted value of cash inflows and outflows (column 2) is the sum of the respective inflow and outflow categories before applying the inflow and outflow rates.

7 The adjusted value of HQLA in line 21 is to be calculated after the relevant deductions (Article 15b(4) and (6) LiqO) and after applying any ceilings for category 2 assets (Article 15c(2) and (5) LiqO).

8 The net value of the net cash outflow shall be calculated after applying outflow and inflow rates and after applying the ceiling for cash inflows (Article 16(2)).

9 The LCR shall be disclosed according to the calculation template provided by the FINMA in FINMA circ. 15/2.[1]

[1] Available online on www.finma.ch

Annex 2

Fixed and flexible tables

Table LIQ2: Liquidity: information on the NSFR

Purpose	Detailed reporting on the net stable funding ratio and selected components of the NSFR
Content	The key dates for the information shall be the quarter's end and the reporting shall be in local currency.
Type / format	QC / fixed
Minimum required comments	Banks shall furnish information on the NSFR that is qualitatively adequate in order to allow an understanding of the results and the associated data. If this is pertinent to the NSFR, banks could for instance provide information on the following: • The elements influencing the results and the reasons for any changes between reporting periods and in general over time (e.g. because of a change of strategy, funding structures, etc.) • The composition of the bank's exposures and assets (as defined in Article 17p LiqO) and to what degree these are connected to each other.

		a	b	c	d	e
		Values not weighted, according to residual maturities				Weighted values
	(Amounts in local currencies)	No maturity	< 6 months	≥ 6 months up to < 1 year	≥ 1 year	
	Information on the available stable funding (ASF)					
1	Equity instruments					
2	Regulatory capital[1]					
3	Other equity instruments					
4	Demand deposits and/or term deposits of private customers and small business customers:					
5	"Stable" deposits					
6	"Less stable" deposits					
7	Unsecured funding deposited by non-financial institutions (without small business customers) (wholesale customers):					
8	Operational deposits					
9	Non-operational deposits					
10	Interdependent exposures					

[1] Prior to regulatory deductions

Annex 2

Fixed and flexible tables

		a	b	c	d	e
		Values not weighted, according to residual maturities				Weighted values
	(Amounts in local currencies)	No maturity	< 6 months	≥ 6 months up to < 1 year	≥ 1 year	
	Information on the available stable funding (ASF)					
11	Other exposures					
12	Exposures arising from derivative transactions					
13	Other exposures and equity instruments					
14	Total stable funding available					
	Information on the required stable funding (RSF)					
15	Total of high quality liquid assets (HQLA) NSFR					
16	The bank's operational deposits held at other banks					
17	Performing loans and securities					
18	Performing loans to companies in the financial sector, secured with Category 1 HQLA					
19	Performing loans to companies in the financial sector, secured or not secured with HQLA not in Category 1					
20	Performing loans to companies outside the financial sector, to retail and small business customers, to countries, central banks and sub-national public sector entities, of which					
21	Risk-weighted up to 35% under the SA-BIS					
22	Performing loans for residential properties:					
23	Risk-weighted up to 35% under the SA-BIS					
24	Non-defaulted securities that do not qualify as HQLA, including exchange-traded shares					
25	Assets with associated and dependent liabilities					
26	Other assets					
27	Physically traded commodities, including gold					
28	Assets deposited to secure the initial margin for derivative transactions and default funds of a central counterparty					
29	NSFR assets in the form of derivatives					

		a	b	c	d	e
		Values not weighted, according to residual maturities				Weighted values
	(Amounts in local currencies)	No maturity	< 6 months	≥ 6 months up to < 1 year	≥ 1 year	
	Information on the available stable funding (ASF)					
30	NSFR liabilities in the form of derivative prior to the deduction of the variation margins					
31	All remaining assets					
32	Off-balance sheet items					
33	Total stable funding required					
34	Net Stable Funding Ratio (NSFR) (%)					

Annex 2

Fixed and flexible tables

Table CRA: Credit risk: general information

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

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 approaches used for defining internal credit risk management policy and for setting credit risk limits;
- Structure and organization of the function that manages and controls the credit risk;
- Relationships between the credit risk management, risk control, compliance and internal audit functions;
- Scope and content of the reporting on credit risk exposure and on the credit risk management function to the attention of the executive management and to the board of directors.

Annex 2

Fixed and flexible tables

Table CR1: Credit risk: credit quality of assets

Purpose	Comprehensive information on credit quality of asset items on and off the balance sheet
Content	Carrying values (correspond to the values determined with the accounting but based on the regulatory scope of consolidation)
Type / format	QC / fixed
Minimum required comments	Disclosure and explanation of internal definition of default

		a	b	c	d
		Gross carrying values[1] of		Value adjust-ments / impairments[2]	Net values (a + b - c)
		Defaulted expo-sures[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 items with a credit risk exposure as defined in the capital adequacy provisions (with the exception of counterparty credit risks). On-balance-sheet items shall include loans and debt securities. Off-balance-sheet items must be measured using 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) and prior to applying 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 shall correspond to the carrying value before taking into account any valuation adjustments but after deducting any write-offs (write-offs are defined as being a direct reduction of the carrying amount made by the bank if recovering the receivable is no longer possible). Banks must not take into account any credit risk mitigation technique of any type.

[2] Total amount of valuation adjustments recorded without taking into account the fact that these cover impaired exposures as well as latent risks and direct write-offs.

[3] In the case of the SA-BIS, this includes past-due and impaired exposures. In the case of IRB, §452 of the Basel minimum standards (Basel II text) gives the definition for regulatory purposes.

Annex 2

Fixed and flexible tables

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

Purpose	To identify the changes in a bank's stock of defaulted receivables/debt securities, the flows between non-defaulted and defaulted receivables/debt securities categories and decrease in defaulted receivables/debt securities due to write-offs.
Content	Carrying values
Frequency	Category 1 and 2 banks: semi-annually / category 3 banks: annually
Minimum required comments	Explanation of any significant changes in the amounts of defaulted exposures since the previous reporting period and any significant changes between defaulted and non-defaulted exposures.

		a
1	Defaulted receivables and debt securities[1]1, at end of the previous reporting period	
2	Receivables and debt securities that have defaulted since the end of the previous reporting period	
3	Exposures that have returned to non-defaulted status	
4	Amounts written off[2]2	
5	Other changes[3]3 (+/-)	
6	Defaulted receivables and debt securities, at end of the reference period (1+2-3-4+5)	

[1] i.e. exposures after write-offs but before value adjustments.
[2] I.e. total and partial write-offs.
[3] i.e. other elements must be taken into account in order to be able to carry out the reconciliation.

Annex 2

Fixed and flexible tables

Table 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

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]1 area, b) industry, and c) residual maturity
The extent of past due exposures (more than 90 days overdue) 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 impair-ments	Aging analysis of past-due exposures according to the accounting
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 by banks with significant international activity. Areas are "Switzerland" and sensibly chosen regions outside Switzerland.

Annex 2

Fixed and flexible tables

Table 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

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 and flexible tables

Table CR3: Credit risk: overview of mitigation techniques[1]

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
Minimum required comments	Any significant changes over the reporting period and the key drivers of such changes.

