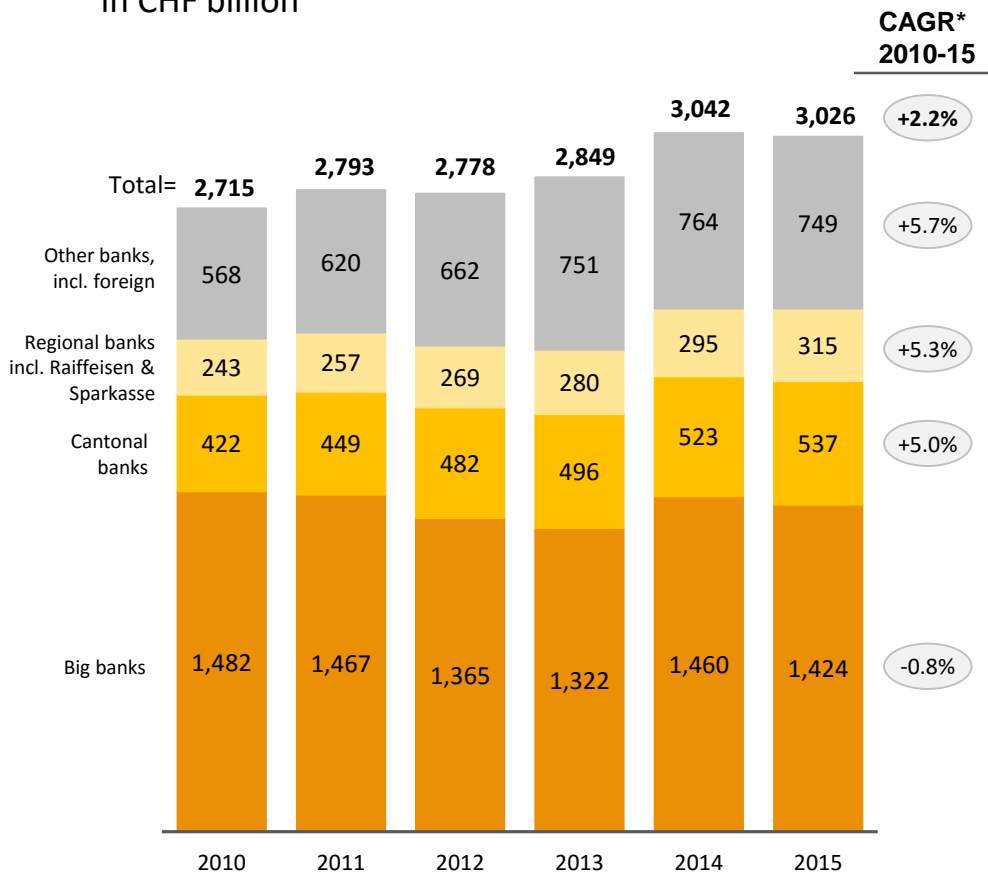


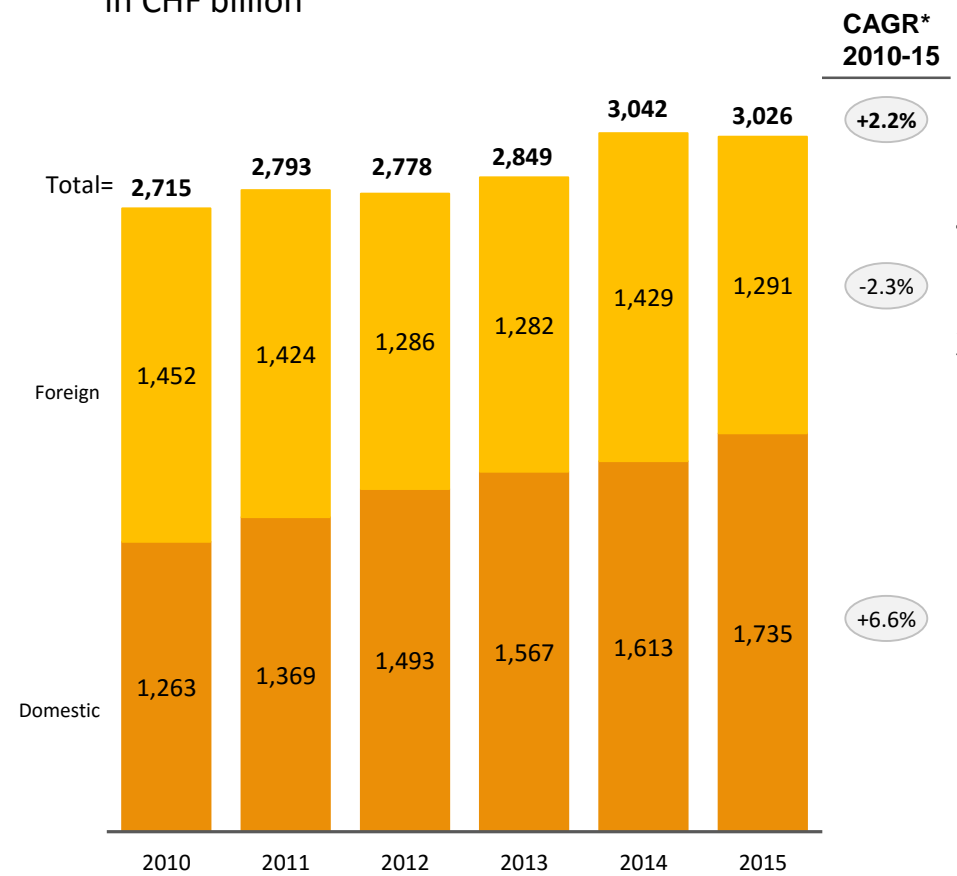


# ASSETS OF BANKS IN SWITZERLAND KEEP GROWING. THE SHARE OF BIG BANKS AND THE SHARE OF FOREIGN ASSETS IS FALLING

