Benchmark Regionalbanken

Pfäffikon/SZ, Mai 2019

Regionalbankenvergleich von in der Schweiz hauptsächlich im Kreditbereich tätigen Banken der FINMA-Kategorien 4 und 5 für das Geschäftsjahr 2018

Von Rolf Duss und Markus Kälin

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Swiss Auditors

Benchmarking Regionalbanken

Sehr geehrte Damen und Herren

Die im schweizerischen Kreditgeschäft tätigen Banken bewegen sich in einem herausfordernden Umfeld. Trotz Negativzinsen und einer sich verringernden Bruttozinsmarge konnten viele von ihnen ein beachtliches Geschäftsergebnis präsentieren.

Die SWA Swiss Auditors AG hat in diesem Jahr zum ersten Mal eine breite Regionalbanken-Studie erstellt. Wir fokussierten uns dabei auf Kennzahlen, die einen direkten Einfluss auf die Erfolgsrechnung dieser Banken haben.

Unser Regionalbankenvergleich beinhaltet sämtliche in der Schweiz tätigen Banken der FINMA-Aufsichtskategorien 4 und 5 und Fokussierung auf den Kreditbereich. Nicht im Vergleich berücksichtigt wurden Zweigniederlassungen von ausländischen Banken sowie Institute mit einem im Vergleich deutlich überproportionalen Kommissionsgeschäft. Ebenfalls konnten wir jene Institute nicht berücksichtigen, welche ihren Geschäftsbericht bis zum 23. April 2019 noch nicht veröffentlicht hatten.

Sämtliche in der Studie verwendeten Basisdaten haben wir aus den publizierten Geschäftsberichten per 31. Dezember 2018 entnommen. Damit ein Vergleich unter den Banken möglich wurde, haben wir die Kennzahlen gemäss einer einheitlichen Formel berechnet, womit diese von den in den Geschäftsberichten ausgewiesenen Kennzahlen leicht abweichen können.

Wir wünschen Ihnen interessante Erkenntnisse aus unserer Studie und stehen Ihnen für allfällige Rückfragen jederzeit gerne zur Verfügung.

Freundliche Grüsse

SWA Swiss Auditors AG

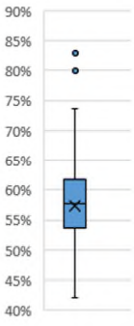
Rolf Duss Markus Kälin

Kommentare zu den Kennzahlen

Kennzahl	Kommentar
Bruttozinsmarge	Brutto-Erfolg Zinsengeschäft + Kommissionsertrag Zinsengeschäft in % der Durchschnittlichen Bilanzsumme
Kundengelder in % der Kundenausleihungen	(Verpflichtungen gegenüber Kunden + Kassenobligationen) / (Forderungen gegenüber Kunden + Hypothekarforderungen) Pfandbriefdarlehen sind nicht als Kundengelder berücksichtigt
Eigenkapitalquote	Eigenkapital per 31.12.18 in % der Bilanzsumme
Cost / Income Ratio	Geschäftsaufwand / Geschäftsertrag
Anzahl Verwaltungsräte / Bankräte	Gemäss Angabe im Geschäftsbericht 2018
Geschäftsertrag	Netto-Erfolg aus Zinsengeschäft + Kommissionsgeschäft + Handelserfolg + Übriger ordentlicher Erfolg
Eigenkapitalrendite	Reingewinn / Durchschnittliches Eigenkapital gem. Eigenkapitalnachweis
Informationstechnologie	Aufwand für Informations- und Kommunikationstechnik aus dem Anhang Sachaufwand
Mittel	Arithmetisches Mittel (Durchschnitt)

Für die Berechnung der Kennzahlen verwendeten wir die im Geschäftsbericht ausgewiesenen Zahlen, ohne dass wir eine Korrektur von Veränderungen von stillen Reserven oder Reserven für allgemeine Bankrisiken berücksichtigt haben (keine betriebswirtschaftliche Betrachtungsweise).

Erklärung Kastendiagramm



Das Kastendiagramm zeigt die Verteilung von Daten in Quartilen, wobei Mittelwerte und Ausreisser hervorgehoben werden. Der Kasten spannt sich vom 25%-Quantil bis zum 75%-Quantil auf. In ihm ist der Median durch einen Querstrich markiert. Der Kasten entspricht dem Bereich, in dem die mittleren 50% der Daten liegen. Das Kreuz innerhalb des Kastens zeigt den Durchschnittswert (Arithmetisches Mittel).

Die Streuung ausserhalb der Quartile wird als vertikale Linie oberhalb und unterhalb des Kastens dargestellt. Werte die ausserhalb der 1.5-fachen Kastenlänge (Interquartilsabstand) liegen, werden als Ausreisser gekennzeichnet.

Liste der in der Studie berücksichtigten Bankinstitute in alphabetischer Reihenfolge	
acrevis Bank AG	Clientis Bank Thur Genossenschaft
AEK BANK 1826 Genossenschaft	Clientis Bank Toggenburg AG
Alpha RHEINTAL Bank AG	Clientis EB Entlebucher Bank AG
Appenzeller Kantonalbank	Clientis Sparkasse Oftringen Genossenschaft
Banca Popolare di Sondrio (Suisse) SA	Clientis Zürcher Regionalbank Genossenschaft
Bank BSU Genossenschaft	CREDIT MUTUEL DE LA VALLEE SA
Bank EEK AG	Ersparniskasse Affoltern i.E. AG
Bank EKI Genossenschaft	Ersparniskasse Rüeggisberg Genossenschaft
Bank Gantrisch Genossenschaft	Ersparniskasse Schaffhausen AG
Bank in Zuzwil AG	Ersparniskasse Speicher
Bank Leerau Genossenschaft	Glarner Kantonalbank
Bank Linth LLB AG	GRB Glarner Regionalbank Genossenschaft
Bank Oberaargau AG	Hypothekarbank Lenzburg AG
Bank SLM AG	Leihkasse Stammheim AG
Bank Sparhafen Zürich AG	Nidwaldner Kantonalbank
Bank Thalwil Genossenschaft	Obwaldner Kantonalbank
BANK ZIMMERBERG AG	Regiobank Männedorf AG
Banque Cantonale du Jura SA	SB Saanen Bank AG
Banque cantonale neuchâteloise	Schaffhauser Kantonalbank
BBO Bank Brienz Oberhasli AG	SPAR + LEIHKASSE GÜRBETAL AG
Bernerland Bank AG	Spar- und Leihkasse Bucheggberg AG
Bezirks-Sparkasse Dielsdorf Genossenschaft	Spar- und Leihkasse Frutigen AG
Biene Bank im Rheintal Genossenschaft	Spar- und Leihkasse Thayngen AG
BS Bank Schaffhausen AG	Spar- und Leihkasse Wynigen AG
Burgergemeinde Bern, DC Bank, Deposito-Cassa der Stadt Bern	Spar+Leihkasse Riggisberg AG
Burgerliche Ersparniskasse Bern, Genossenschaft	Sparcassa 1816 Genossenschaft
Caisse d'Epargne Courtelary SA	Sparkasse Schwyz AG
Caisse d'Epargne de Cossonay société coopérative	Sparkasse Sense
Caisse d'Epargne Riviera, société coopérative	Urner Kantonalbank
Clientis Bank Aareland AG	Zuger Kantonalbank
Clientis Bank im Thal AG	Zürcher Landbank AG
Clientis Bank Oberuzwil AG	

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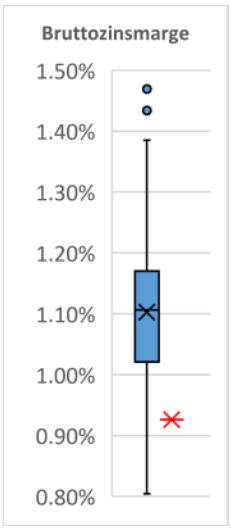
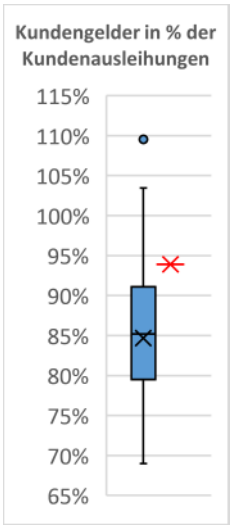
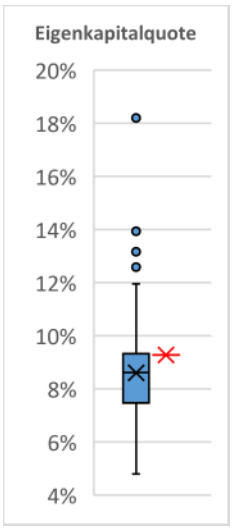
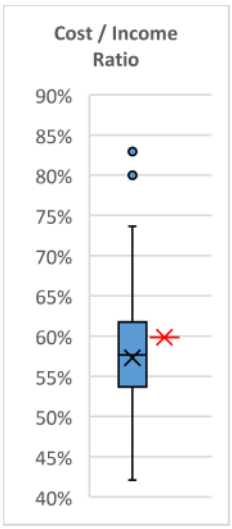
Kennzahlenanalyse

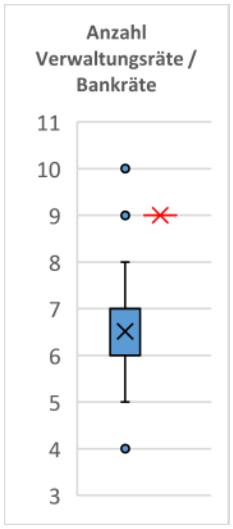
Stichtag: 31. Dezember 2018



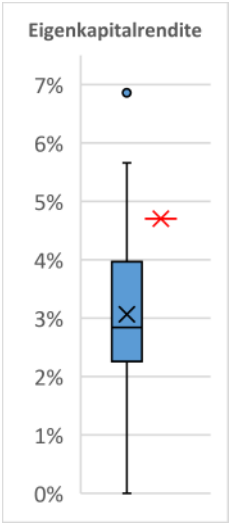


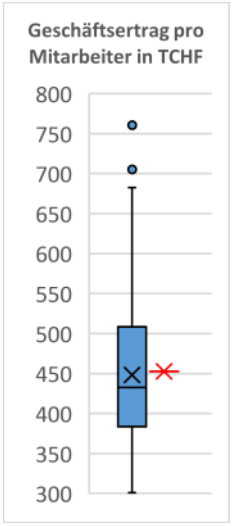


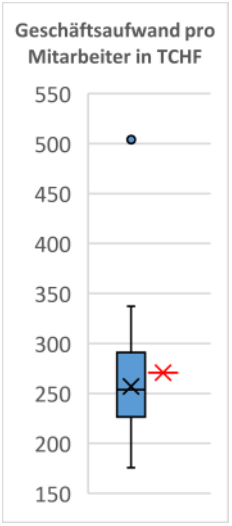


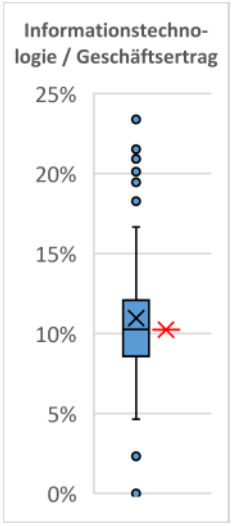


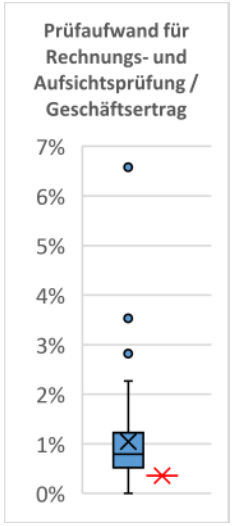
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**0.93%**	**94%**	**9.3%**	**59.8%**	**9**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**4.7%**	**453**	**271**	**10.2%**	**0.4%**

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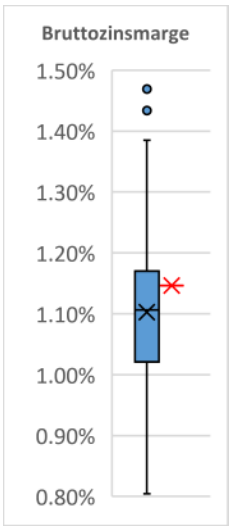
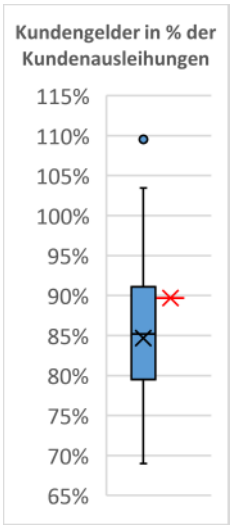
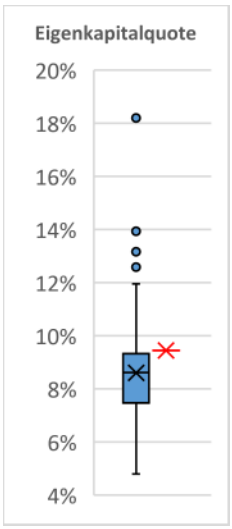
AEK BANK 1826 Genossenschaft

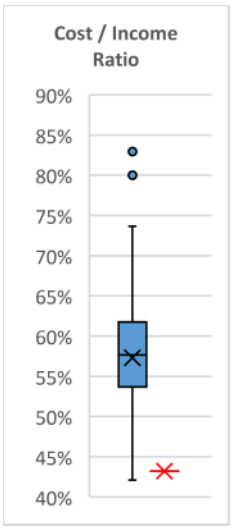
Kennzahlenanalyse

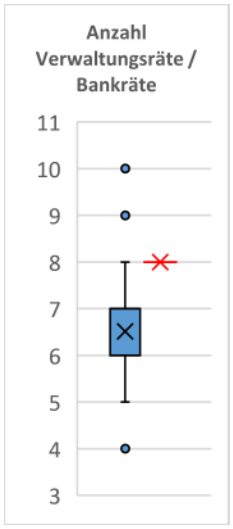
Stichtag: 31. Dezember 2018



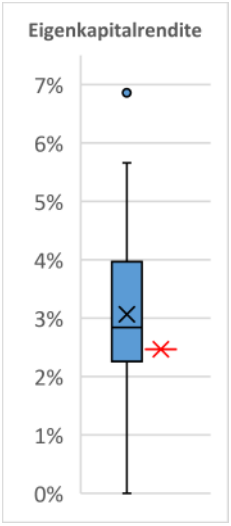


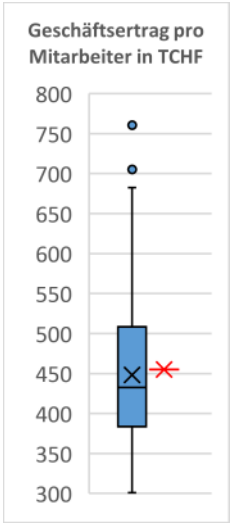


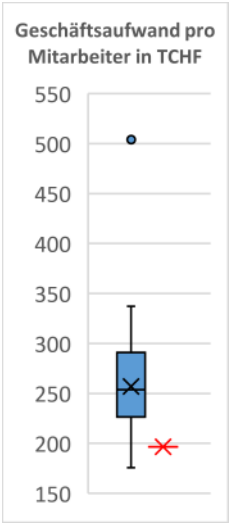


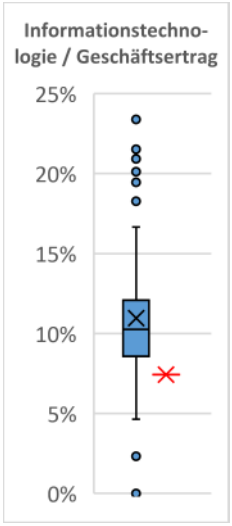


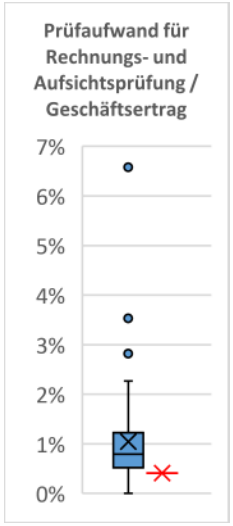
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.15%**	**90%**	**9.5%**	**43.2%**	**8**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.5%**	**455**	**197**	**7.4%**	**0.4%**