[1] Where banks are unable to categorize 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 and flexible tables

a) Table for banks making full disclosure

		a	b1	b	d	f
		Unsecured exposures[1] / carrying amount	Secured exposures[2] / carrying amount	Of which: secured amount[3]	Of which: exposures secured with financial guarantees[4]	Of which: amount secured with credit derivatives[5]
1	Loans (excluding debt securities)					
2	Debt securities					
3	TOTAL					
4	Of which: defaulted					

[1] I.e. carrying amount of exposures (net of value adjustments) that do not benefit from a credit risk mitigation technique.
[2] 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.
[3] I.e. amounts of the exposure effectively secured by collateral. Where the amount of the collateral that can be settled exceeds the value of the exposure, the bank must report this amount.
[4] I.e. amounts of the exposure effectively secured by financial guarantees. Where the amount of the guarantees that can be settled exceeds the value of the exposure, the bank must report this amount.
[5] I.e. amounts of the exposure effectively secured by credit derivatives. Where the amount of the credit derivatives that can be settled exceeds the value of the exposure, the bank must report this amount.

Annex 2

Fixed and flexible tables

b) Table for banks making partial disclosure

		a	b	e & g
		Unsecured exposures[1] / carrying amount	Secured exposures, actual collateralized amount[2]	Exposures secured with financial guarantees or credit derivatives, actual collateralized amount[3]
1	Receivables (including debt securities)			
2	Off-balance sheet transactions			
3	TOTAL			
4	Of which: defaulted			

[1] I.e. carrying amount of exposures (net of value adjustments) that do not benefit from a credit risk mitigation technique.
[2] 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.
[3] I.e. carrying amount of exposures (net of value adjustments) partly or totally secured by guarantees or credit derivatives, regardless of what portion of the original exposure is secured.

Annex 2

Fixed and flexible tables

Table CRD: Credit risk: qualitative disclosures of banks' use of external credit ratings under the standardized approach

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

- 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 during the reporting period;
- for which exposure categories ECAIs or ECAs were used;
- description of the process used to transfer the issuer and issue credit ratings for other, comparable exposures in the banking book.

Annex 2

Fixed and flexible tables

Table CR4: Credit risk: risk exposure and credit risk mitigation (CRM) effects under the standardized approach[1]

Purpose	Illustrate the effects of CRM (comprehensive and simple approach) on capital adequacy requirements under the standardized approach. RWA density is a synthetic measure for the degree of portfolio risk.
Content	Regulatory exposures
Type / format	QC / fixed
Minimum required comments	Any significant changes over the reporting period and the key drivers of such changes.

[1] Banks that to a very large degree do not determine their minimum capital for credit risk using the standardized approach may waive the publication of the detailed table CR4 in compliance with the requirements of margin no. 14.2.

Annex 2

Fixed and flexible tables

		a	b	c	d	e	f
		Exposures prior to applying a credit conversion factor (CCF) and a credit risk mitigation (CRM)[1]		Exposures after applying a credit conversion factor (CCF) and according to credit risk mitigation (CRM)[2]			
	Exposure category	Balance-sheet exposures	Off-balance-sheet exposures	Balance-sheet exposures	Off-balance-sheet exposures	RWA	RWA density[3]
1	Central governments and central banks						
2	Banks and securities dealers						
3	Public-sector entities and multilateral development banks						
4	Corporations						
5	Retail						
6	Equity interests						
7	Other exposures[4]						
8	TOTAL						

1 I.e. the regulatory exposures (after taking into account value adjustments and write-offs) of the regulatory consolidated group, without taking into account risk mitigation. The bank shall take into account the off-balance sheet positions before applying the credit conversion factor.
2 The relevant value for the calculation of the minimum capital.
3 I. e. RWA divided by total assets plus off-balance sheet exposures (after application of CCF and CRM), expressed in a percentage (f = (e/(c+d)*100%).
4 This line shall include the other assets (§81 of the Basel II document, i.e. securitization exposures, non-counterparty exposures and other exposures) as well as any investments (equity securities) in commercial companies subject to a risk weighting of 1250% (cf. §90 of Basel III document, http://www.bis.org/publ/bcbs189.pdf).

Annex 2

Fixed and flexible tables

Table CR5: Credit risk: exposures by exposure category and risk weights under the standardized approach[1]

Purpose	Breakdown of credit risk exposures according to exposure categories and risk weighting under the standardized approach (i.e. the risk defined in the standardized approach)
Content	Regulatory values
Type / format	QC / fixed
Minimum comment required	Any significant changes over the reporting period and the key drivers of such changes shall be explained

[1] Banks that to a large degree cannot determine their minimum capital for credit risk with the standardized approach, may waive the publication of a detailed CR5 table, provided they adhere to margin no. 14.2

Annex 2

Fixed and flexible tables

		a	b	c	d	e	f	g	h	i	j
	Exposure category / risk-weight	0%	10 %	20 %	35 %	50 %	75 %	100 %	150 %	Others	Total of credit risk exposures after CCF and CRM[1]
1	Central governments and central banks										
2	Banks and securities dealers										
3	Public-sector entities and multilateral development banks										
4	Corporations										
5	Retail										
6	Equity interests										
7	Other exposures[2]										
8	TOTAL										
9	Of which mortgage-backed exposures										
10	Of which overdue exposures										

[1] I.e. the values used to calculate the minimum capital (balance sheet and off-balance sheet exposures, after CCF), after deducting of corrections, depreciations, value adjustments and write-offs as well as after risk mitigation, but before risk weighting.

[2] This line shall refer to other assets (cf. §81 of the Basel II document, i.e. securitization exposures, exposures not related to a counterparty and other exposures) as well as any investments (equity shares) in commercial companies subject to a risk-weighting of 1250% (cf. §90 of Basel III document, http://www.bis.org/publ/bcbs189.pdf).

Annex 2

Fixed and flexible tables

Table CRE: IRB: information on models (QUAL / flexible / annual)

Cf. requirements in the document "Revised Pillar 3 disclosure requirements" issued by the Basel Committee in January 2015

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

Cf. requirements in the document "Revised Pillar 3 disclosure requirements" issued by the Basel Committee in January 2015 The definition of "Portfolio X" under F-IRB and A-IRB is based on the corresponding lines as defined for table CR7.