**Total assets by groups of banks, 2010-2015**  
in CHF billion



**Total assets by origin, 2010-2015**  
in CHF billion



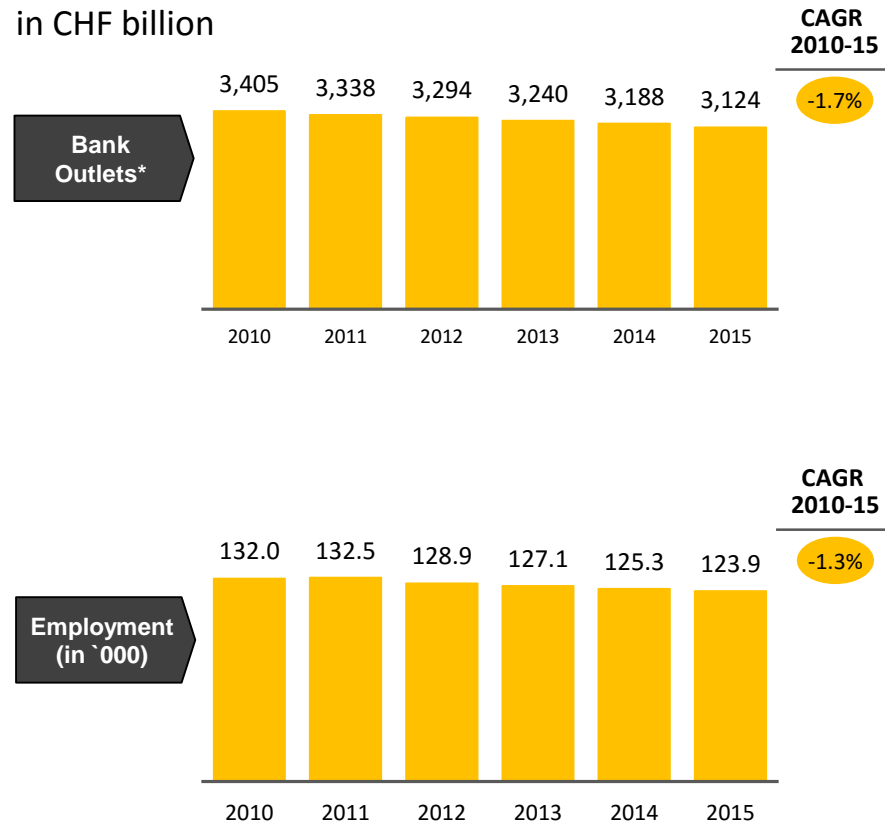
Banking sector in Switzerland, July 2016