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Alpha RHEINTAL Bank

Kennzahlenanalyse

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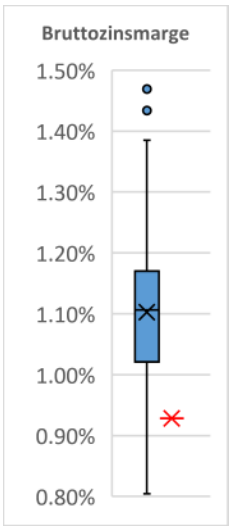
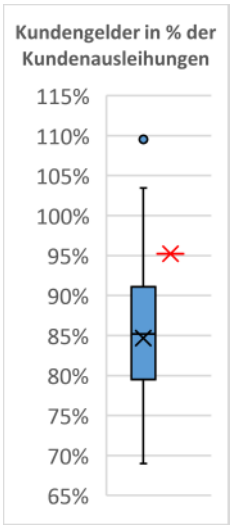
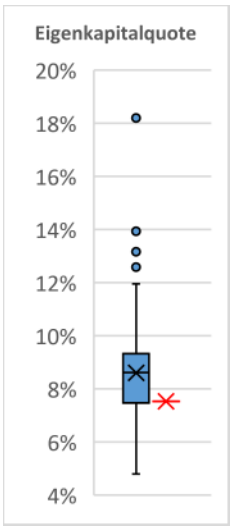
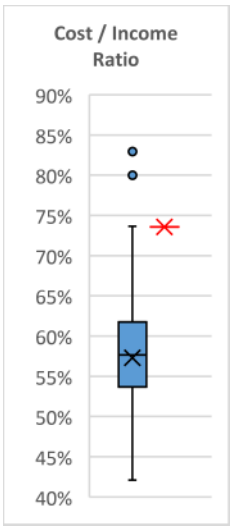
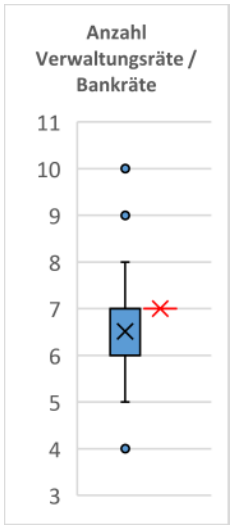


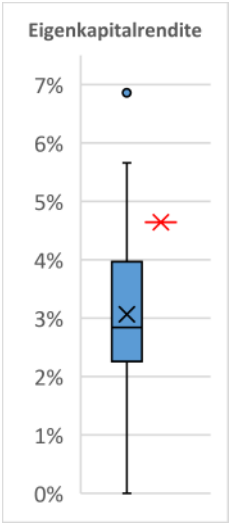


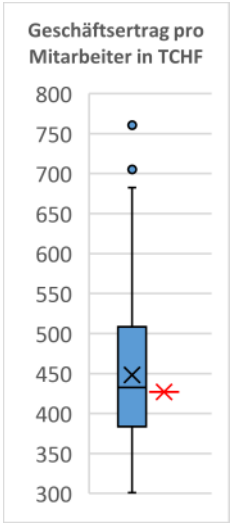


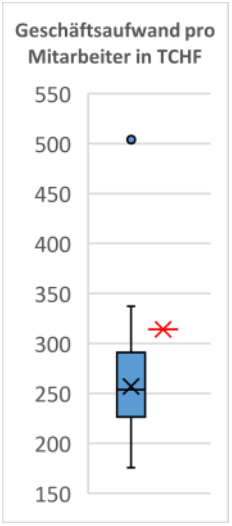


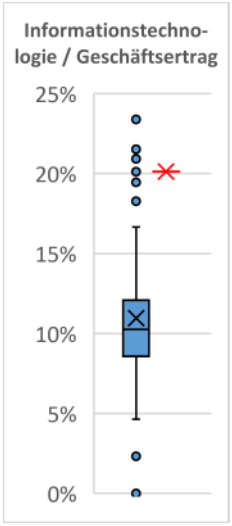


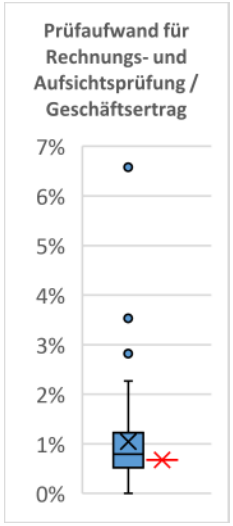
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**0.93%**	**95%**	**7.5%**	**73.6%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**4.6%**	**427**	**314**	**20.1%**	**0.7%**

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Appenzeller Kantonalbank

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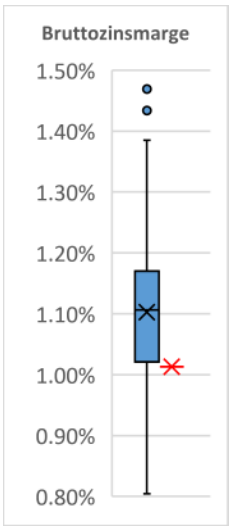
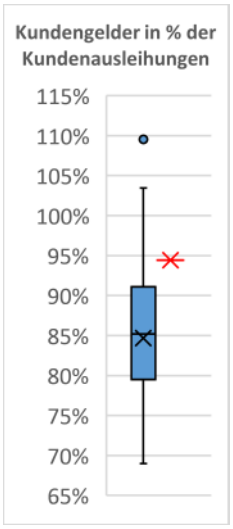
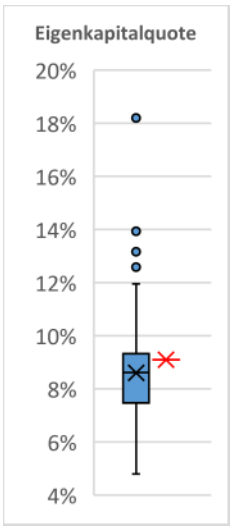
Appenzeller Kantonalbank

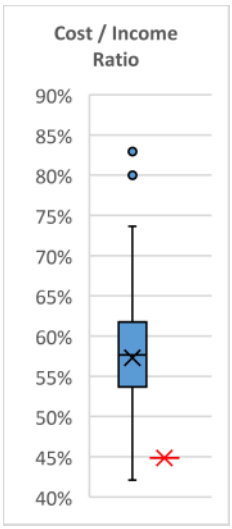
Kennzahlenanalyse

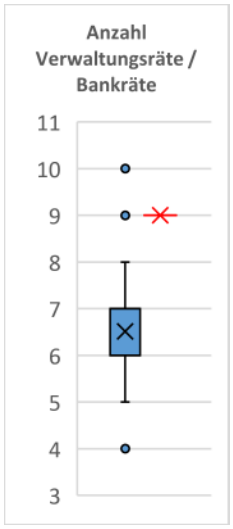
Stichtag: 31. Dezember 2018



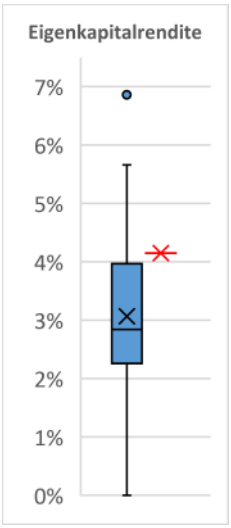


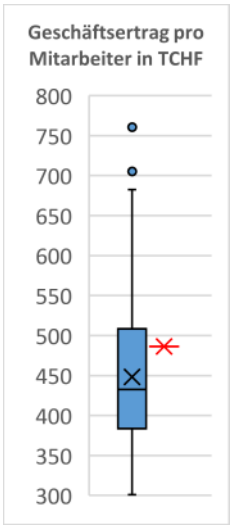


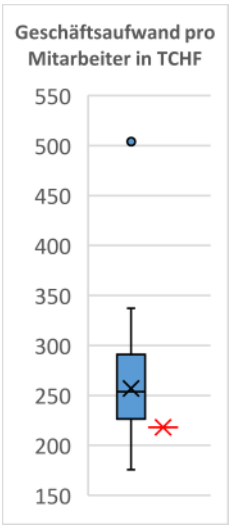


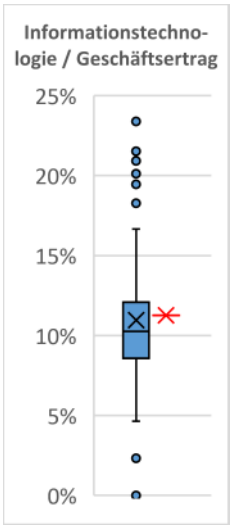


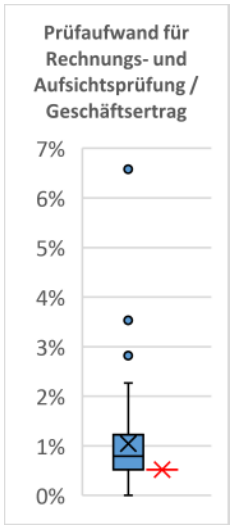
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.01%**	**94%**	**9.1%**	**44.8%**	**9**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**4.1%**	**487**	**218**	**11.3%**	**0.5%**

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Banca Popolare di Sondrio (Suisse) SA

Kennzahlenanalyse

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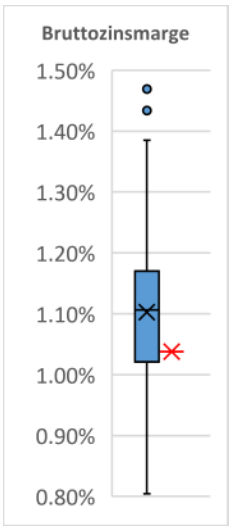
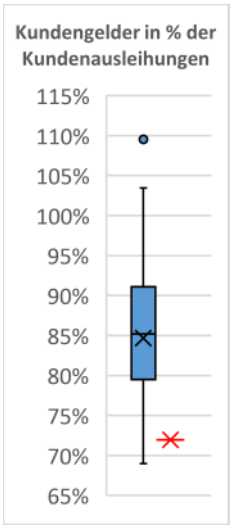
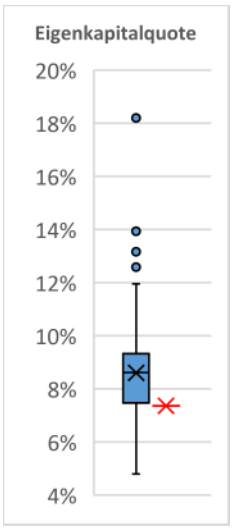
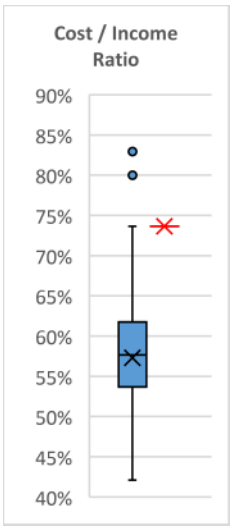
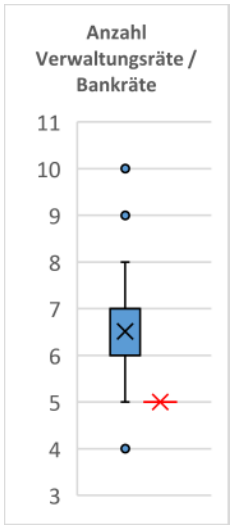


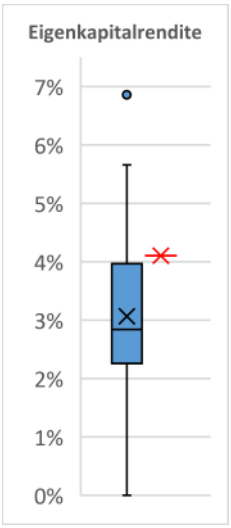


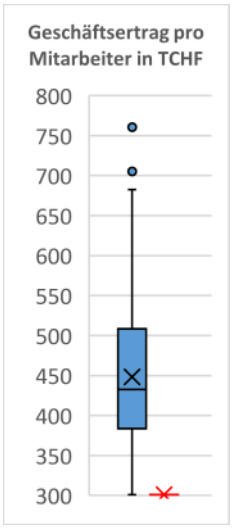


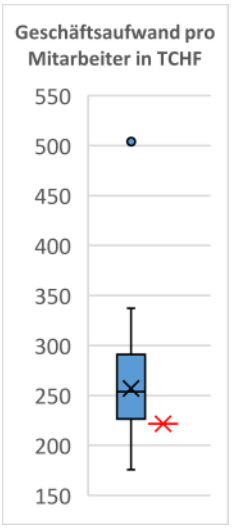


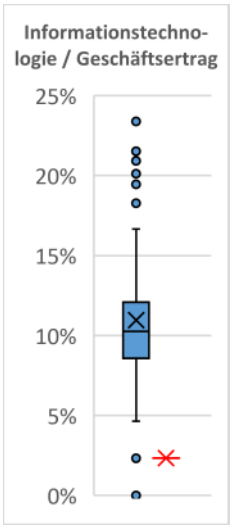


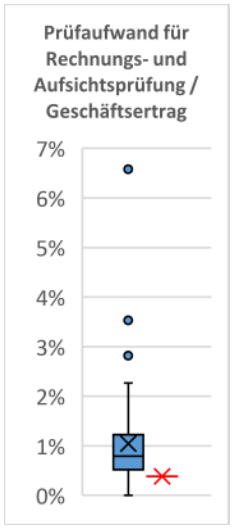
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.04%**	**72%**	**7.4%**	**73.6%**	**5**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**4.1%**	**301**	**222**	**2.3%**	**0.4%**

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Bank BSU Genossenschaft

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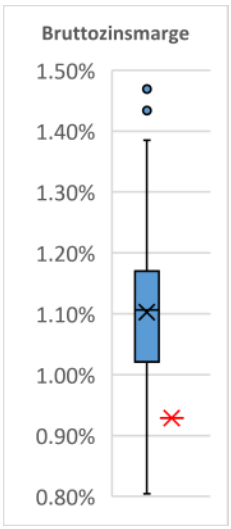
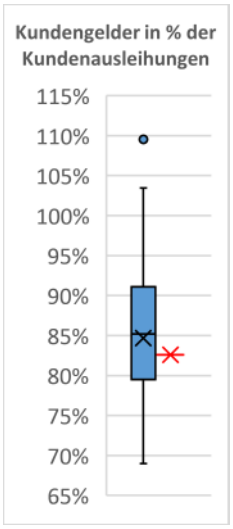
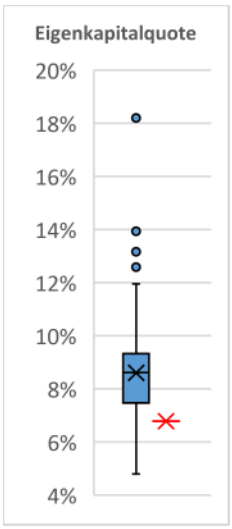
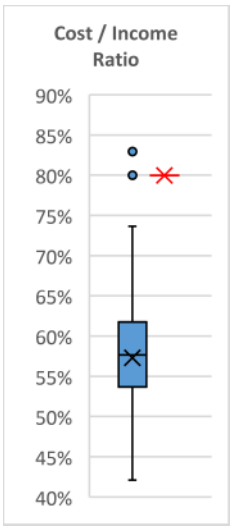
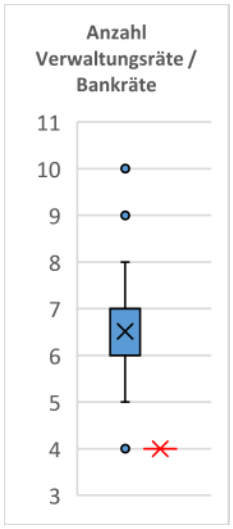