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

Cf. requirements in the document "Revised Pillar 3 disclosure requirements" issued by the Basel Committee in January 2015; the lines of table CR7 have been defined as follows:

1	Central governments and central banks (F-IRB)
2	Central governments and central banks (A-IRB)
3	Banks and securities dealers (F-IRB)
4	Banks and securities dealers (A-IRB)
5	Public-sector entities, multilateral development banks (F-IRB)
6	Public-sector entities, multilateral development banks (A-IRB)
7	Corporations: specialized lending (F-IRB)
8	Corporates: specialized lending (A-IRB)
9	Corporates: other financing (F-IRB)
10	Corporates: other financing (A-IRB)
11	Retail: mortgage-backed exposures
12	Retail: qualifying revolving exposures (QRRE)
13	Other retail exposures
14	Equity interests (PD/LGD method)

Annex 2

Fixed and flexible tables

Table CR8: IRB: changes in RWA of the credit risk exposure [QC / fixed / quarterly or possibly semi-annually]

Cf. requirements in the document "Revised Pillar 3 disclosure requirements" issued by the Basel Committee in January 2015

Table CR9: IRB: backtesting of probability of default (PD) for each exposure category [QC / flexible / annual]

Cf. requirements in the document "Revised Pillar 3 disclosure requirements" issued by the Basel Committee in January 2015The definition of "Portfolio X" under F-IRB and A-IRB is based on the corresponding lines as defined for table CR7.

Table CR10: IRB: specialized lending and equity interests in the simple risk-weighting method [QC / flexible / semi-annually]

Cf. requirements in the document "Revised Pillar 3 disclosure requirements" issued by the Basel Committee in January 2015

Annex 2

Fixed and flexible tables

Table CCRA: Counterparty credit risk: general information

Purpose	Explanation of the main characteristics of the counterparty credit risk management (e.g. operational limits, use of guarantees and other CRM techniques, impact of worsening of own credit rating).
Type / format	QUAL / flexible

Banks shall disclose:

Targets and internal norms on risk management of counterparty credit risk, specifically:

- Method used to define the operational limits in function of the bank-internal capital allocation for counterparty credit risk and exposures to central counterparties (CCPs);
- Internal policies on guarantees and other risk mitigation techniques as well as the assessment of counterparty credit risk, including exposures to CCPs;
- Internal policies on wrong-way exposures;
- The impact in terms of the amount of collateral that the bank would be required to provide given a credit rating downgrade.

Annex 2

Fixed and flexible tables

Table CCR1: Counterparty credit risk: analysis by approach

Purpose	Comprehensive presentation of approaches used to calculate capital requirements for counterparty risk, detailing the key parameters used within each approach.
Content	Regulatory values, RWA and the parameters required to calculate the RWA for all exposures with counterparty credit risk (except for capital required for CVA charges or exposures settled through a central counterparty)
Type / format	QC / fixed
Minimum required comments	Any significant changes over the reporting period and the key drivers of such changes shall be explained.

Annex 2

Fixed and flexible tables

		a	b	c	d	e	f
		Replacement costs[1]	Potential future exposures[2]	EEPE[3]	Alpha value used to determine the regulatory EAD:	EAD after CRM[4]	RWA
1	SA-CCR (for derivatives)[5]				1.4		
2	IMM (for derivatives and SFTs)						
3	Simplified approach of risk mitigation (for SFTs)						
4	Comprehensive approach of risk mitigation (for SFTs)						
5	VaR (for SFTs)						
6	TOTAL						

1 The replacement costs for transactions not subject to margin requirements shall correspond to the immediate loss in case of a default of the counterparty and an immediate ending of all its exposures. The replacement costs for transactions subject to margin requirements shall correspond to the loss in case of an immediate or future default of the counterparty (assuming that the transaction in question is ended immediately and replaced). However, the termination of a transaction upon the default of the counterparty may not be immediate The replacement costs under the market value method are described in Annex 4, §92 of the Basel II document. The replacement costs under the standardized approach (SA-CCR) are described in the Basel document "The standardized approach for measuring counterparty credit risk exposures" (http://www.bis.org/publ/bcbs279.pdf).

2 The potential future exposure shall correspond to the potential growth of the exposure as at key date up to the end of the risk period. The potential future exposure according to the market value method is described in Annex 4, §92(i) of the Basel II text. The replacement costs under the standardized approach (SA-CCR) are described in the above-mentioned Basel document.

3 The EEPE (effective expected positive exposure) is the weighted average over the first year of effective expected exposure. If all contracts in a netting set mature in less than a year, the average shall be determined over the period of time corresponding to the longest residual maturity. The weighting shall correspond to the proportion that an individual expected exposure has in the total exposure over the time interval.

4 I. e. the amount significant for the calculation of the minimum capital after taking into account CRM techniques, value adjustments based on credit valuation adjustments, (CVA) and adjusted for specific wrong-way risk.

5 If the simplified standardized approach is used, this shall be indicated accordingly.

Annex 2

Fixed and flexible tables

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

Purpose	Presentation of the regulatory CVA calculation (with a break-down according standardized approach and model approach)
Content	RWA and related exposure values at default (EAD)
Type / format	QC / fixed
Minimum required comments	Any significant changes over the reporting period and the key drivers of such changes shall be explained

		a	b
		EAD after CRM[1]	RWA
	All exposures subject to advanced CVA capital requirements[2]		
1	VAR component (including multiplier of 3)		
2	Stressed VAR component (including multiplier of 3)		
3	All exposures subject to standard CVA capital requirements		
4	All exposures subject to CVA capital requirements		

[1] I.e. the amount significant for the calculation of the minimum capital. This amount corresponds to the credit value adjustments based on the counterparty risk and adjustments for specific wrong-way risks, after credit risk mitigation.

[2] I.e. the capital requirements in accordance with §98-103 of the Basel Minimum Standards and the Basel II text, respectively.

Annex 2

Fixed and flexible tables

Table CCR3: Counterparty credit risk: exposures by exposure category and risk weights according to the standard approach

Purpose	Counterparty credit risk exposures calculated according to the standardized approach broken down according to exposure category and risk-weighting (corresponds to the risk defined in accordance with the standardized approach)
Content	Counterparty credit risk exposures regardless of the approach used to calculate EAD
Type / format	QC / fixed
Minimum required comments	Any significant changes over the reporting period and the key drivers of such changes.

Annex 2

Fixed and flexible tables

		a	b	c	d	e	f	g	h	i
	Exposure category / risk-weighting	0%	10%	20%	50%	75%	100%	150%	Others	Total credit risk exposures[1]
1	Central governments and central banks									
2	Banks and securities dealers									
3	Public-sector entities and multilateral development banks									
4	Corporations									
5	Retail									
6	Equity interests									
7	Other exposures[2]									
8										
9	TOTAL									

1 Relevant amount to determine the capital requirements after CRM.
2 This line shall take into account other assets (cf. §81 of the Basel II document, i.e. securitization exposures, exposures not related to a counterparty and other exposures) as well as any investments (equity shares) in commercial companies subject to a risk-weighting of 1250% (cf. §90 of Basel III document, http://www.bis.org/publ/bcbs189.pdf).

Annex 2

Fixed and flexible tables

Table CCR4: IRB: counterparty credit risk by exposure category and PD range [QC / fixed / semi-annually]

Cf. requirements in the document "Revised Pillar 3 disclosure requirements" issued by the Basel Committee in January 2015 The definition of "Portfolio X" under F-IRB and A-IRB is based on the relevant lines for table CR7.