\* Compound Annual Growth Rate  
Source: SNB, Inteliace Research

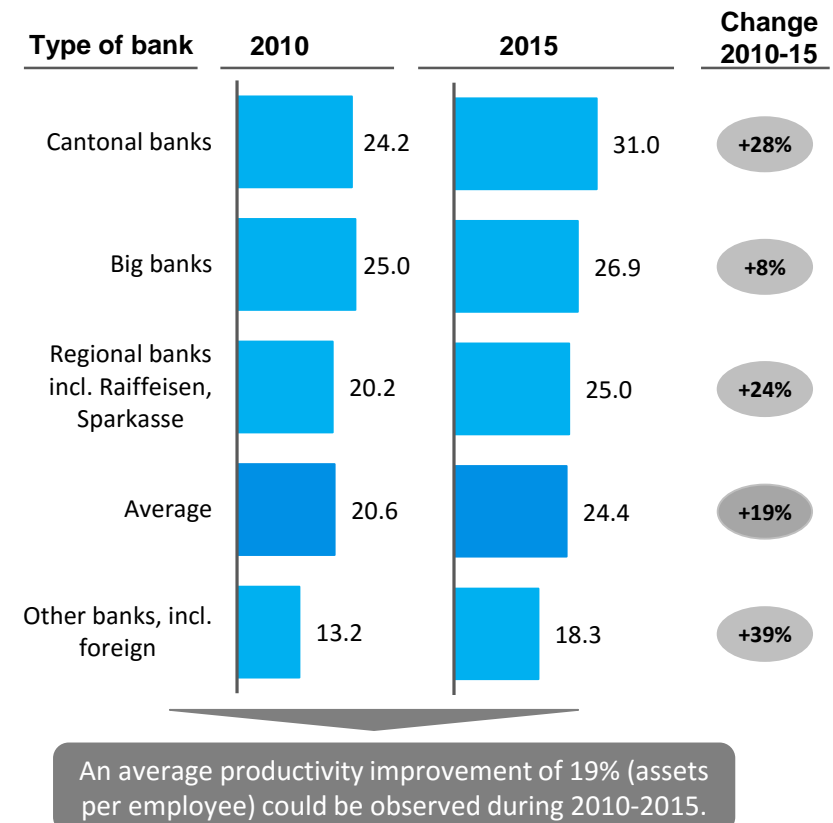


# AS THE NUMBER OF BANK OUTLETS AND EMPLOYEES SHRINKS, THE PRODUCTIVITY IS INCREASING

## Outlets and employment in Swiss banks, 2010-2015 in CHF billion



## Total assets per employee, in CHF million



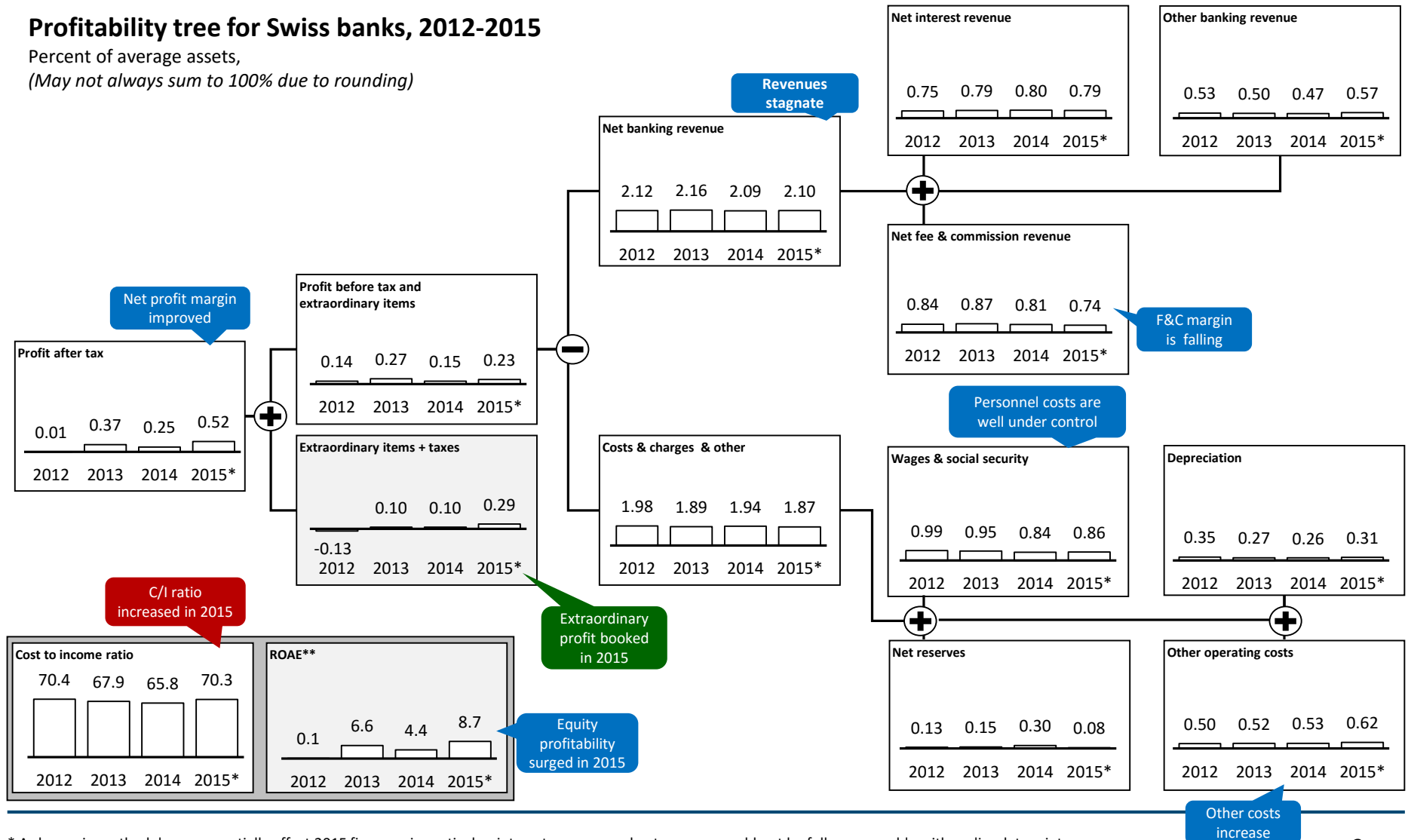
Banking sector in Switzerland - July 2016

\* Excluding HQ  
Source: SNB, Inteliace Research

# THE PROFITABILITY OF SWISS BANKS IMPROVED IN 2015. HOWEVER, IT COULD BE ATTRIBUTED MOSTLY TO ONE-OFF EVENTS. THE C/I RATIO DETERIORATED TO OVER 70.

## Profitability tree for Swiss banks, 2012-2015

Percent of average assets,  
(May not always sum to 100% due to rounding)