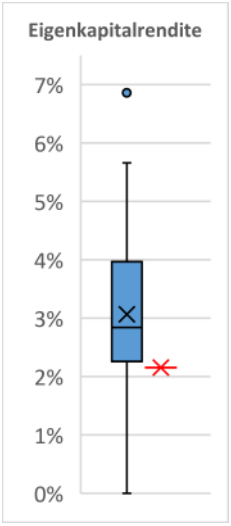


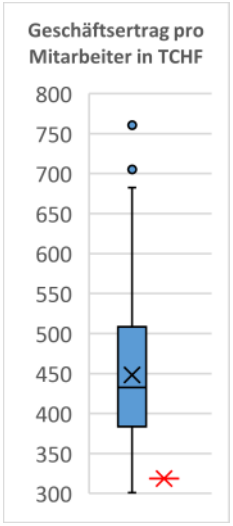


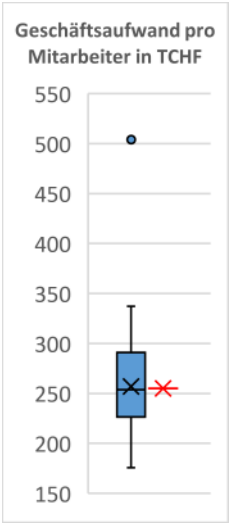


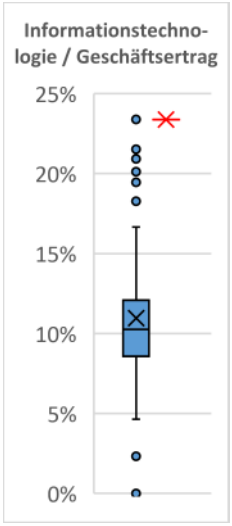


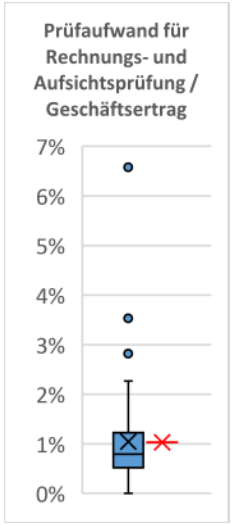
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**0.93%**	**83%**	**6.8%**	**80.0%**	**4**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.2%**	**319**	**255**	**23.4%**	**1.0%**

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Bank EEK AG

Kennzahlenanalyse

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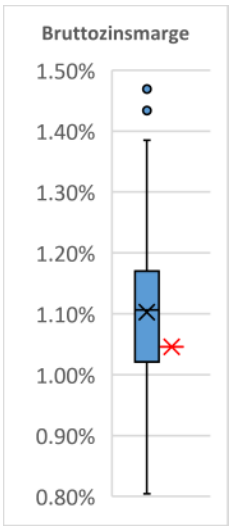
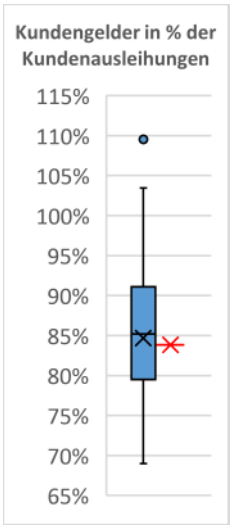
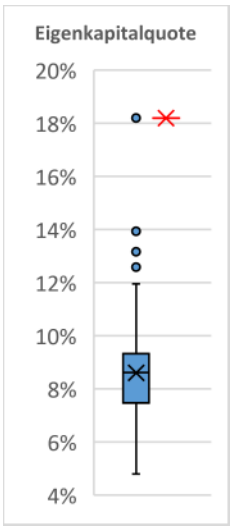
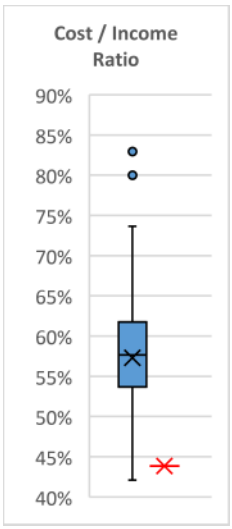
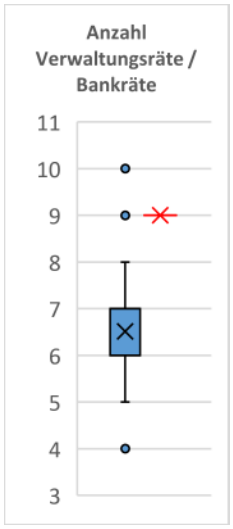


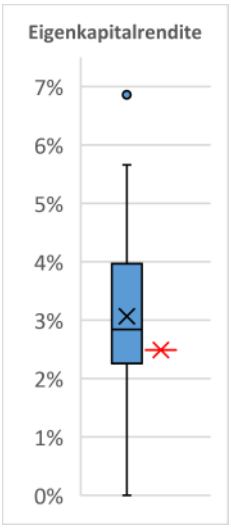


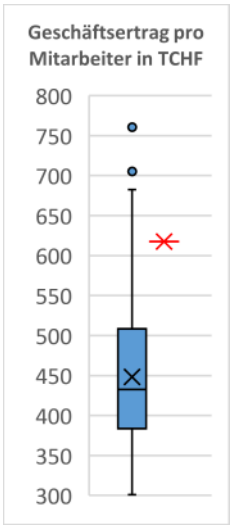


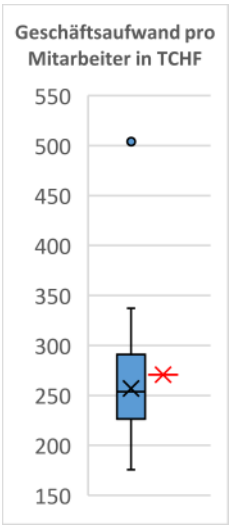


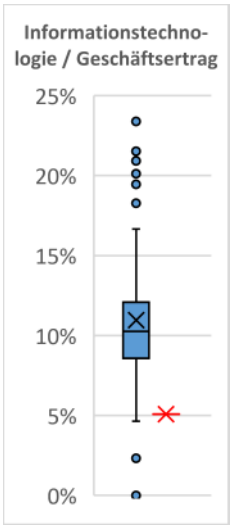


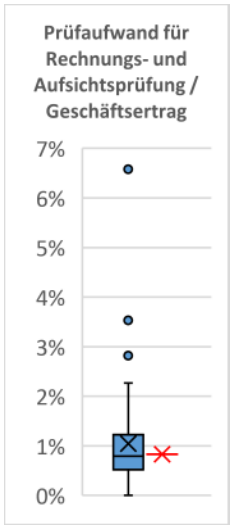
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.05%**	**84%**	**18.2%**	**43.9%**	**9**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.5%**	**618**	**271**	**5.1%**	**0.8%**

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Bank EKI Genossenschaft

Kennzahlenanalyse

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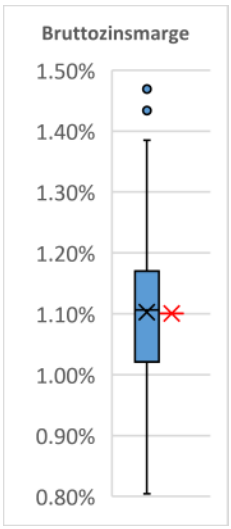
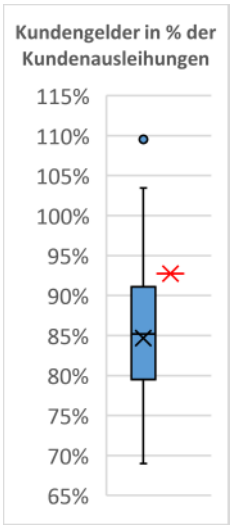
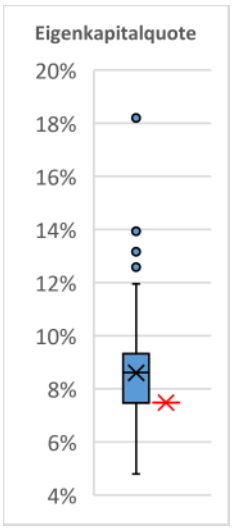
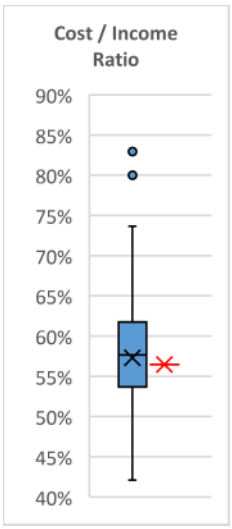
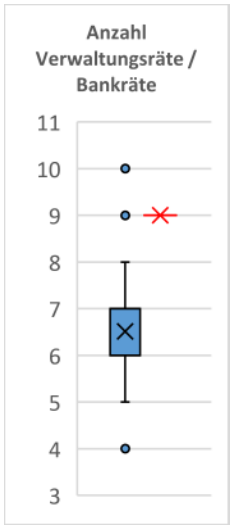


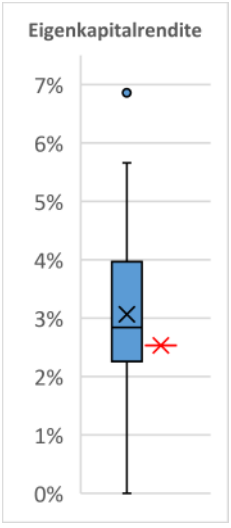


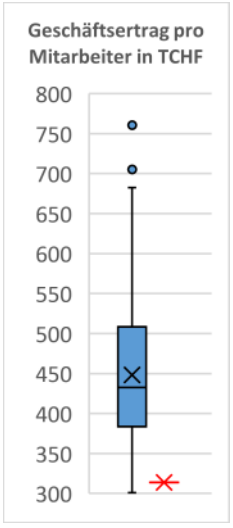


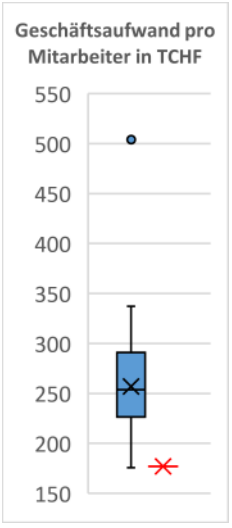


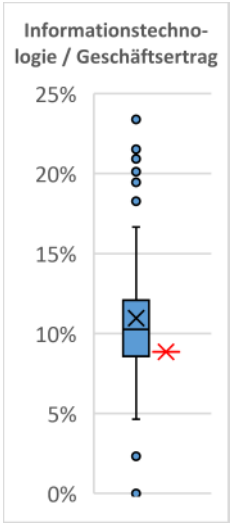


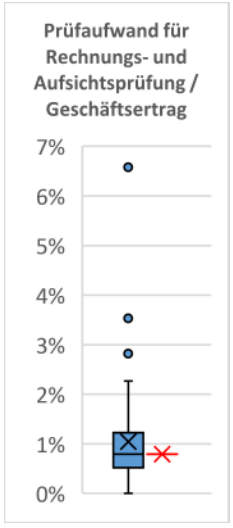
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.10%**	**93%**	**7.5%**	**56.5%**	**9**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.5%**	**314**	**177**	**8.9%**	**0.8%**

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Bank Gantrisch Genossenschaft

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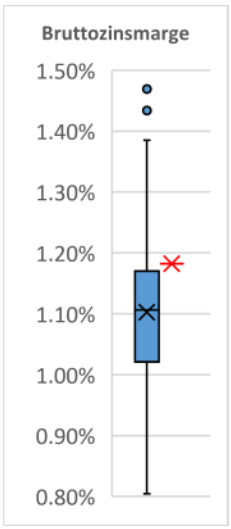
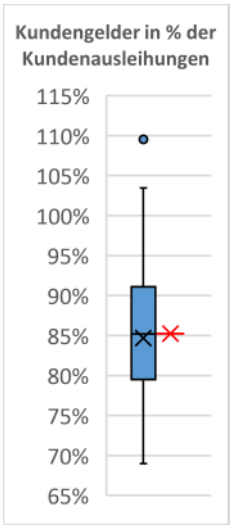
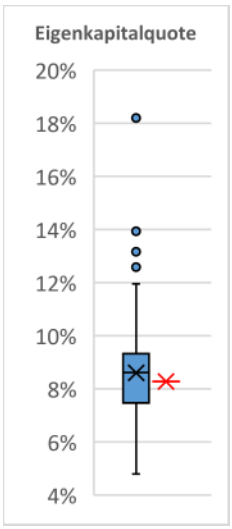
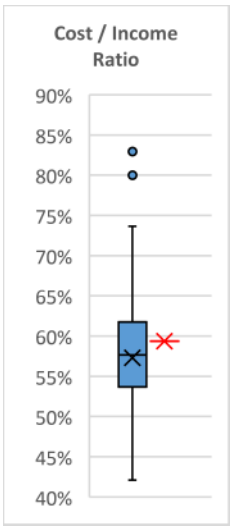
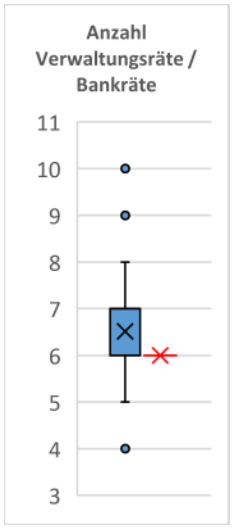


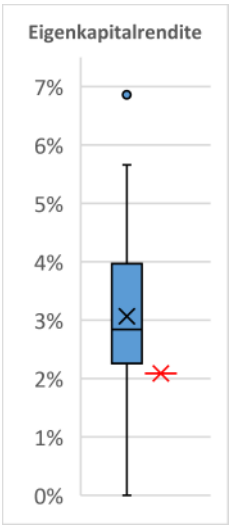


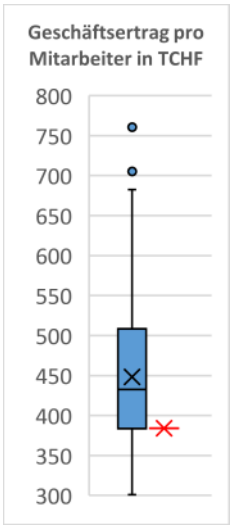


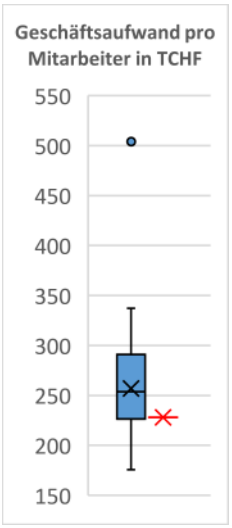


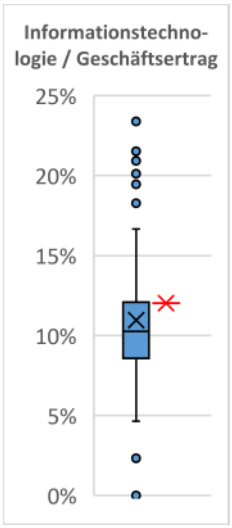


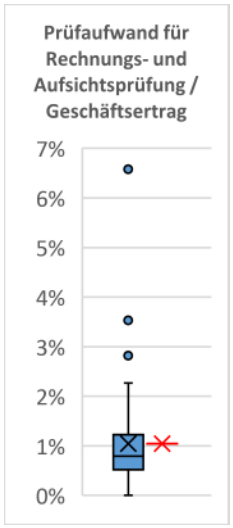
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.18%**	**85%**	**8.3%**	**59.4%**	**6**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.1%**	**384**	**228**	**12.0%**	**1.0%**

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Bank in Zuzwil AG

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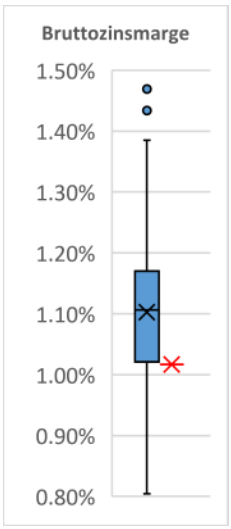
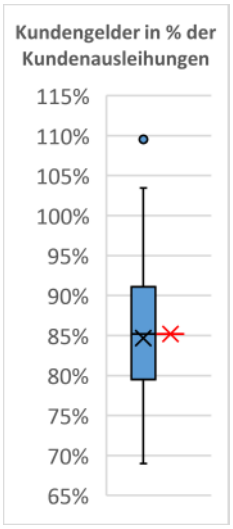
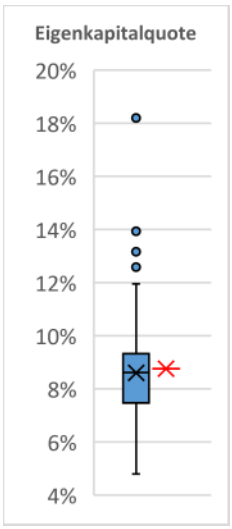
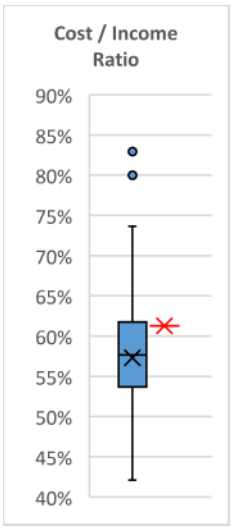
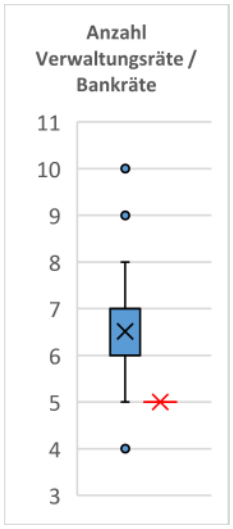