Annex 2

Fixed and flexible tables

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

Purpose	Breakdown of all types of posted and received collateral for counterparty credit risk arising from derivative transactions or securities financing transactions (SFTs), including transactions that are settled with the help of a central counterparty
Content	Carrying values of collateral used to secure derivative transactions or SFTs, regardless of whether the transactions are charged through a central counterparty and whether the collateral has been posted to a central counterparty
Type / format	QC / flexible (only lines may be adjusted, no columns)
Minimum required comments	Any significant changes over the reporting period and the key drivers of such changes.

Annex 2

Fixed and flexible tables

	a	b	c	d	e	f
	Collateral used to secure derivative transactions				Collateral used to secure SFTs	
	Fair value of collateral received		Fair value of collateral posted		Fair value of collateral received	Fair value of collateral posted
	Segregated[1]	Not segregated	Segregated	Not segregated		
Cash and cash-equivalents in CHF						
Cash and cash-equivalents in foreign currencies						
Swiss government debt						
Other sovereign debt						
Central government debt						
Corporate bonds						
Equity shares						
Other collateral						
TOTAL						

[1] Segregated means that the collateral is held bankruptcy-remote. For details, cf. §200-203 of "Capital requirements for bank exposures to central counterparties", April 2014

Annex 2

Fixed and flexible tables

Table CCR6: Counterparty credit risk: credit derivatives exposures

Purpose	Illustration of the scope of credit derivative exposures, broken down according to purchased/sold derivatives
Content	Notional values of derivatives (before any netting) and fair values
Type / format	QC / flexible (only lines may be adjusted, not columns).
Minimum comment required	Any significant changes over the reporting period and the key drivers of such changes shall be explained.

	a	b
	Protection purchased	Protection sold
Notional amounts		
Single-name CDS		
Index-tracking CDS		
Total Return Swaps (TRS)		
Credit options		
Other credit derivatives		
TOTAL NOTIONAL AMOUNTS		
Fair values		
Positive replacement values (assets)		
Negative replacement values (liabilities)		

Annex 2

Fixed and flexible tables

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

Purpose	Provide a reconciliation showing the changes in RWA calculated according to the EPE model method on the counterparty credit risk (derivative transactions and SFTs)
Content	RWA in connection with the counterparty credit risk (i.e. except for credit risk shown in table CR8) The changes in RWA over a reporting period should be a reasonable estimate for each of the listed factors.
Type / format	QC / fixed (all columns and lines 1-9 are fixed) The bank may insert further lines between lines 7 and 8 in order to account for further change factors in RWA.
Minimum required comments	Any significant changes over the reporting period and the key drivers of such changes shall be explained.

		a
		Amounts
1	RWA at the end of previous reporting period	
2	Changes in RWA[1]	
3	Changes in the counterparties' credit quality[2]	
4	Model amendments[3]	
5	Changes in the method or in laws/rules re IMM	
6	Acquisition/spin-off of entities[4]	
7	Veränderung der Wechselkurse[5]	
8	Other	
9	RWA at the end of reporting period	

[1] I. e. organic changes due to the changes in volume or in the structure of the portfolios (including new business and discontinued exposures) but without the impact of spin-offs or acquisitions of entities.
[2] I.e. the changes due to another quality assessment of the bank's counterparty in accordance with regulatory rules, regardless of which approach the bank uses to do this. This line also includes any changes in regard to IRB modeling methods.
[3] I.e. the changes due to the implementation of models, changes in the implementation areas of models or any changes related to the removal of model deficits. This line pertains only to IMM models (i.e. EPE modeling methods).
[4] I.e. changes in volume due to the acquisition or spin-off of entities.
[5] I.e. changes due to exchange rate developments.

Annex 2

Fixed and flexible tables

Table CCR8: Counterparty credit risk: exposures to central counterparties[1]

Purpose	Comprehensive presentation of the bank's exposures to central counterparties. This table shall specifically include all types of exposures (arising because of transactions, margins, contributions to default funds) and the related RWAs.
Content	Exposure at default (EAD) and RWA for exposures to central counterparties
Type / format	QC / fixed Banks shall break down their exposures according to qualified and non-qualified central counterparties, as defined in the footnote.
Minimum required comments	Any significant changes over the reporting period and the key drivers of such changes.
Entry into force	Applicable as of 1 January 2017

[1] All transactions that are economically equivalent to transactions with a central counterparty (CCP) must be taken into account, also for example transactions with a direct clearing member acting as an agent or principal in a client transaction.

Annex 2

Fixed and flexible tables

		a	b
		EAD (after CRM)[1]	RWA
1	Exposures to QCCPs[2] (Total)		
2	Exposures due to transactions with QCCPs (excluding initial margins and contributions to default funds)		
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[3] initial margin[4]		
8	Non-segregated initial margin		
9	Pre-funded default fund contributions[5]		
10	Not prefunded default fund contributions[6]		
11	Exposures to non-QCCPs (total)		
12	Exposures due to transactions with non-QCCPs (excluding initial margins and contributions to default funds)		
13	of which OTC derivatives		
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	Prefunded default fund contributions		
20	Not prefunded default fund contributions		

[1] I. e. the amount significant for the calculation of the minimum capital taking account of CRM techniques, value adjustments based on credit valuation adjustments, (CVA) and adjusted for specific wrong-way risk.
[2] A qualifying central counterparty is a entity licensed to operate as a CCP by the appropriate regulator.
[3] Segregated means that the collateral is held bankruptcy-remote.
[4] Initial margin means that a clearing member or a client has posted collateral to the CCP in order to mitigate the future credit risk exposure to the CCP. For the purposes of this table, initial margin does not include contributions to a CCP for mutualized loss-sharing arrangements (default fund).
[5] I.e. prefunded contributions towards, or underwriting of, mutualized loss-sharing arrangements.
[6] I.e. contributions as defined in footnote 6 with the difference that these are not paid in before a loss event occurs.

Annex 2

Fixed and flexible tables

Table SECA: Securitizations: general information on securitization exposures [QUAL/flexible/annually]

Cf. requirements in the document "Revised Pillar 3 disclosure requirements" of the Basel Committee of January 2015

Table SEC1: Securitizations: exposures in the banking book [QC/flexible/category 1 and 2 banks: semi-annually / category 3 banks: annually]

ditto

Table SEC2: Securitizations: exposures in the trading book [QC/flexible/category 1 and 2 banks: semi-annually / category 3 banks: annually]

ditto

Table SEC3: Securitizations: exposures in the banking book and associated minimum capital requirements – bank acting as originator or as sponsor [QC/flexible/category 1 and 2 banks: semi-annually / category 3 banks: annually]

ditto

Table SEC4: Securitizations: exposures in the banking book and associated minimum capital requirements – bank acting as investor [QC/flexible/category 1 and 2 banks: semi-annually / category 3 banks: annually]

ditto

Annex 2

Fixed and flexible tables

Table MRA: Market risk: general information

Purpose	Description of the market risk management objectives and policies as defined in §683(i) of the Basel minimum standards[1].
Content	Qualitative information
Type / format	QUAL / flexible

Banks must describe their market risk management objectives and policies, whereby the following must be addressed (the granularity of the information must be appropriate for the provision of meaningful information to users):

- The bank's strategies and processes: 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 risk. These explanations must also include the internal policies for hedging risk as well as the strategies/processes in place for monitoring the continuing effectiveness of hedges;

- The organizational structure of the market risk management function: this includes a description of the market-risk governance structure established to implement the bank's aforementioned strategies and processes, and describing the communication relationships and mechanisms between the different parties involved in market risk management;

- The scope and type of reports and/or measurement systems.

