



Capital Adequacy and Excess of Equity (based on Bank Consolidated account)

	<u>31.12.2011</u>	<u>31.12.2010</u>	<u>31.12.2009</u>
	KCHF	KCHF	KCHF
Core capital (Tier 1 capital)	87'056	86'322	168'564
<i>within capital investments of minority shareholders</i>	1'486	2'594	2'607
<i>within innovative Tier 1 capital</i>	-	-	-
(-) deductions from Tier 1 capital	-915	-1'620	-2'230
(-) Other deductions from Tier 1 capital	-14'384	-13'515	-12'515
Core capital adjusted (Tier 1 adjusted)	71'395	71'187	153'819
Complementary capital (Tier 2 and Tier 3 capital)	39'675	39'700	59'486
Total eligible capital	111'070	110'887	213'305
Capital requirements for credit risk	21'670	16'402	18'910
Capital requirements for non counterparty related risks	7'205	8'273	12'799
Capital requirements for market risk	2'261	2'663	1'781
Capital requirements for operational risk	5'185	5'751	5'637
(-) Reductions in capital requirements	-1'997	-1'936	-1'926
Total required capital	34'324	31'153	37'201
Excess of capital	76'747	79'734	176'104
Capital requirement covering ratio under pillar I	324%	356%	573%
Solvency ratio under pillar I	26%	28%	46%

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