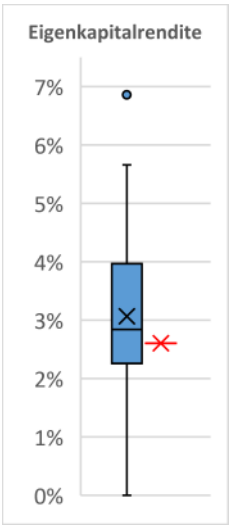


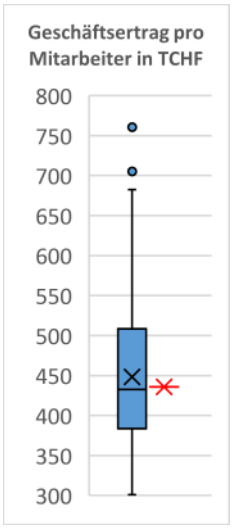


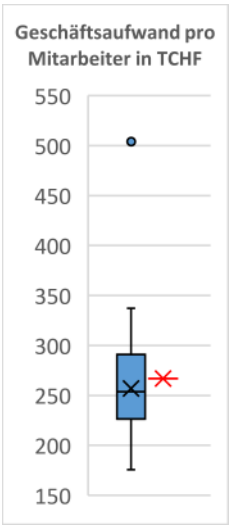


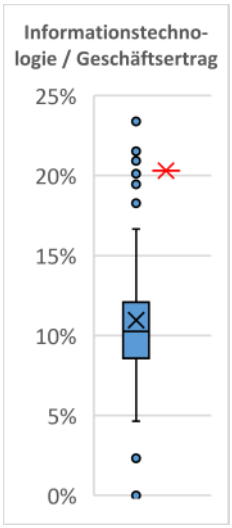


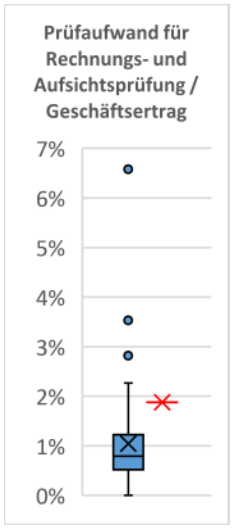
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.02%**	**85%**	**8.8%**	**61.3%**	**5**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.6%**	**436**	**267**	**20.3%**	**1.9%**

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bankLeerau
Unsere Bank. Seit 1836.

swa
Swiss Auditors

Bank Leerau Genossenschaft

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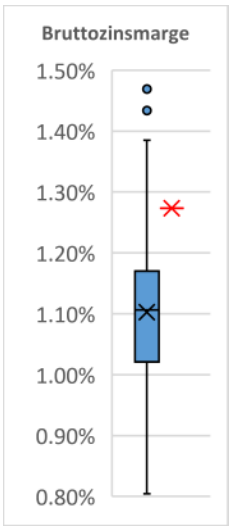
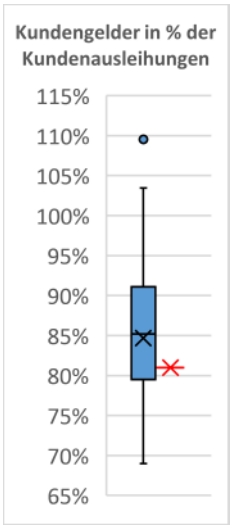
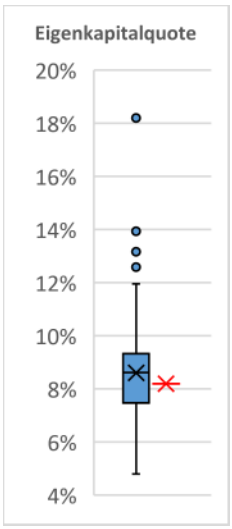
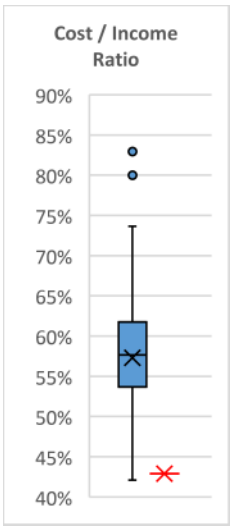
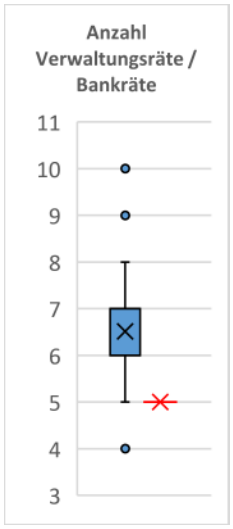


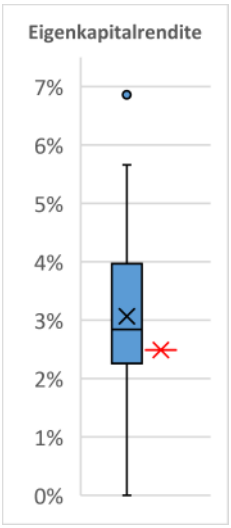


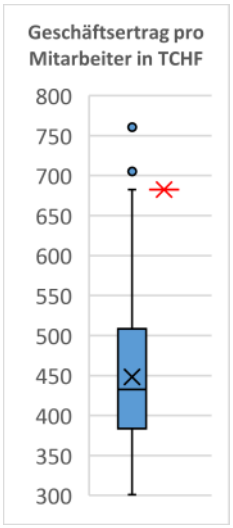


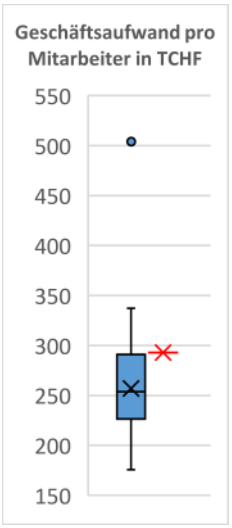


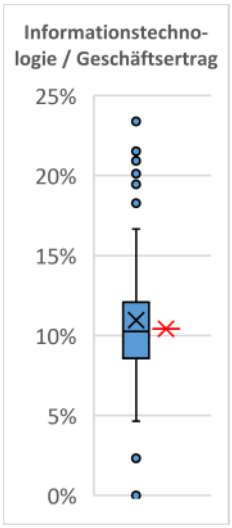


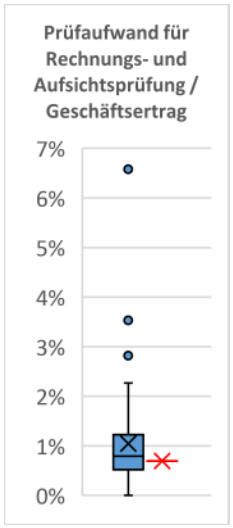
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.27%**	**81%**	**8.2%**	**42.9%**	**5**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.5%**	**683**	**293**	**10.4%**	**0.7%**

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Bank Linth LLB AG

Kennzahlenanalyse

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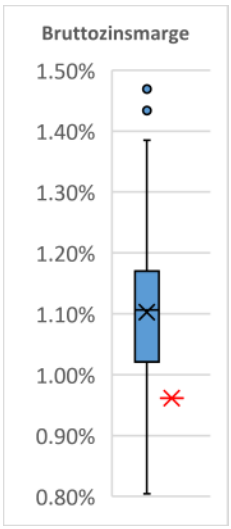
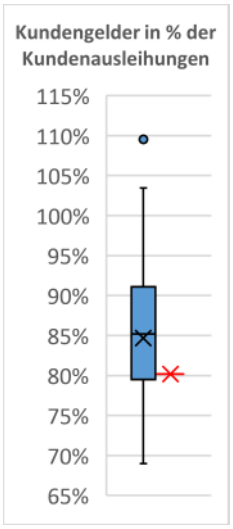
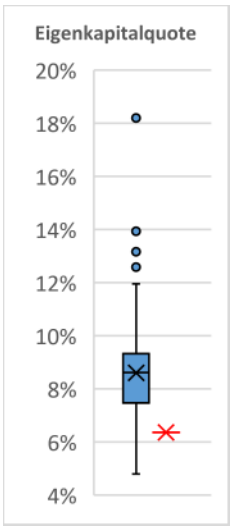
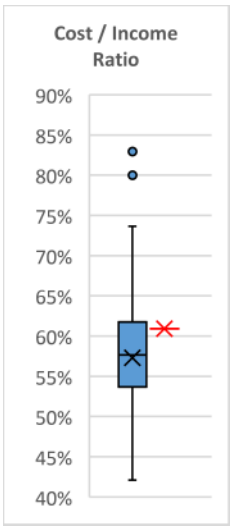
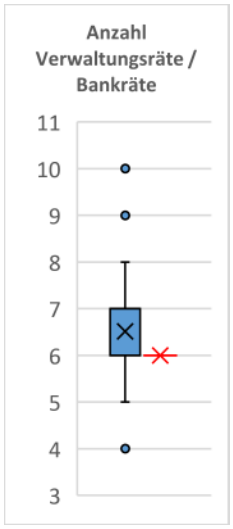


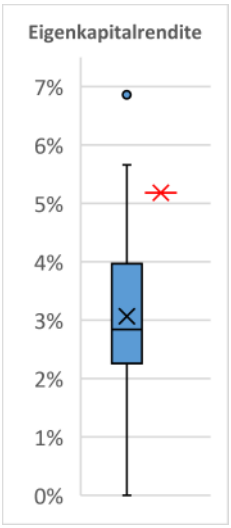


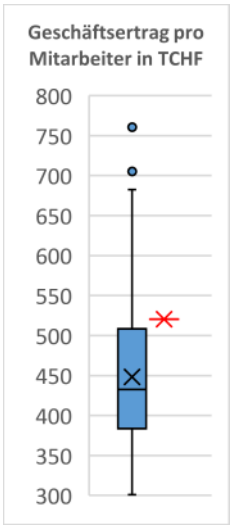


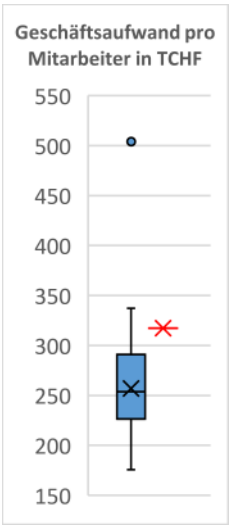


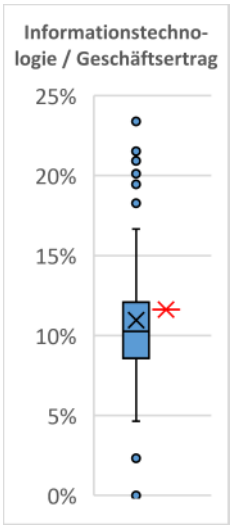


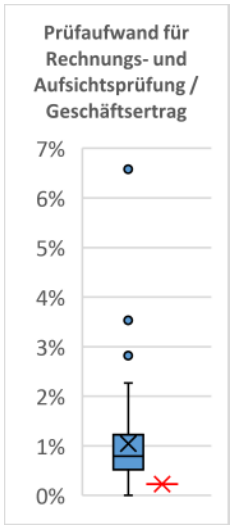
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**0.96%**	**80%**	**6.4%**	**60.9%**	**6**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**5.2%**	**521**	**317**	**11.6%**	**0.2%**

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Clientis Bank Oberaargau

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Kennzahlenanalyse

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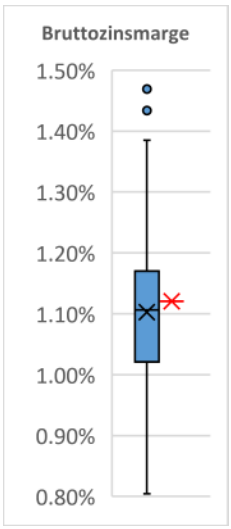
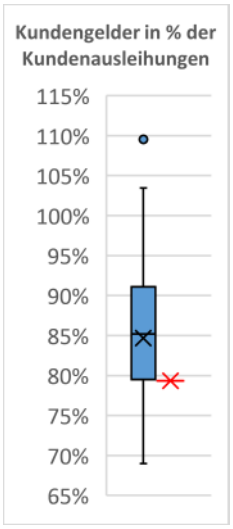
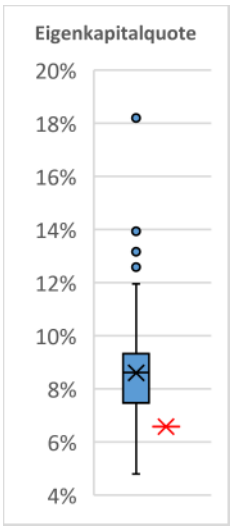
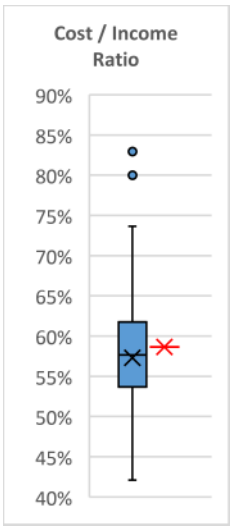
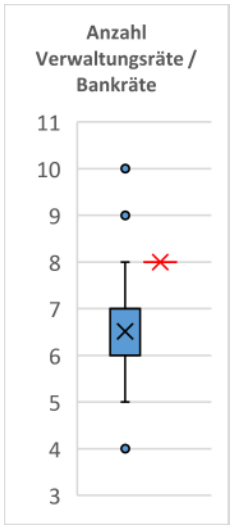


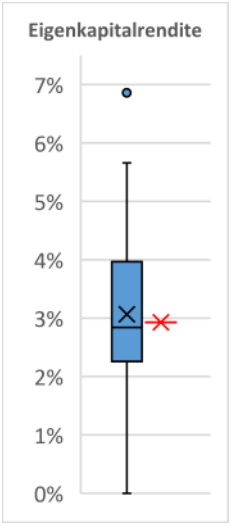


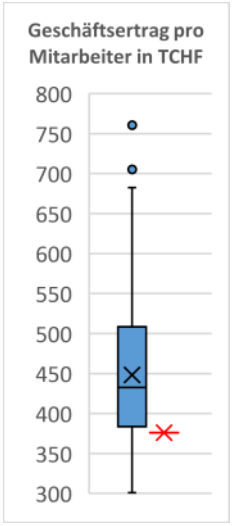


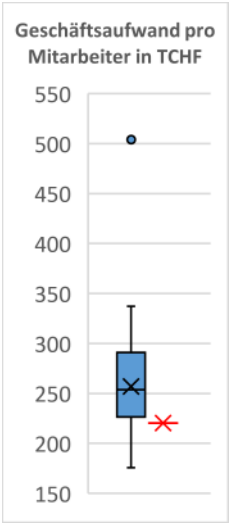


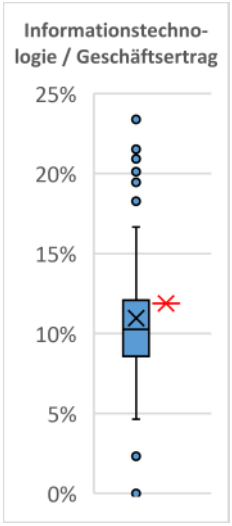


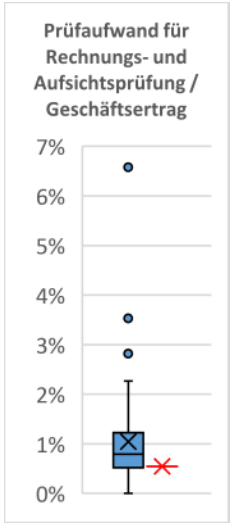
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.12%**	**79%**	**6.6%**	**58.6%**	**8**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.9%**	**376**	**220**	**11.9%**	**0.5%**