[1] Basel II text, http://www.bis.org/publ/bcbs128.pdf

Annex 2

Fixed and flexible tables

Table MR1: Market risk: minimum capital requirements under standardized approach

Purpose	To present the components of the capital adequacy requirements under the standardized approach for market risk.
Content	RWA
Type / format	QC / fixed
Minimum required comments	Any significant changes over the reporting period and the key drivers of such changes.

		a
		RWA[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	Deltaplus approach	
7	Scenario analysis	
8	Securitizations	
9	TOTAL	

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

[2] Outright refers to non-option type products.

Annex 2

Fixed and flexible tables

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

Cf. requirements in the document "Revised Pillar 3 disclosure requirements" of the Basel Committee of January 2015

Table MR2: Market risk: RWA flow statements of exposures under the IMA[1] [QC/fixed/quarterly or, where applicable, semi-annually]

Cf. requirements in the document "Revised Pillar 3 disclosure requirements" of the Basel Committee of January 2015

Table MR3: Market risk: IMA values for the trading book[2] [QC/fixed/semi-annually]

Cf. requirements in the document "Revised Pillar 3 disclosure requirements" of the Basel Committee of January 2015

Table MR4: Market risk: comparison of VaR estimates with gains/losses[3] [QC / flexible / semi-annually]

Cf. requirements in the document "Revised Pillar 3 disclosure requirements" of the Basel Committee of January 2015

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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.

Annex 2

Fixed and flexible tables

Table IRRBBA: Interest rate risk: Objectives and guidelines for the management of interest rate risk in the banking book

Purpose	Description of the risk management objectives and strategies for interest risk in the banking book (IRRBB)
Content	Qualitative and quantitative information (quantitative information according to table IRRBB1). The quantitative information is based on the daily and monthly averages throughout the year or the data as at the reporting date.
Type / format	QUAL / flexible

	Disclosure of qualitative information
a	Description of how the bank defines IRRBB for risk management and risk measuring purposes.
b	Description of the bank's overall strategies used to manage and measure its IRRBB. Examples are: Monitoring EVE and NII for established limits, hedging practices, the performance of stress tests, the evaluation of results, the role of the independent audit (unless centrally described elsewhere for risks), the role and practices of ALCO, the bank's practices to ensure adequate model validation and timely adjustments to changing market conditions.
c	Frequency of calculation of key figures for IRRBB and a description of the specific key figures the bank uses to estimate its sensitivity in regard to IRRBB.
d	A description of the interest rate shock and stress scenarios that the bank uses to estimate changes in economic value and earnings.
e	Should the model assumptions (i.e. EVE measurements that the bank uses for purposes other than disclosure, e.g. to assess its risk-bearing capacity) used in the bank's internal interest rate measuring system significantly deviate from the model assumptions for the disclosure in table IRRBB1 (cf. description under table IRRBB1), the bank shall describe these assumptions and explain in which direction these impact the situation and its reasons for making these assumptions (e.g. historical data, published analyses, management assessments and analyses).
f	Overall description of how the bank secures its IRRBB and the related accounting treatment.
g	General description of significant modeling and parameter assumptions used when calculating ΔEVE and ΔNII in table IRRBB1, and with reference to the exposures and currencies in accordance with table IRRBB1, according to the following breakdown:

Annex 2

Fixed and flexible tables

	1	Changes in the present value of capital (ΔEVE)	Determination of payment streams: consideration of interest margins and other components
	2		Mapping approach: description of the mapping procedures used for payment streams
	3		Discounted interest rates[1]: description of (product-specific) discounted interest rates or interpolation assumptions
	4	Changes in the expected income (ΔNII)	Description of the approach and central assumptions of the model used to determine the change in future income
	5	Variable exposures	Description of the approach including central assumptions and parameters used to determine the interest rate fixing date and payment streams of variable exposures
	6	Exposures with pay-back options	Description of assumptions and procedures for considering behavioral early pay-back options
	7	Term deposits	Description of assumptions and procedures for considering behavioral early withdrawals
	8	Automatic interest rate options	Description of assumptions and procedures for considering automatic interest rate options not depending on behaviors
	9	Derivative exposures	Description of purpose, assumptions and procedures of linear and non-linear interest rate derivatives
	10	Other assumptions	Description of other assumptions and procedures with an impact on the calculation of the values in tables IRRBBA1 and IRRBB1, such as the aggregation across currencies and correlation assumptions of interest rates
h	(Optional) Any other information which the bank wished to disclose regarding its interpretation of the significance and sensitivity of published IRRBB measures, and/or an explanation for considerable fluctuations in the reported IRRBB compared to previous disclosures.		

[1] Banks that discount at a risk-free interest rate but include margin payments and other spread components related to creditworthiness in their payment streams shall mention this inconsistency.

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Fixed and flexible tables

Table IRRBBA1: Interest rate risk: quantitative information on the exposure's structure and interest rate fixing date

Purpose	Provide quantitative information on the scope and nature of interest rate-sensitive exposures
Content	Breakdown of interest rate-sensitive exposures by currency, interest rate reset periods for interest rate-sensitive exposures
Type / format	QC / fixed
Minimum required comments	A footnote must be added to the receivables from /payables to interest rate derivatives that points out that for technical reasons, the disclosure of the derivative volume takes place twice, once under receivables and once under payables.

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Fixed and flexible tables

		Volume in CHF million			Average interest rate reset period (in years)		Maximum interest rate reset period (in years) for exposures with modeled (not determined) interest rate reset dates	
		Total	Of which in CHF	Of which other significant currencies that make up more than 10% of assets or liabilities of total assets	Total	Of which in CHF	Total	Of which in CHF
Defined interest rate reset date	Amounts due from banks							
	Amounts due from customers							
	Money market mortgages							
	Fixed-rate mortgages							
	Financial investments							
	Other receivables							
	Receivables from interest-rate derivatives							
	Amounts due to banks							
	Amounts due in respect of client deposits							
	Cash bonds							
	Bond issues and central mortgage institution loans							

Annex 2

Fixed and flexible tables

		Volume in CHF million			Average interest rate reset period (in years)		Maximum interest rate reset period (in years) for exposures with modeled (not determined) interest rate reset dates	
		Total	Of which in CHF	Of which other significant currencies that make up more than 10% of assets or liabilities of total assets	Total	Of which in CHF	Total	Of which in CHF
	Other payables							
	Payables to interest-rate derivatives							
Undefined interest rate reset dates	Amounts due from banks							
	Amounts due from customers							
	Mortgages with floating rates							
	Other receivables on demand							
	Payables on demand from personal accounts and current accounts							
	Other payables on demand							
	Payables arising from client deposits, terminable but not transferable (savings)							
	Total							

Annex 2

Fixed and flexible tables

Table IRRBB1: Interest rate risk: quantitative information on the exposure's net present value and interest rate income

Purpose	Description of the changes in the bank's net present value and earning value under all of the prescribed interest rate shock scenarios
Content	Quantitative information
Type / format	QC / fixed
Minimum required comments	Comment on the significance of the disclosed values. The materiality of all of the published values as well as any significant changes since the last reporting period must be explained.

