



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

	31.12.2012	31.12.2011	31.12.2010
	KCHF	KCHF	KCHF
Core capital (Tier 1 capital)	85'374	87'056	86'322
<i>within capital investments of minority shareholders</i>	1'432	1'486	2'594
<i>within innovative Tier 1 capital</i>	-	-	-
(-) deductions from Tier 1 capital	-394	-915	-1'620
(-) Other deductions from Tier 1 capital	-14'507	-14'384	-13'515
Core capital adjusted (Tier 1 adjusted)	76'226	71'395	71'187
Complementary capital (Tier 2 and Tier 3 capital)	39'656	39'675	39'700
Total eligible capital	115'882	111'070	110'887
Capital requirements for credit risk	24'262	21'670	16'402
Capital requirements for non counterparty related risks	7'195	7'205	8'273
Capital requirements for market risk	840	2'261	2'663
Capital requirements for operational risk	5'871	5'185	5'751
(-) Reductions in capital requirements	-2'392	-1'997	-1'936
Total required capital	35'776	34'324	31'153
Excess of capital	80'106	76'747	79'734
Capital requirement covering ratio under pillar I	324%	324%	356%
Solvency ratio under pillar I	26%	26%	28%

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