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BANKSLM

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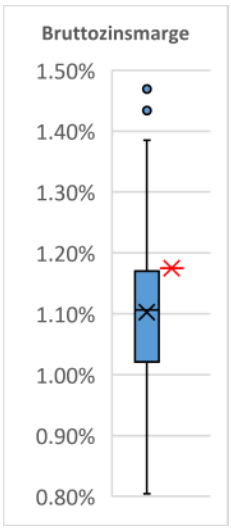
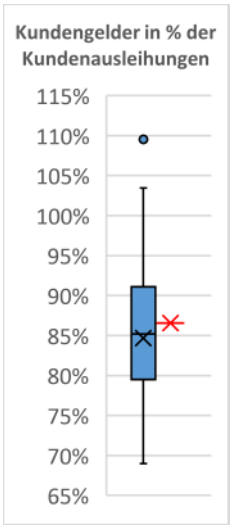
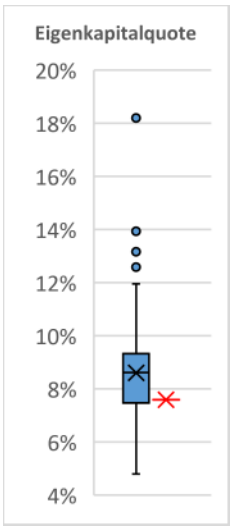
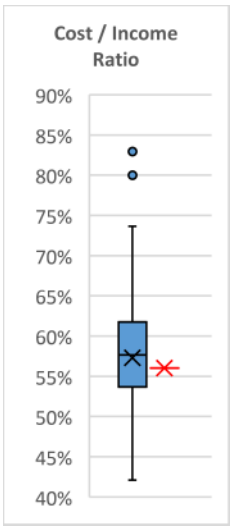
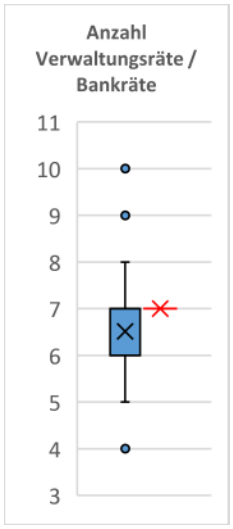


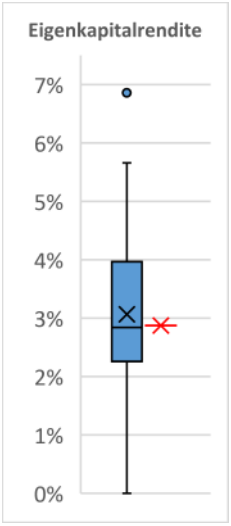


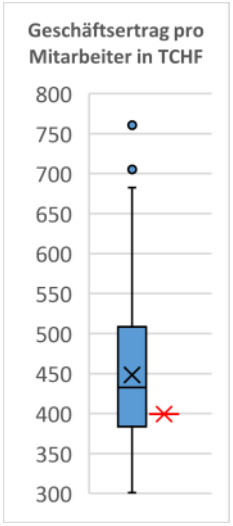


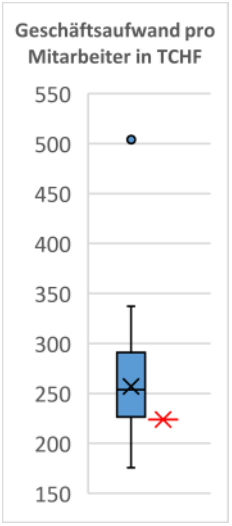


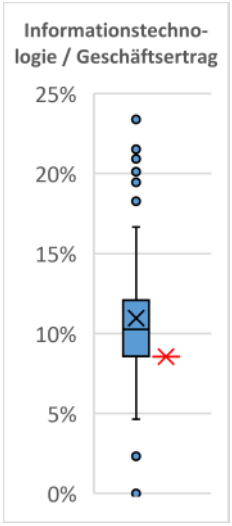


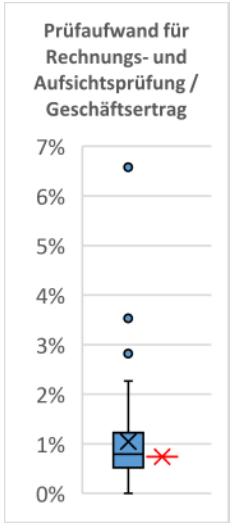
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.17%**	**87%**	**7.6%**	**56.0%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.9%**	**399**	**224**	**8.6%**	**0.7%**

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Bank Sparhafen Zürich AG

Kennzahlenanalyse

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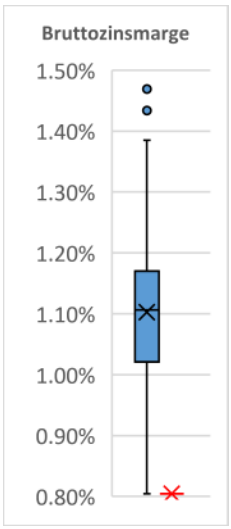
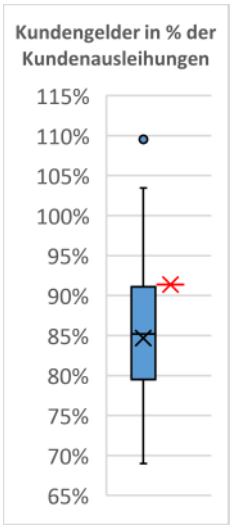
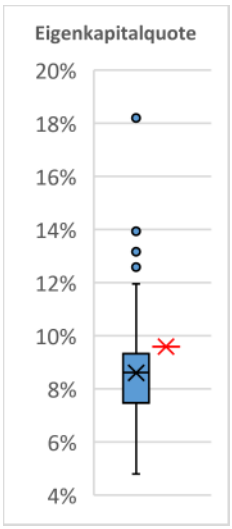
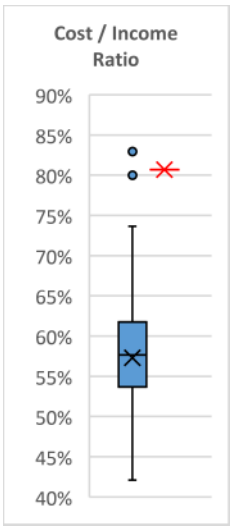
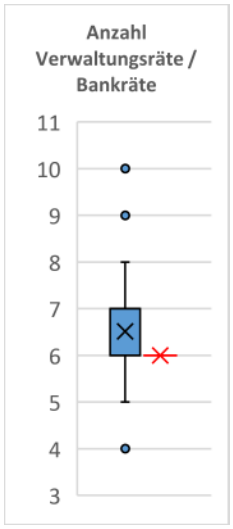


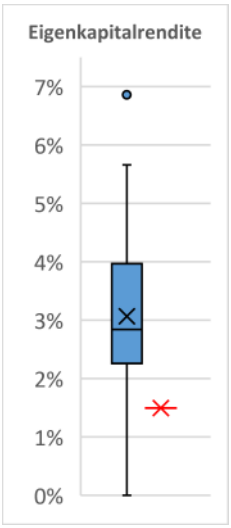


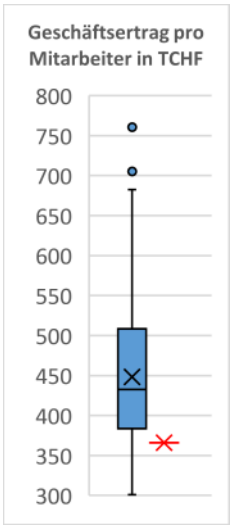


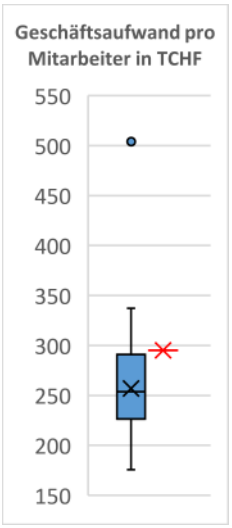


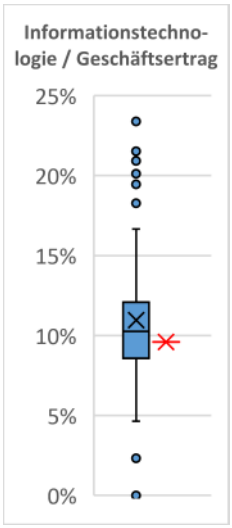


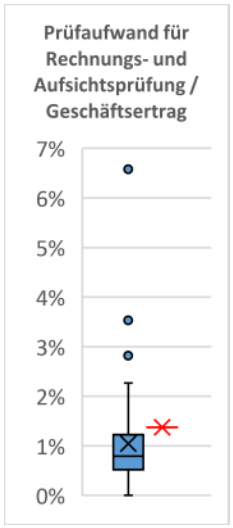
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**0.80%**	**91%**	**9.6%**	**80.7%**	**6**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**1.5%**	**366**	**295**	**9.6%**	**1.4%**

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Bank Thalwil Genossenschaft

Kennzahlenanalyse

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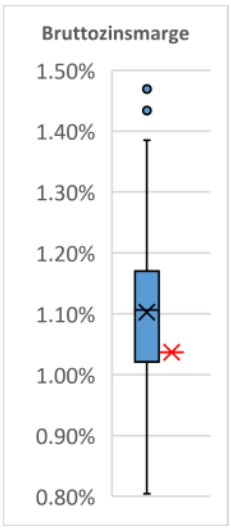
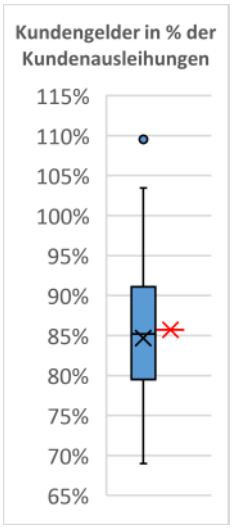
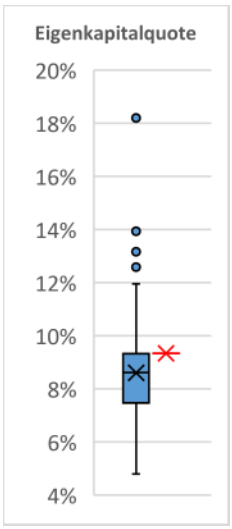
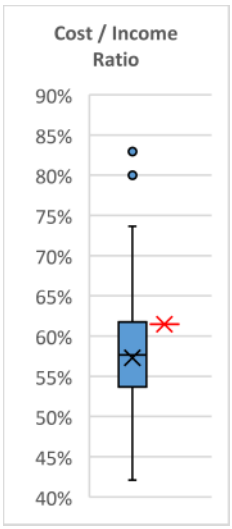
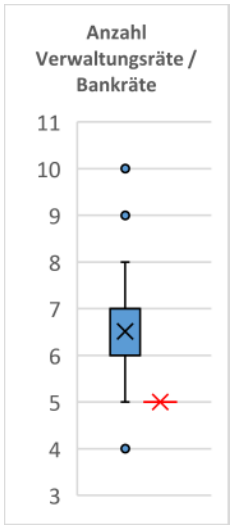


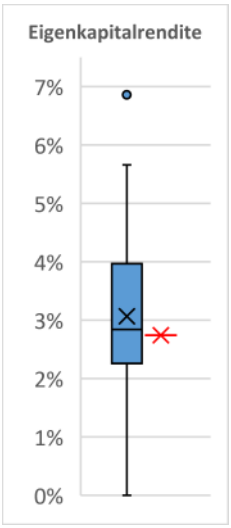


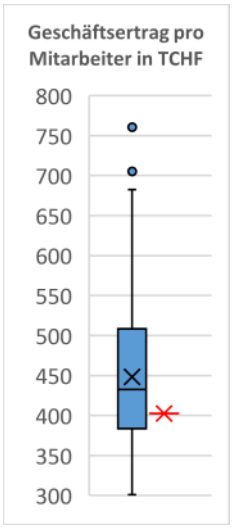


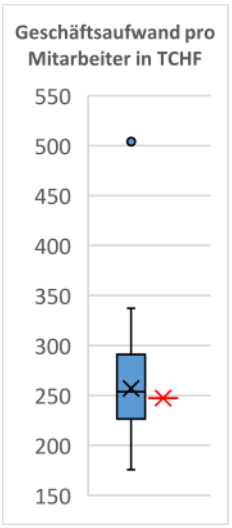


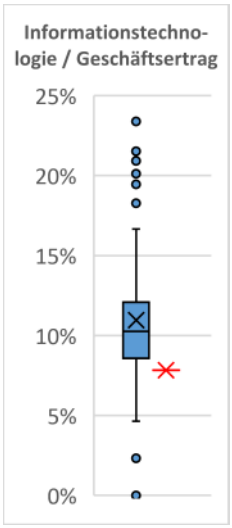


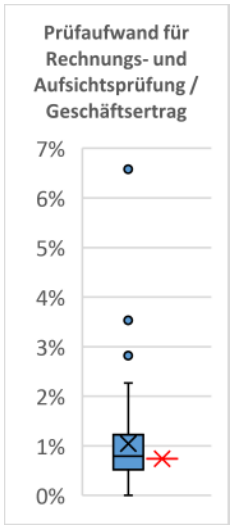
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.04%**	**86%**	**9.3%**	**61.5%**	**5**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.7%**	**402**	**247**	**7.8%**	**0.7%**

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BANK ZIMMERBERG AG

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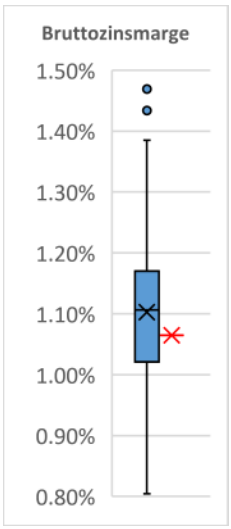
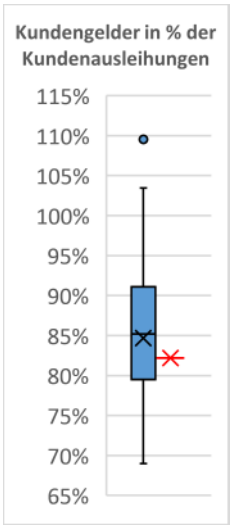
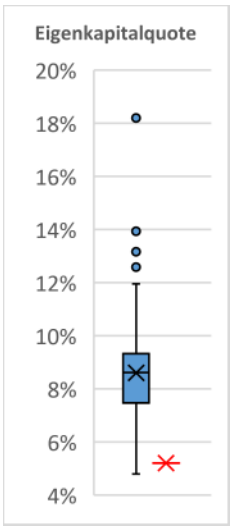
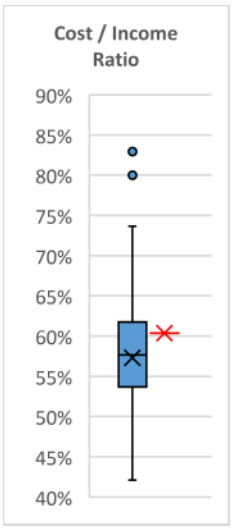
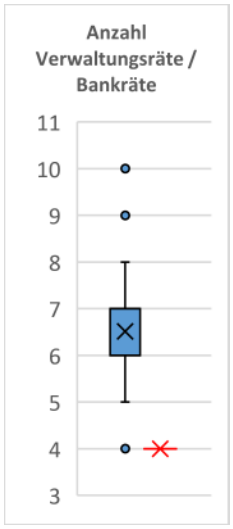