In CHF	ΔEVE (changes in the net present value)		ΔNII (changes in the discounted earnings value)	
Period	T	T-1	T	T-1
Parallel shift up				
Parallel shift down				
Steepener shock[1]				
Flattener shock[2]				
Rise in short-term interest rates				
Fall in short-term interest rates				
Maximum				
Period				
Tier 1 capital[3]				

[1] Fall in short-term interest rates combined with rise in long-term interest rates.

[2] Rise in short-term interest rates combined with fall in long-term interest rates.

[3] Systemically important banks using their Tier 1 capital to fulfill gone concern requirements shall disclose their Tier 1 capital reduced by that amount, in line with Annex 3.

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Fixed and flexible tables

The following applies to the calculation of ΔEVE:

(a) Tier 1 capital as per Article 18(2) CAO must not be taken into account.

(b) All of the payment streams arising from interest rate-sensitive assets, liabilities (including any free deposits) and off-balance sheet items in the banking book must be taken into account;

(c) Assets (minus interest rate-sensitive fixed assets, such as real estate or intangible assets and asset positions in the banking book as well as exposures must be deducted in accordance with Article 32 CAO);

(d) The payment streams must be discounted either with a risk-free interest rate or a risk-free interest rate including margin payments and other spread components that depend on creditworthiness (the latter only if margin payments and other spread components that depend on creditworthiness have been taken into account in the payment streams). Banks in supervisory categories 4 and 5 may discount the payment streams with risk-free interest rate regardless of their composition. The risk-free discounting factors must be representative for a risk-free zero coupon interest rate (zero bond). An example of a suitable yield curve is that of a collateralized interest rate swap.

(e) ΔEVE should be calculated under the assumption that existing exposures in the banking book will be amortized and not replaced with new interest business;

(f) The calculation takes place on the basis of the internal interest rate measuring system and the instantaneous interest rate shocks or on the result of the standardized framework concept of the Basel Committee standards for interest rate risk in the banking book in accordance with margin no. 6 of this circular if the bank in question applies the framework concept.

The following shall apply to the calculation of ΔNII:

(a) The bank must take into account the expected payment streams (including margin payments and other spread components that depend on creditworthiness), which arise from interest rate-sensitive assets, liabilities and off-balance sheet items in the banking book;

(b) ΔNII shall be calculated under the assumption of a constant balance sheet where payment streams due or new are replaced by payment streams from new interest business with identical characteristics in regard to volume, interest rate reset dates and spread components that depend on creditworthiness. If the spread components that depend on creditworthiness are not known, the respective current value instead of the original value may be used. The assumption of a constant balance sheet may be maintained on an average portfolio basis if the implementation at the level of individual exposures is too cumbersome. Regarding the profit margin, the assumption of a constant balance sheet with simultaneous explanations in Table IRRBBA, item no. g4 may be deviated from if the result would be economically meaningless profit simulations;

(c) ΔNII shall be calculated and disclosed as a change in expected interest income over a period of 12 months in comparison to the best possible 12-month estimates made by the bank itself under the assumption of a constant balance sheet as well as instantaneous interest rate shocks.

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Fixed and flexible tables

Table REMA: Remunerations: policies

Purpose	Description of the bank's remuneration policy, as well as key elements of the remuneration schemes in order to allow a meaningful assessment of the institution's remuneration practice.
Content	Quantitative information
Type / format	QUAL / flexible

The bank shall describe the key elements of its remuneration scheme and how it keeps developing this scheme. Specifically, the following elements (if relevant) shall be described:

- Information on the supervisory bodies concerning remuneration, in particular:
  - name, composition and mandate of the key committees that supervise remuneration.
  - name of external consultants mandated, the committee that contracted them and the areas of the remuneration process handled by them.
  - description of the scope of the bank's remuneration policy (e.g. regions, business areas), including the extent to which it is applicable to subsidiaries and branch offices.
  - description of employee classes that, according to the bank, are deemed significant risk takers and part of senior management.
- Information on the design and structure of the remuneration process, especially:
  - overview of core features and objectives of the remuneration policy.
  - whether the remuneration committee reviewed the bank's remuneration policy in the past year and if yes, an overview of the amendments, the reasoning behind these and their impact on the remunerations.
  - explanations on how the bank ensures that employees responsible for risk and compliance receive their remunerations regardless of the transactions they monitored.
- Description of how current and future risks are considered in the remuneration process. The disclosure should include an overview of the main risks, their measurement and how the measurement impacts the remuneration.

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Fixed and flexible tables

- Description of how the bank combines the level of remuneration and the performance in an assessment period, especially:
    - overview of the key performance indicators for the bank, its main business activities and its employees.
    - comments on how the level of individual remunerations is linked to bank-wide and individual performance.
    - comments on the measures the bank generally implements for "weak" performance measures, including the bank's criteria for defining these.
- Description of the bank's plans to adjust its remuneration in view of long-term performance, especially:
    - comments on the bank's policy on postponing and blocking variable salary components, and in case the portion of the delayed variable salary components differ depending on the employees or groups of employees, a description of the portions and their relative significance.
    - comments on the bank's policies and criteria used to adjust postponed remunerations before the blocking period expires and after the blocking period with the use of claw-back arrangements (if permitted according to local law).
- Comments on the different forms of variable salary components the bank uses and the reasons for these different forms, especially:
    - an overview of the variable salary components offered (i.e. cash, distribution of shares or instruments relating to shares or other forms).
    - comments on the different variable salary components and, if different employees or groups of employees receive different forms of variable salary components, a description of the factors, the mix and the relative weight of each of these factors.

Annex 2

Fixed and flexible tables

Table REM1: Remunerations: distributions

Purpose	Quantitative information on the remunerations distributed during the reporting period
Content	Quantitative information
Type / format	QC / flexible
Minimum required comments	Explanations on significant changes during the reporting period and the main reasons for these changes.

			a	b
	Remuneration amount		Senior Management	Other important risk takers
1	Fixed salary components	Number of employees		
2		Amount in fixed salary components (3+5+7)		
3		Of which in cash		
4		Of which postponed		
5		Of which in shares or instruments linked to shares		
6		Of which postponed		
7		Of which in other forms		
8		Of which postponed		
9	Variable salary components	Number of employees		
10		Amount in variable salary components (11+13+15)		
11		Of which in cash		
12		Of which postponed		
13		Of which in shares or instruments linked to shares		
14		Of which postponed		
15		Of which in other forms		
16		Of which postponed		
17	Total salary components (2 + 10)			

Annex 2

Fixed and flexible tables

Table REM2: Remunerations: special payments

Purpose	Quantitative information on special payments made during the reporting period.
Content	Quantitative information
Type / format	QC / flexible
Minimum required comments	Explanations on significant changes during the reporting period and the main reasons for these changes.