Banking sector in Switzerland - July 2016

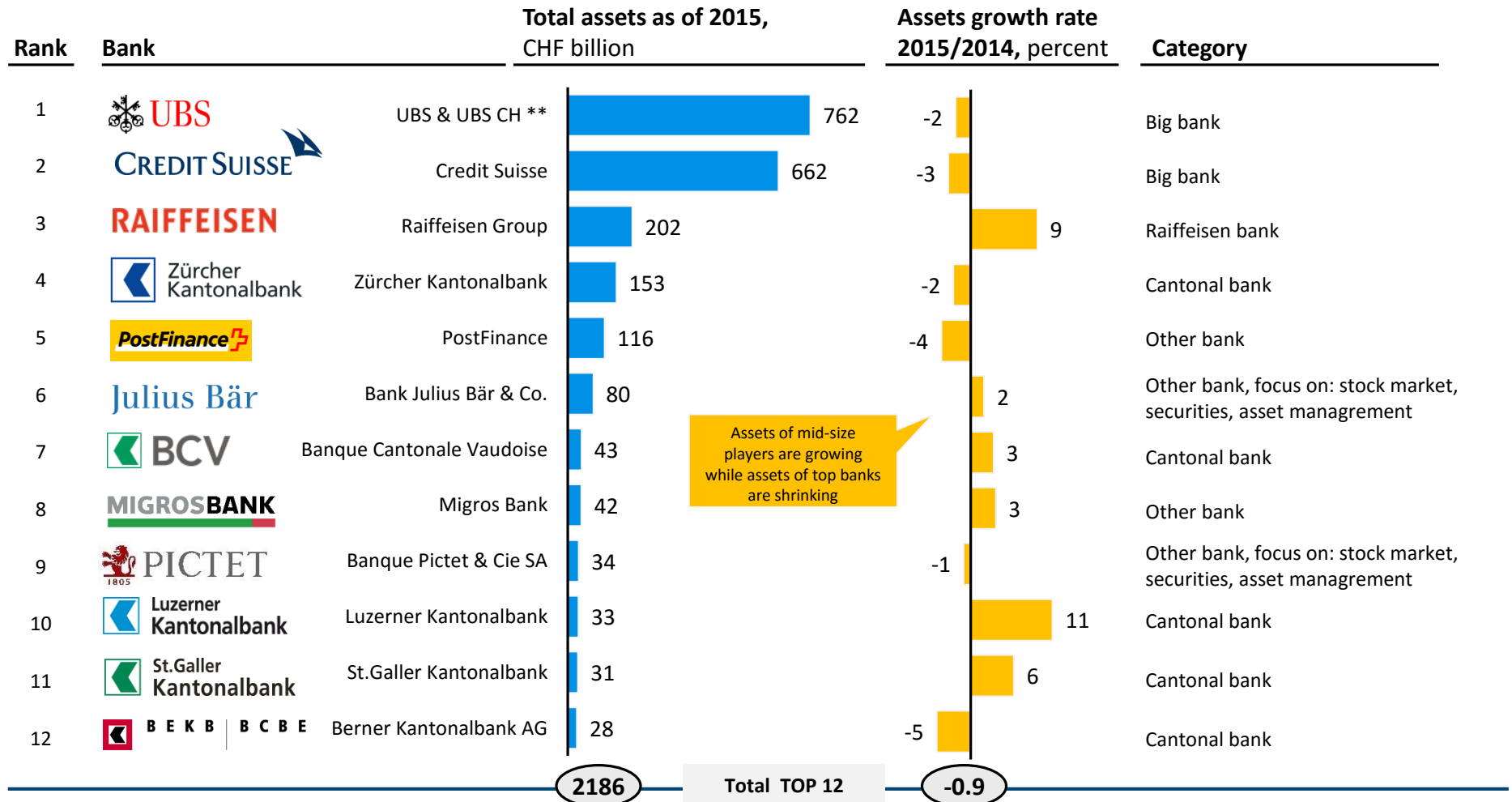
\* A change in methodology can partially affect 2015 figures – in particular, interest revenue and net reserves could not be fully comparable with earlier datapoints

\*\* Return on equity - based on average annual equity

Source: SNB, Inteliace Research

# LARGEST BANKS LOSE SHARE IN FAVOUR OF MID-SIZE PLAYERS

## Top 12 banks\* in Switzerland by total assets, 2015



Banking sector in Switzerland - July 2016

\* Excluding the central bank - Schweizerische Nationalbank and other institutions with special field of business, e.g. Pfandbriefbank schweizerischer and Pfandbriefzentrale der schweizerischen Kantonalbanken Hypothekarinstitute; \*\* Combined figure for two separate UBS banks  
 Source: Banks, SNB, Inteliace Research