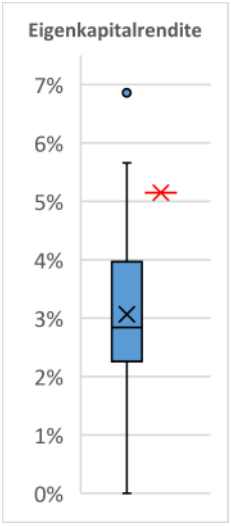


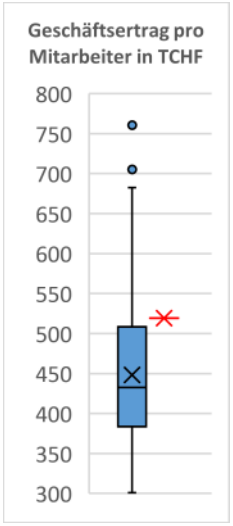


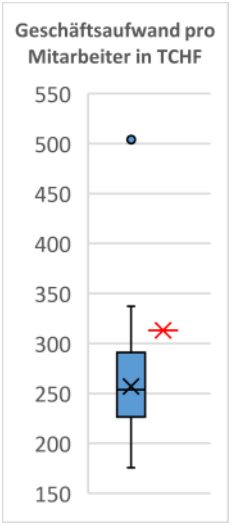


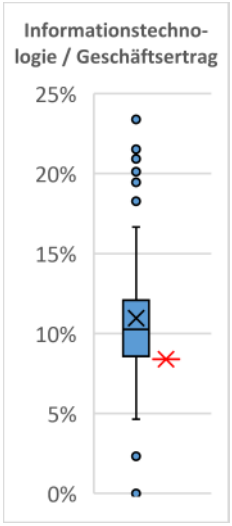


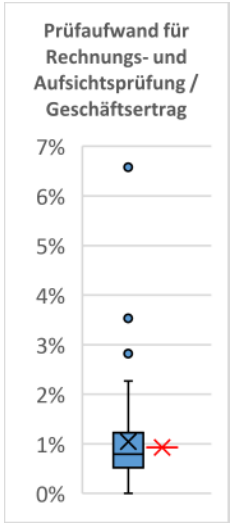
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.06%**	**82%**	**5.2%**	**60.4%**	**4**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**5.2%**	**519**	**313**	**8.4%**	**0.9%**

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Banque Cantonale du Jura SA

Kennzahlenanalyse

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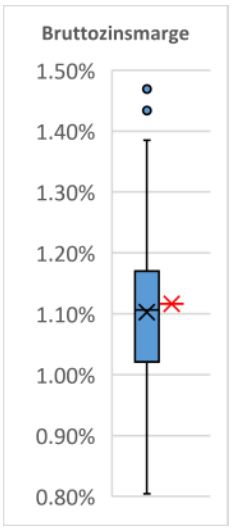
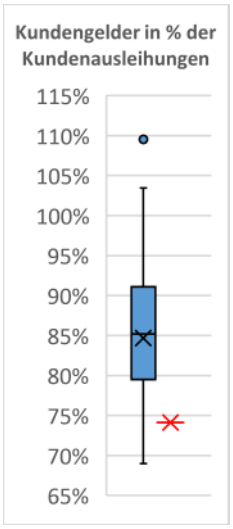
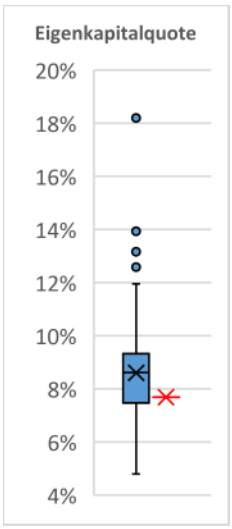
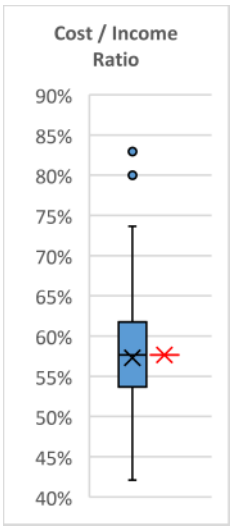
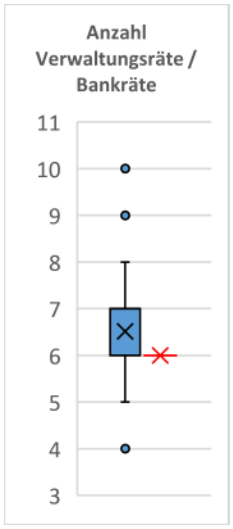


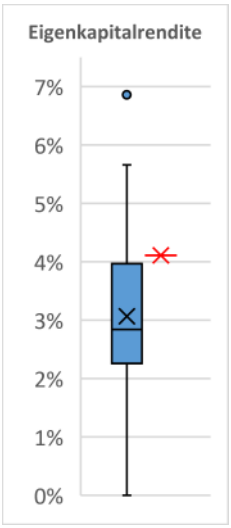


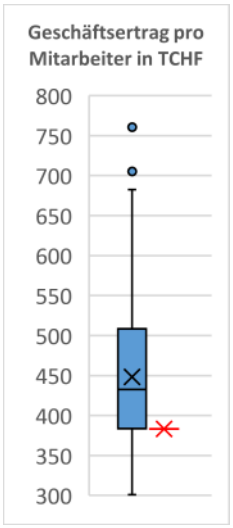


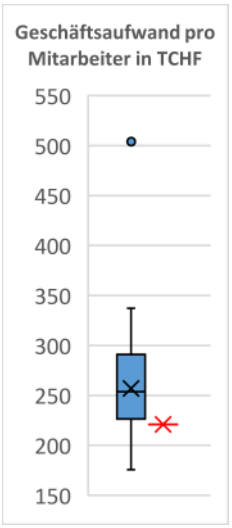


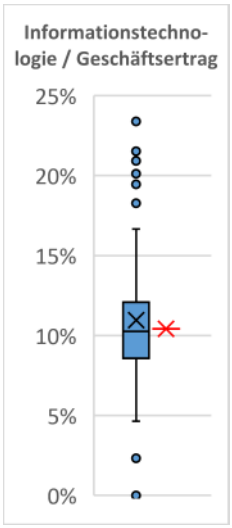


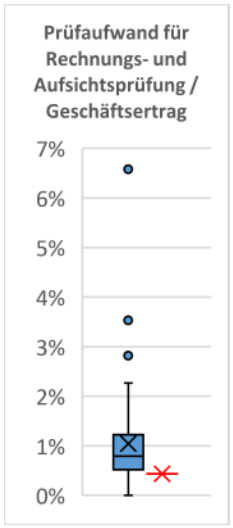
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.12%**	**74%**	**7.7%**	**57.6%**	**6**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**4.1%**	**383**	**221**	**10.4%**	**0.4%**

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Banque cantonale neuchâteloise

Kennzahlenanalyse

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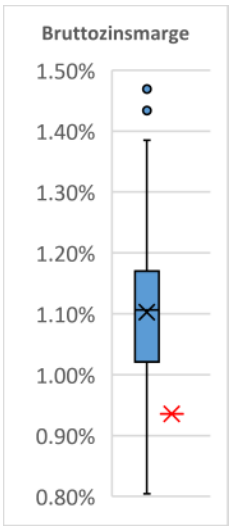
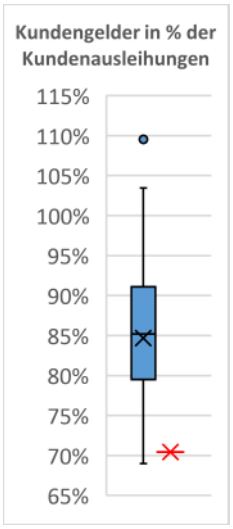
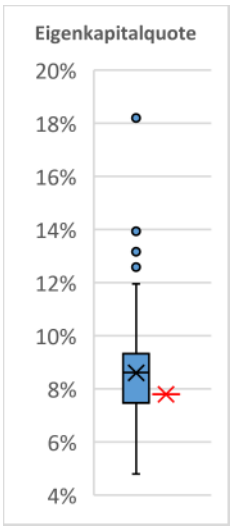
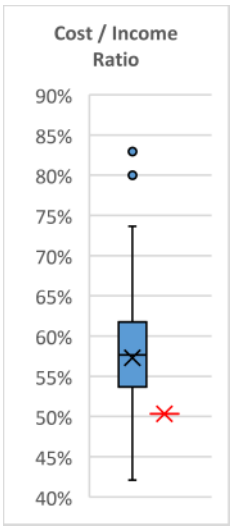
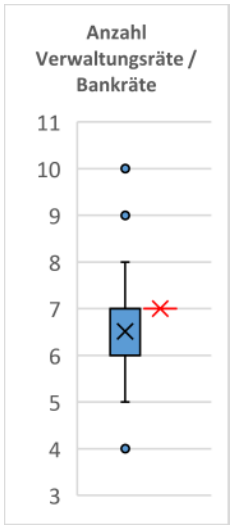


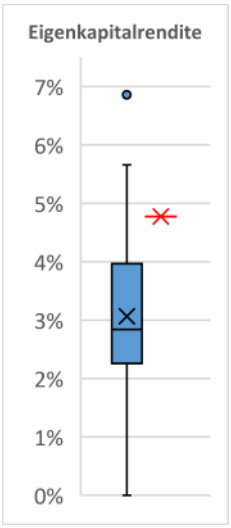


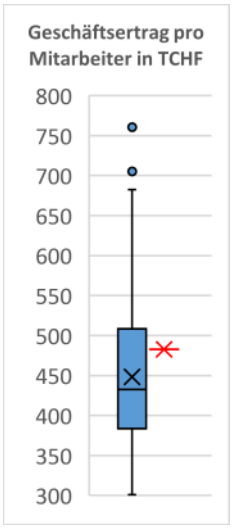


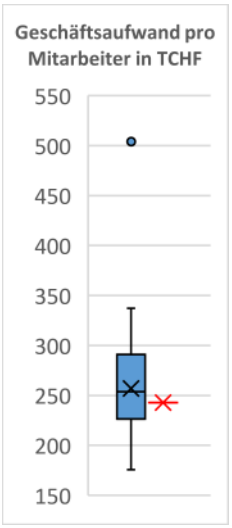


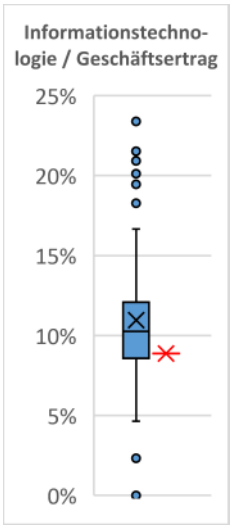


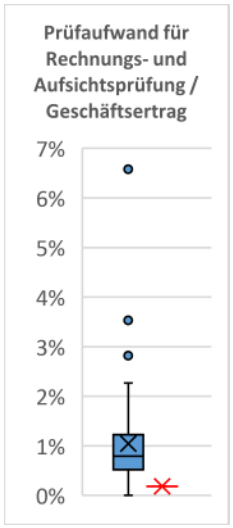
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**0.94%**	**70%**	**7.8%**	**50.3%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**4.8%**	**483**	**243**	**8.9%**	**0.2%**

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BBO Bank Brienz Oberhasli

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Kennzahlenanalyse

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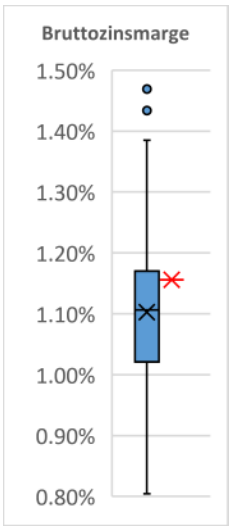
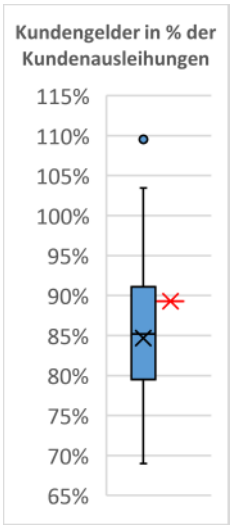
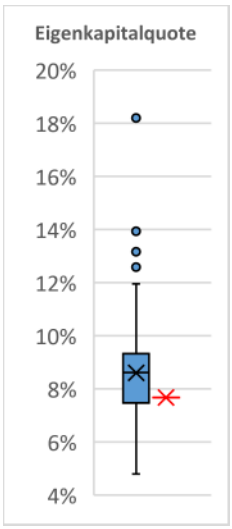
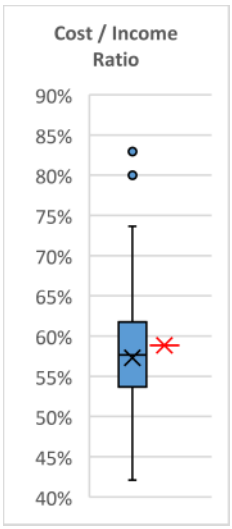
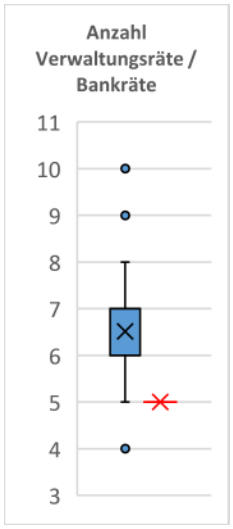


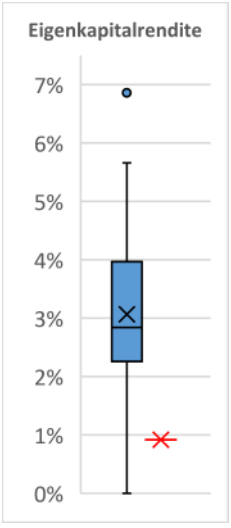


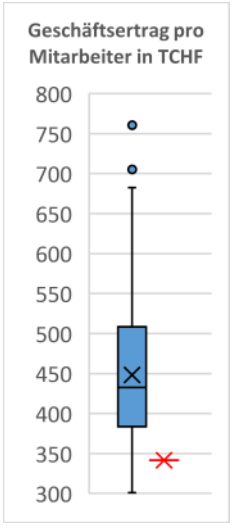


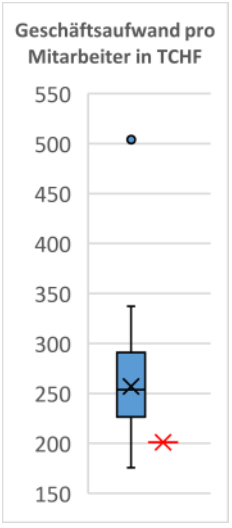


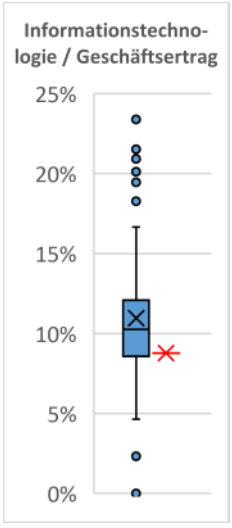


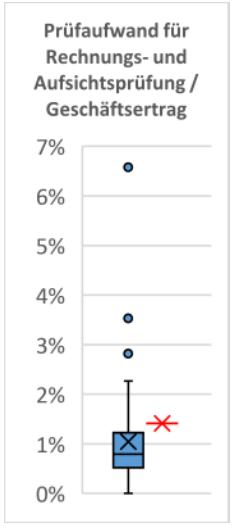
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.16%**	**89%**	**7.7%**	**58.9%**	**5**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**0.9%**	**342**	**201**	**8.8%**	**1.4%**