Special payments	Guaranteed bonuses		Sign-on bonuses		Severance payments	
	Number of employees	Total amount	Number of employees	Total amount	Number of employees	Total amount
Senior Management						
Other important risk takers						

Annex 2

Fixed and flexible tables

Table REM3: Remunerations: different distributions

Purpose	Quantitative information on remunerations postponed or withheld
Content	Quantitative information (amounts)
Type / format	QC / flexible
Minimum required comments	Explanations on significant changes during the reporting period and the main reasons for these changes

	a	b	c	d	e
Postponed or withheld remunerations	Total amount of outstanding postponed or withheld remunerations	Of which: total amount of outstanding postponed or withheld remunerations that could be explicitly or implicitly adjusted after the fact	Total amount of adjustments in the reporting year based on explicit adjustments after posting	Total amount of adjustments in the reporting year based on implicit adjustments after posting	Total amount of postponed remunerations paid during the reporting year
Senior Management					
Cash					
Shares					
Financial instruments linked to shares					
Other					
Other important risk takers					
Cash					
Shares					
Financial instruments linked to shares					
Other					
Total					

Remarks:
In columns a and b, enter the amounts as at the key date (accumulated over the last few years). In columns c and e, enter the changes that occurred during the reporting year. Columns c and d show the changes in relation to column b; column e shows the payments affecting column a.

Annex 2

Fixed and flexible tables

Table ORA: Operational risk: general information

Type / format	QUAL / flexible

Description of the strategy, processes and organization deployed for managing operational risks

The approach used to calculate capital requirements should be specified. If using the AMA model, the bank shall

- describe the AMA model implemented, and comment internal and external factors. In the case of a partial use, the scope and level of the coverage by the various models must be indicated;

- describe the use of insurances to mitigate risks.

Annex 3

Disclosures for systemically important banks (template)

Table 1: Risk-based capital requirements based on capital ratios

	Transitional rules		Final rules (as of 2020 and 2026[1])	
Measurement based on	**CHF**		**CHF**	
Risk-weighted exposures (RWA)				
Risk-based capital requirements based (going-concern) on capital ratios	**CHF**	**In % RWA**	**CHF**	**In % RWA**
Total				
of which CET1: minimum				
of which CET1: capital buffer				
of which CET1: counter-cyclical buffer				
of which Additional Tier 1: minimum				
of which Additional Tier 1: capital buffer				
Eligible capital (going concern)	**CHF**	**In % RWA**	**CHF**	**In % RWA**
Tier 1 capital and CoCos that are eligible like Additional Tier 1 high-trigger CoCos eligible CoCos[2]				
of which CET1[3]				
of which Additional Tier 1 high-trigger CoCos				
of which Additional Tier 1 Low-Trigger-CoCos[4]				
of which Tier 2 High-Trigger-CoCos[5]				
of which Tier 2 low-trigger CoCos[5]				
Risk-based requirements for additional loss-absorbing capital (gone concern) based on capital ratios	**CHF**	**In % RWA**	**CHF**	**In % RWA**
Total according to size and market share (reflection of going concern requirements)				
Reductions based on discounts under Article 133 CAO[6]				

[1] 2026 is only applicable to non-international, systemically important banks.
[2] Without Tier 1, used to meet gone concern requirements.
[3] Without CET1, used to meet gone concern requirements.
[4] If existent prior to 1 July 2016, under the Swiss TBTF transitional rules, these CoCos shall be eligible as Additional Tier 1 high-trigger CoCos until the first capital call.
[5] If existent prior to 1 July 2016, under the Swiss TBTF transitional rules these CoCos shall be eligible as Additional Tier 1 high-trigger CoCos until 31 December 2019 at the longest.
[6] Only for international, systemically important banks (cf. Article 132(2) CAO).

Annex 3

Disclosures for systemically important banks (template)

	Transitional rules		**Final rules (as of 2020 and 2026[1])**	
Reductions based on the holding of additional reserves in the form of convertible capital as defined in Article 132(4) CAO				
Total (net)				
Additional eligible loss-absorbing capital (gone concern)	**CHF**	**In % RWA**	**CHF**	**In % RWA**
Total				
of which CET1, used to fulfill gone concern requirements				
of which Additional Tier 1 used to fulfill gone concern requirements				
of which Tier 2 high-trigger CoCos				
of which Tier 2 low-trigger CoCos				
of which Tier 1 that is not Basel III-compliant				
of which Tier 2 that is not Basel III-compliant				
of which bail-in bonds				
of which state guarantee or similar mechanism[1]				

Remarks:

1 Footnotes 2–5 shall be an integral component of the table.

2 In principle, the data in the column "Final rules (as of 2020 or 2026) shall be calculated without transferring capital if this were to cause a reduction of gone-concern requirements as per Article 132(4) CAO. Should an institution decide to transfer capital nonetheless, it shall justify this with a meaningful note.

Annex 3

Disclosures for systemically important banks (template)

Table 2: Unweighted capital requirements based on the leverage ratio

	Transitional rules		Rules (as of 2020 or 2026)[1]	
Basis of assessment	**CHF**		**CHF**	
Total exposure (Leverage ratio denominator(LRD))				
Unweighted capital requirements (going concern) based on the leverage ratio	**CHF**	**In % LRD**	**CHF**	**In % LRD**
Total				
of which CET1: minimum				
of which CET1: capital buffer				
of which Additional Tier 1: minimum				
Eligible capital (going concern)	**CHF**	**In % LRD**	**CHF**	**In % LRD**
Tier 1 capital and Additional Tier 1 high-trigger CoCos eligible CoCos[2]				
of which CET1[3]				
of which Additional Tier 1 high-trigger CoCos				
of which Additional Tier 1 low-trigger CoCos[4]				
of which Tier 2 high-trigger CoCos[5]				
of which Tier 2 low-trigger CoCos[2]				
Unweighted requirements for additional loss-absorbing capital (gone concern) based on the leverage ratio	**CHF**	**In % LRD**	**CHF**	**In % LRD**
Total according to size and market share (reflection of going concern requirements)				
Reductions based on discounts under Article 133 CAO				
Reductions based on the holding of additional reserves in the form of convertible capital as defined in Article 132(4) CAO				

[1] 2026 only applies to the gone-concern regime for non-systemically relevant banks.
[2] Without Tier 1, used to meet gone concern requirements.
[3] Without CET1, used to meet gone concern requirements.
[4] If existent prior to 1 July 2016, under the Swiss TBTF transitional rules, these CoCos shall be eligible as Additional Tier 1 high-trigger CoCos until the first capital call.
[5] If existent prior to 1 July 2016, under the Swiss TBTF transitional rules these CoCos shall be eligible as Additional Tier 1 high-trigger CoCos until 31 December 2019 at the longest

Annex 3

Disclosures for systemically important banks (template)

	Transitional rules		Rules (as of 2020 or 2026)[1]	
Total (net)				
Eligible additional loss-absorbing capital (gone concern)	**CHF**	**In % LRD**	**CHF**	**In % LRD**
Total				
of which CET1, used to fulfill gone concern requirements				
of which Additional Tier 1, used to meet gone concern requirements.				
of which Tier 2 high-trigger CoCos				
of which Tier 2 low-trigger CoCos				
of which Tier 1 that is not Basel III-compliant				
of which Tier 2 that is not Basel III-compliant				
of which bail-in bonds				
of which state guarantee or similar mechanism[1]				

Remarks:

1 Footnotes 1–5 shall be an integral component of the table.

2 In principle, the data in the column "Final rules (as of 2020 or 2026) shall be calculated without transferring capital if this were to cause a reduction of gone-concern requirements as per Article 132(4) CAO. Should an institution decide to transfer capital nonetheless, it shall justify this with a meaningful note.