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Kennzahlenanalyse

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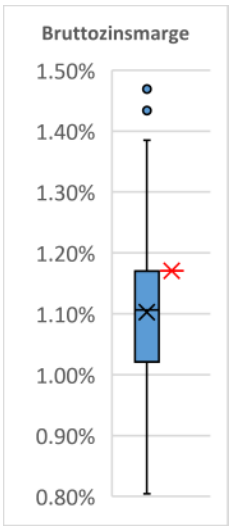
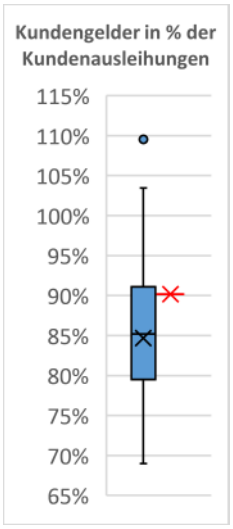
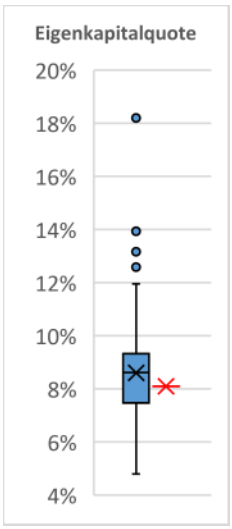
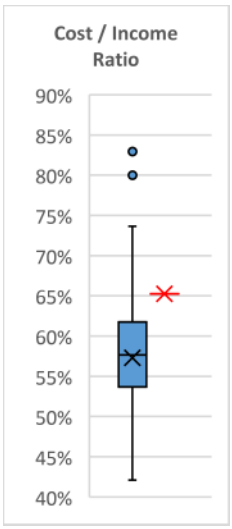
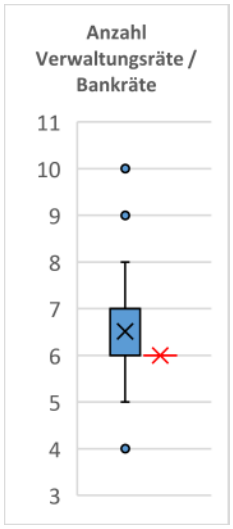


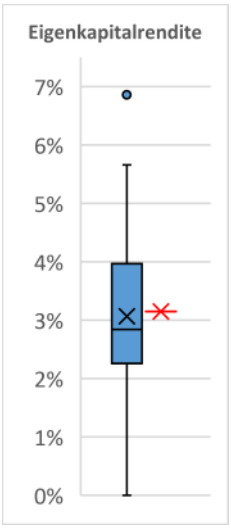


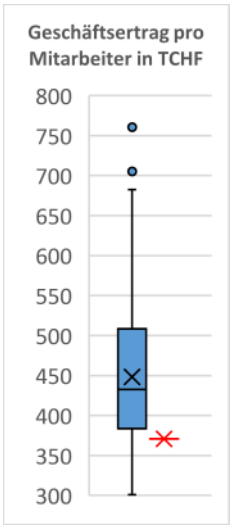


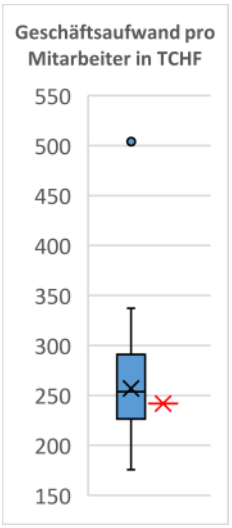


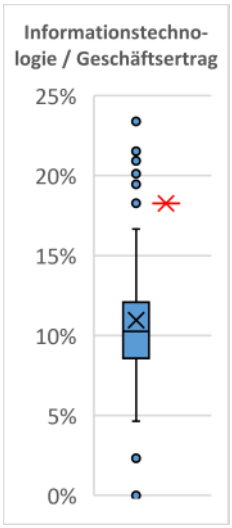


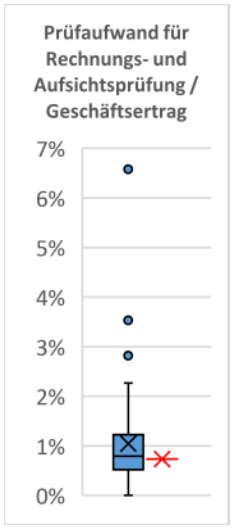
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.17%**	**90%**	**8.1%**	**65.2%**	**6**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**3.1%**	**371**	**242**	**18.3%**	**0.7%**

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Bezirks-Sparkasse Dielsdorf Genossenschaft

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Bezirks-Sparkasse Dielsdorf Genossenschaft

Kennzahlenanalyse

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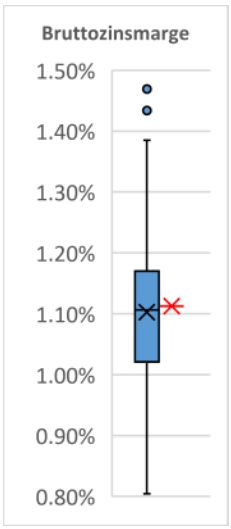
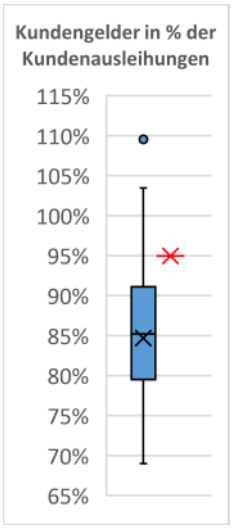
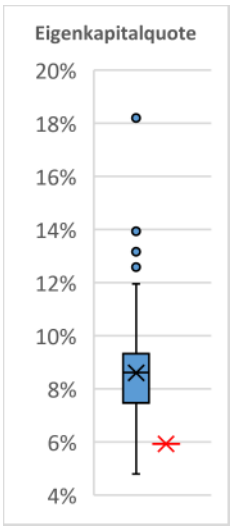
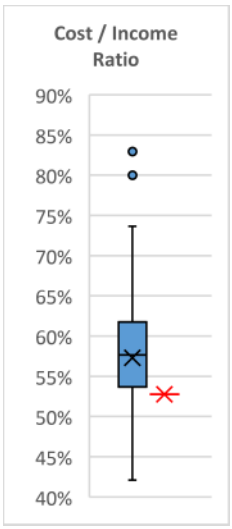
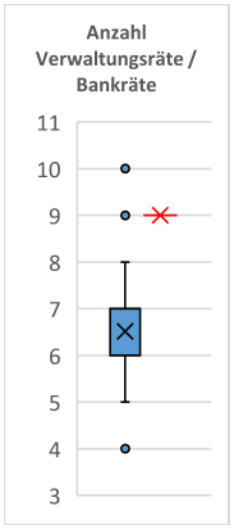


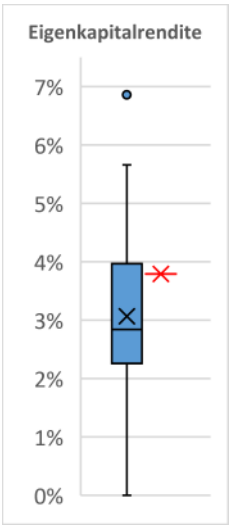


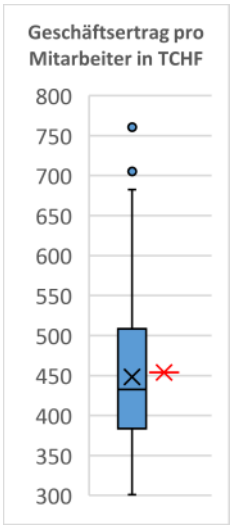


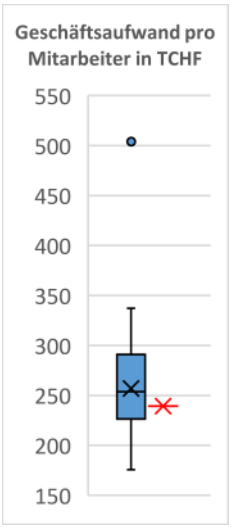


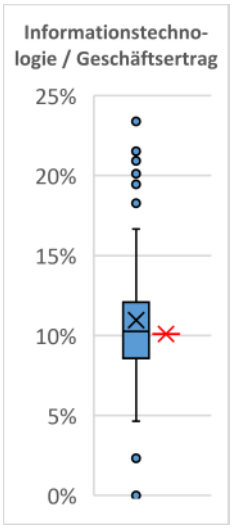


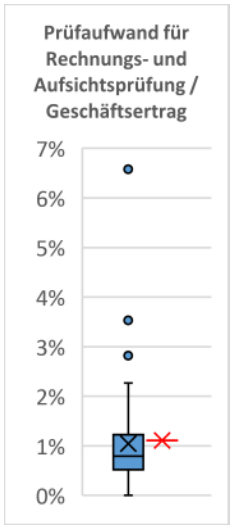
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.11%**	**95%**	**5.9%**	**52.7%**	**9**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**3.8%**	**454**	**239**	**10.1%**	**1.1%**

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Biene Bank im Rheintal Genossenschaft

Kennzahlenanalyse

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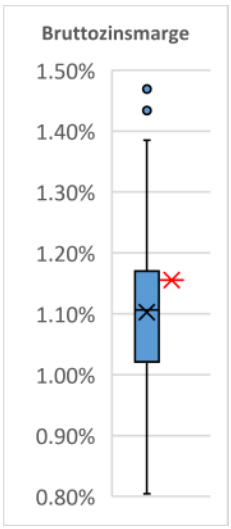
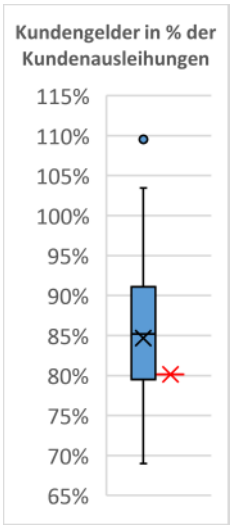
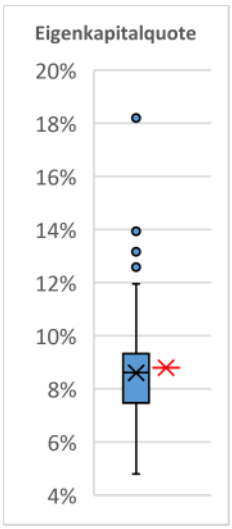
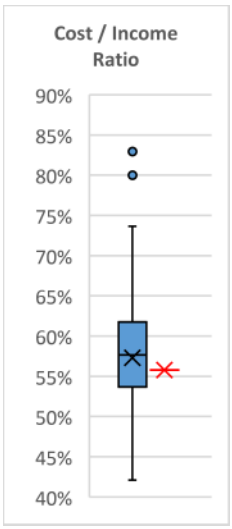
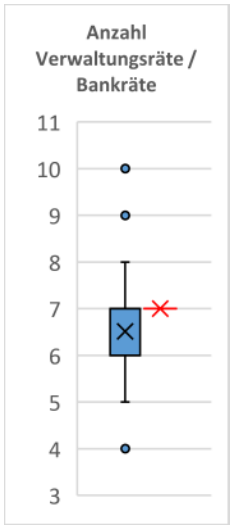


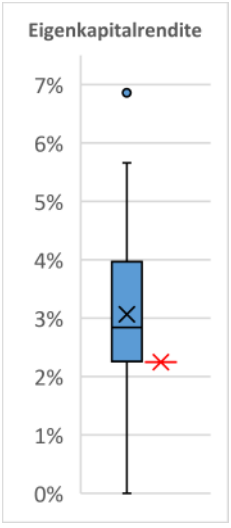


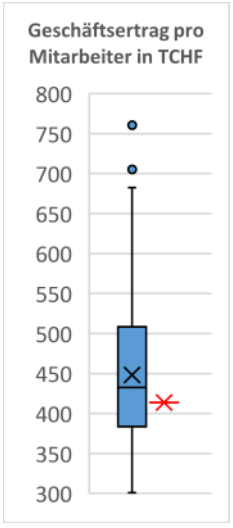


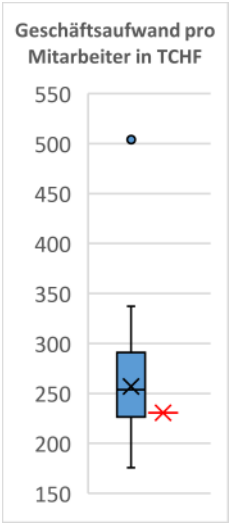


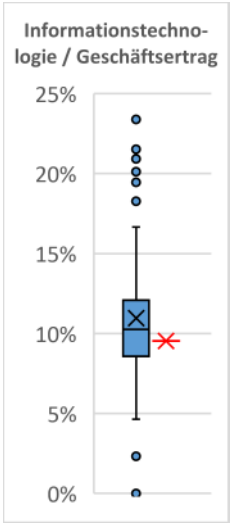


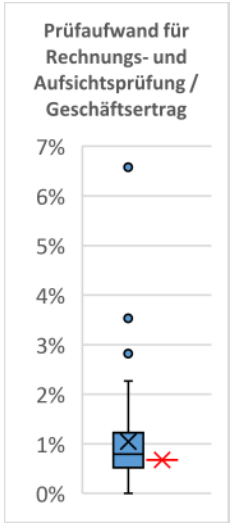
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.16%**	**80%**	**8.8%**	**55.8%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.2%**	**414**	**231**	**9.5%**	**0.7%**

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BS Bank Schaffhausen AG

Kennzahlenanalyse

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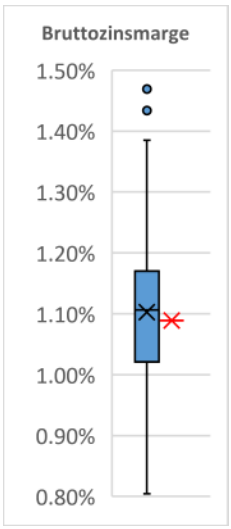
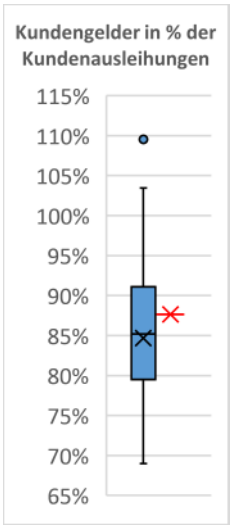
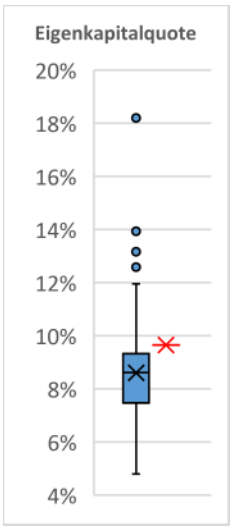
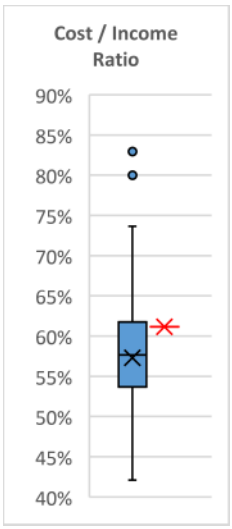
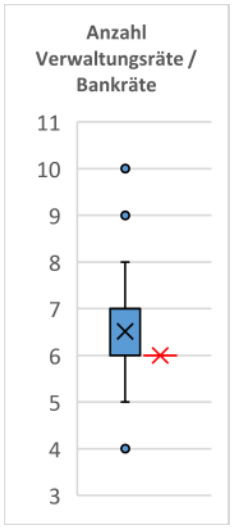


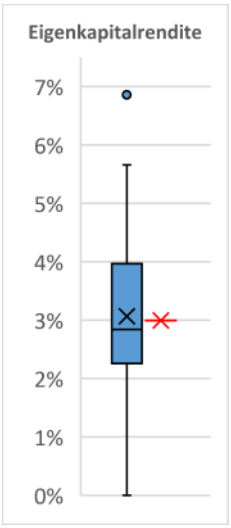


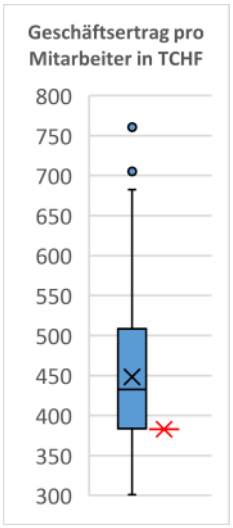


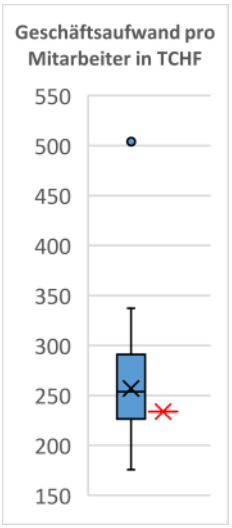


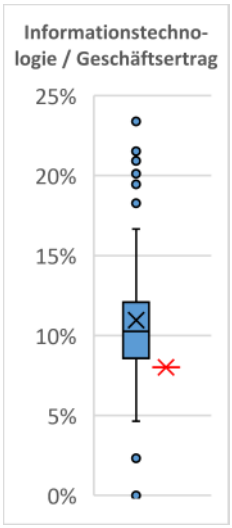


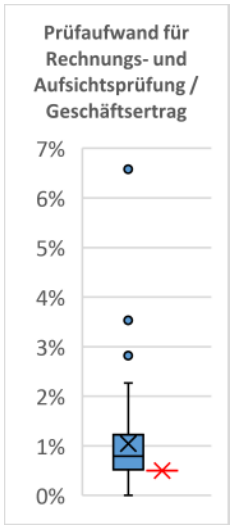
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.09%**	**88%**	**9.7%**	**61.1%**	**6**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**3.0%**	**383**	**234**	**8.0%**	**0.5%**