[1] Only for non-international, systemically important banks (cf. Article 132a CAO).

Annex 4

Corporate governance

The institution's management, controls and risk management shall be disclosed and explained adequately. 1

The following data must be published: 2

- The composition as well as the professional and academic backgrounds of each member of the supreme governing body (board of directors). The names of members who are independent in accordance with margin nos. 17 et seqq. of FINMA circ. 17/1 "Corporate Governance - Banks" must be disclosed. 3

- The organization of the supreme governing body, especially the position of Chairperson and the possible constitution and composition of committees in accordance with margin nos. 31 et seqq. of FINMA circ. 17/1. 4

- The composition as well as the professional and academic backgrounds of each member of senior management (executive board). 5

- The institution's risk strategy and risk profile as well as management's assessment of the institution's risk situation in the case of systemically important institutions. 6

The following information of the "Directive on Information Relating to Corporate Governance issued by SIX Swiss Exchange" must be published by institutions in supervisory categories 1-3: 7

- The group's structure (as in: financial groups) as well as significant shareholders and any cross-shareholding. (Sect. 1 of the SIX Directive) 8

- Other activities and vested interests of the members of the supreme governing body. (Sect. 3.2) 9

- The internal organization and allocation of responsibilities for the supreme governing body and the information and control instruments to Management. (Sect. 3.5.-3.7) 10

- Other activities and vested interests of the members of Management. (Sect. 4.2) 11

- The principles and elements for determining compensation and the shareholding programs for members of the supreme governing body and Management with a description of the authorities and procedure for determining them. (Sect. 5.1) 12

- With regard to the statutory auditors and the regulatory audit firm: the duration of their mandates, the term of office of the leading auditors of financial audits and of regulatory audits, their fees for the past reporting year, the additional fees and information instruments of the audit firms vis-à-vis the supreme governing body. (Sect. 8.1.-8.4) 13

List of Amendments

Annex 5

Climate-related financial risks

Banks in supervisory categories 1 and 2 shall disclose information on how they are managing climate-related financial risks annually as part of their financial reporting.	1
Such disclosure shall include at least the following:	2
• Key characteristics of the governance structure the bank has in place to identify, assess, manage, monitor and report on climate-related financial risks;	3
• Description of short-term, medium-term and long-term climate-related financial risks, their impact on business and risk strategy and effects on existing risk categories;	4
• Risk management structures and processes used to identify, assess and manage climate-related financial risks;	5
• quantitative information (KPIs and targets) on climate-related financial risks as well as on the methodology used	6
Banks shall disclose the criteria and assessment methodologies they use to determine whether climate-related financial risks are material.	7

List of Amendments

The circular has been amended as follows:

These amendments were passed on 7 December 2016 and shall enter into force on 1 January 2017.

Newly inserted margin nos.	7.1, 14.1, 37.1, 41.1, 64, 65
Amended margin nos.	1, 2, 9, 11, 12, 13, 14, 20, 42, 49, 53
Repealed margin nos.	43, 44, 45, 46, 47, 50, 51, 52

These amendments were passed on 21 September 2017 and enter into effect immediately.

Amended margin nos.	59, 60

These amendments were passed on 20 June 2018 and shall enter into force on 1 January 2019.

Newly inserted margin nos.	7.2, 14.2, 14.3, 14.4, 14.5, 14.6
Amended margin nos.	1, 5, 6, 8, 9, 11, 12, 13, 14, 14.1, 15, 20, 25, 32, 40, 59, 60, 63, 64, 65
Repealed margin nos.	3, 4, 7, 16, 17, 18, 27, 37.1, 42, 48, 49, 53, 56
Other amendments	New title before margin nos. 14.2, 42, 49

These amendments were passed on 31 October 2019 and shall enter into force on 1 January 2020.

Newly inserted margin nos.	8.1
Amended margin nos.	61, 62, 64, 65
Repealed margin nos.	14.5, 57, 58, 59, 60

With the entry into force of the FinSA/FinIA legislation on 1 January 2020, references and terminology have been adapted accordingly.

These amendments were passed on 6 May 2021 and enter into force on 1 July 2021.

Newly inserted margin nos.	56
Amended margin nos.	14.1, 14.2

The annexes to the Circular have been amended as follows:

These amendments were passed on 7 December 2016 and shall enter into force on 1 January 2017. The current Annex 4 will become Annex 6.

New	Annexes 4, 5 and 7
Amended	Annex 1, Number 2 Annex 2: Table 2, Sect. 64, 65–68a, 68c, 68e Annex 2: Table 4, Sect. 5a and 10a Annex 2: Table 7, Purpose Annex 2: Table 24, Sect. 1.and 4 Annex 2: Table 48, Footnote 1:

These amendments were passed on 20 June 2018 and shall enter into force on 1 January 2019.

New	Annex 2 "Fixed and flexible tables": Tables KM1, KM2, PV1, TLAC1, TLAC2, TLAC3, GSIB1, CCyB1, LIQA, LIQ2, IRRBBA1, IRRBB1, REMA, REM1, REM2, REM3
Amended	Annex 1 "Overview of the disclosure requirements", Annex 2 "Fixed and flexible tables": OVA, OV1, LI1, LI2, LIA, CC1, CC2, CCA, CR1, CR2, CR3, CR4, CR5, CCR3, CCR5, CCR7, LR1, LR2, LIQ1, SEC1, SEC2, SEC3, SEC 4, MR1, IRRBBA
Repealed	Annex 3 "Linkages across tables" Annex 4"Minimum disclosure requirements"
Other amendments:	Annex 5 "Disclosure requirements for systemically important banks" now is Annex 3, Annex 6 "Template for the annual reporting of alleviations at single-entity level" now is Annex 4, Annex 7 "Corporate Governance" now is Annex 5.

These amendments were passed on 31 October 2019 and entered into force on 1 January 2020.

Amended	Annex 2: Table KM1 "Basic regulatory key figures" has been complemented with a table for annual disclosure for institutions under the small banks regime Annex 2: FN 3 in IRRBB1 table
Repealed	Annex 4: "Template for the annual reporting of alleviations at single-entity level"
Other amendments:	Annex 5 "Corporate governance" now is Annex 4. Annex 3: Comment 2 in Table 1 and Table 2

These amendments were passed on 6 May 2021 and shall enter into force on 1 July 2021.

New Annex 5 "Climate-related financial risks"

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