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Burgergemeinde Bern, DC Bank, Deposito-Cassa der Stadt Bern

Kennzahlenanalyse

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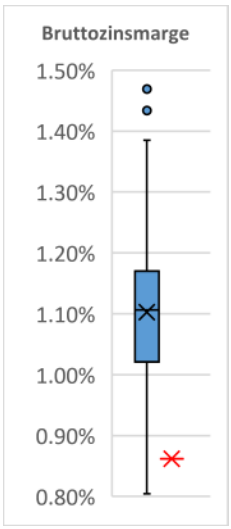
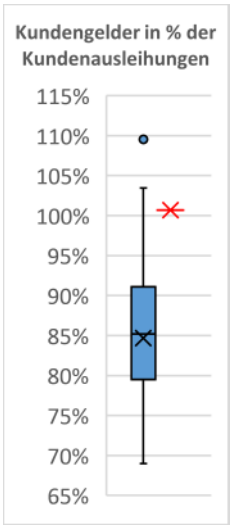
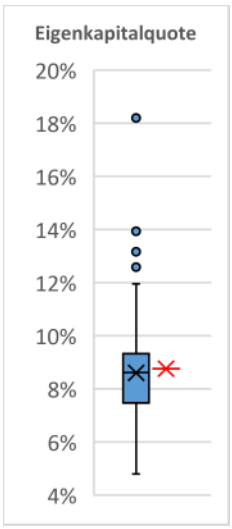
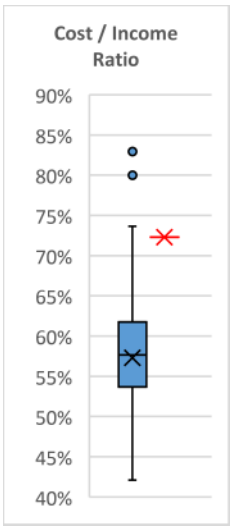
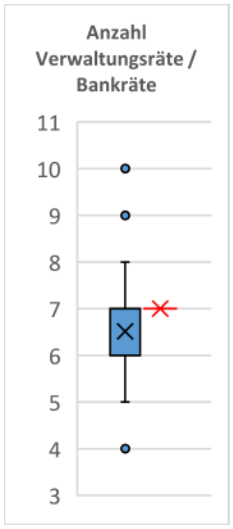


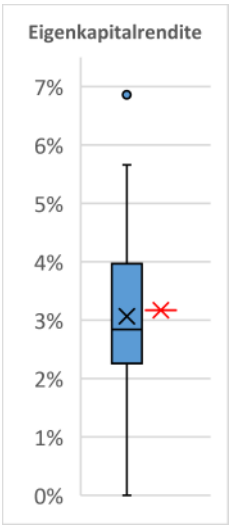


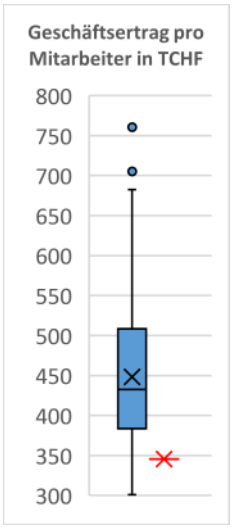


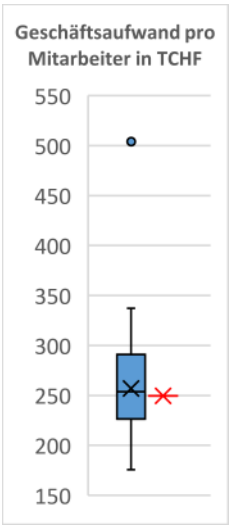


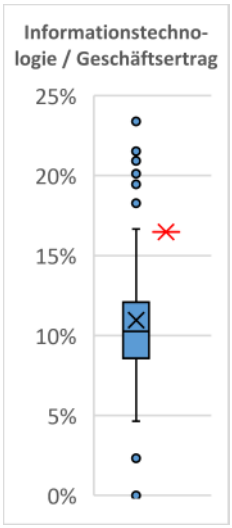


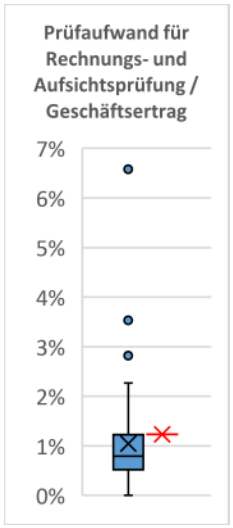
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**0.86%**	**101%**	**8.8%**	**72.3%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**3.2%**	**345**	**250**	**16.5%**	**1.2%**

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Burgerliche Ersparniskasse Bern

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Burgerliche Ersparniskasse Bern, Genossenschaft

Kennzahlenanalyse

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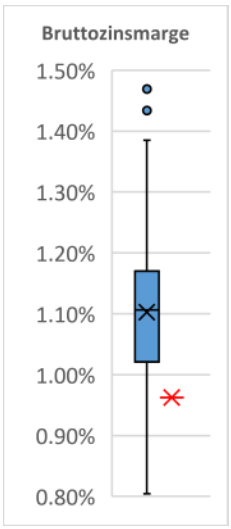
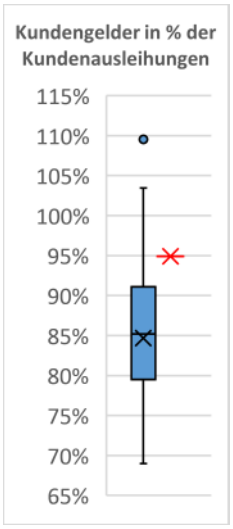
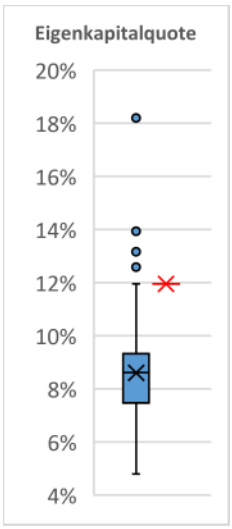
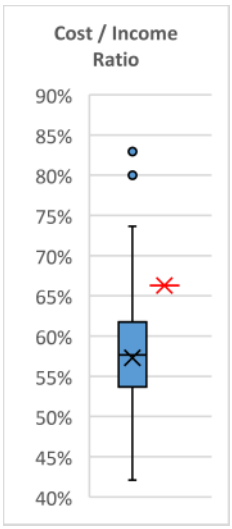
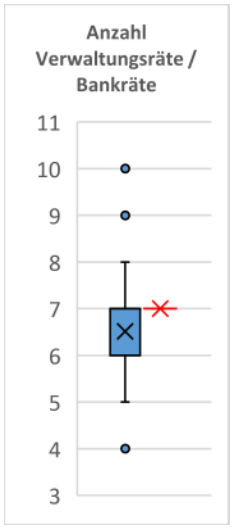


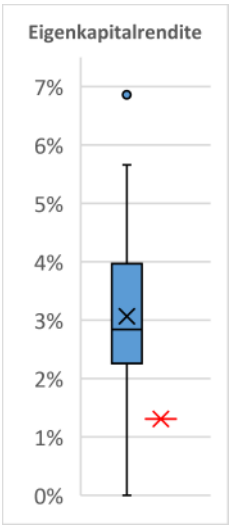


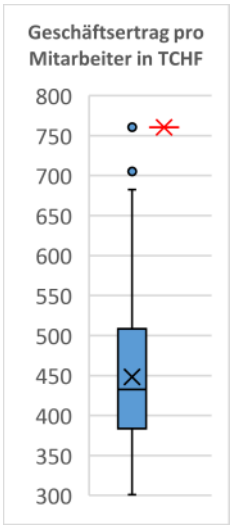


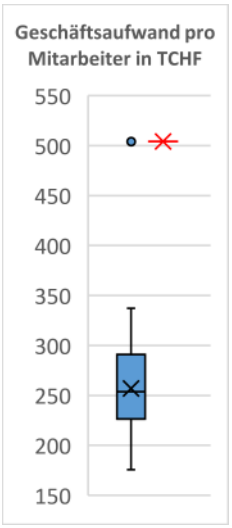


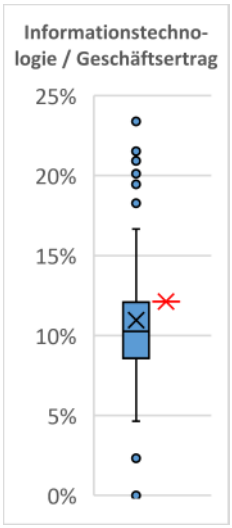


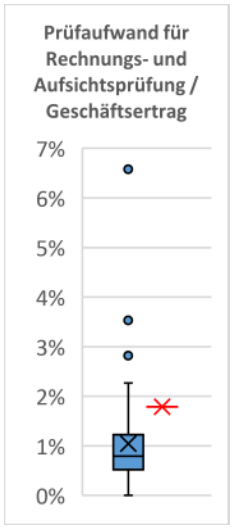
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**0.96%**	**95%**	**12.0%**	**66.3%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**1.3%**	**760**	**504**	**12.1%**	**1.8%**

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Caisse d'Epargne Courtelary SA

Kennzahlenanalyse

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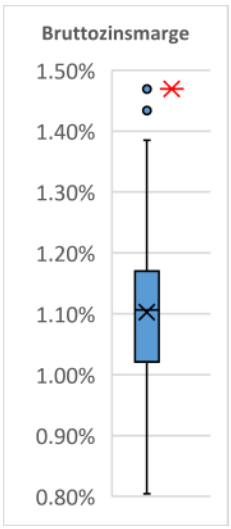
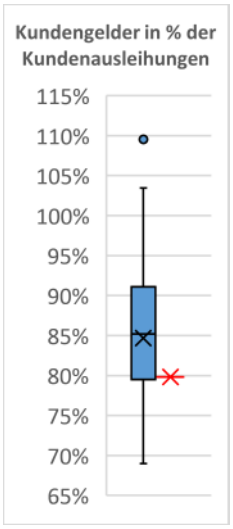
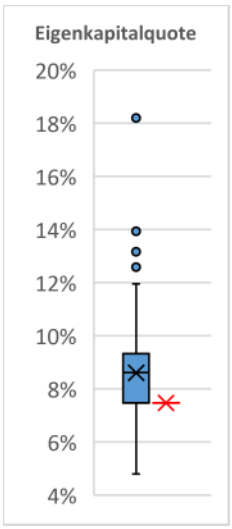
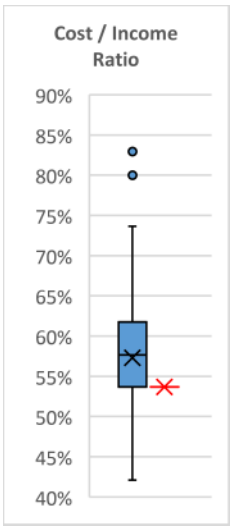
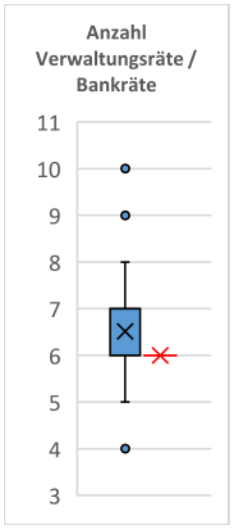


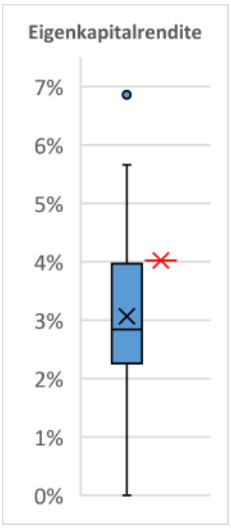


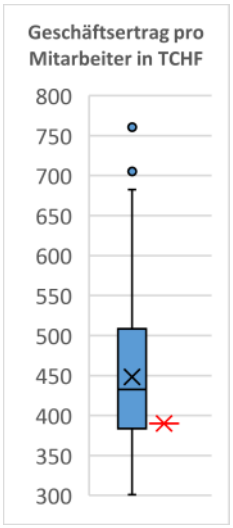


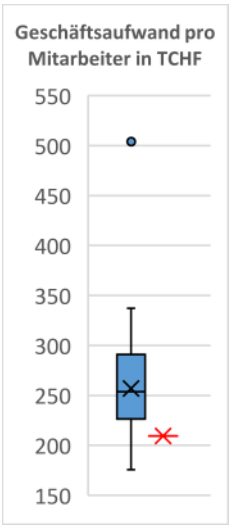


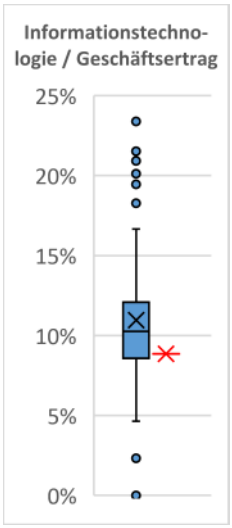


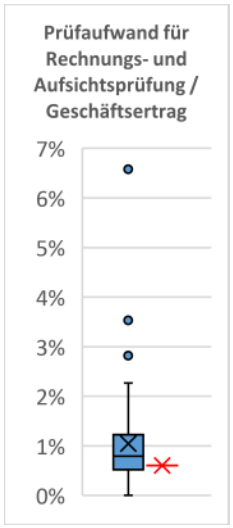
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.47%**	**80%**	**7.5%**	**53.7%**	**6**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**4.0%**	**390**	**209**	**8.9%**	**0.6%**

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Caisse d'Epargne de Cossonay société coopérative

Kennzahlenanalyse

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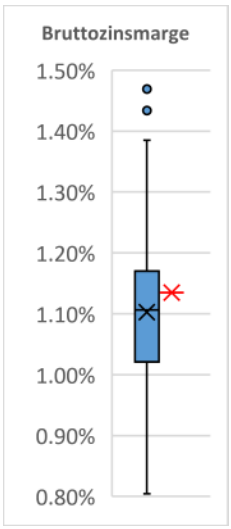
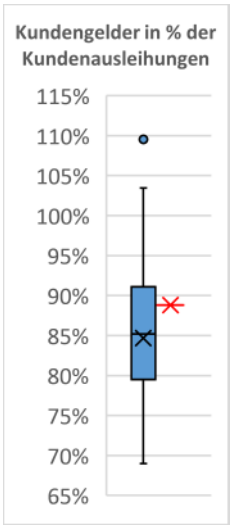
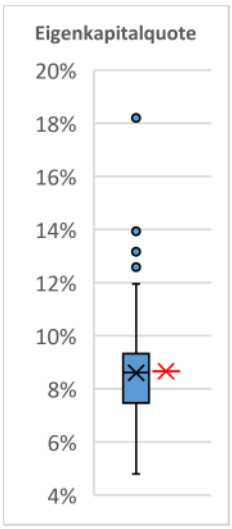
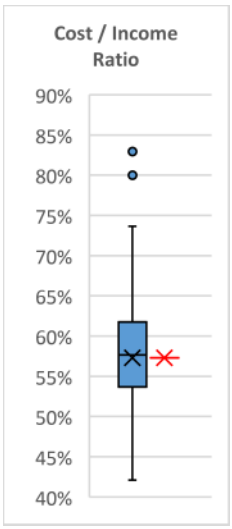
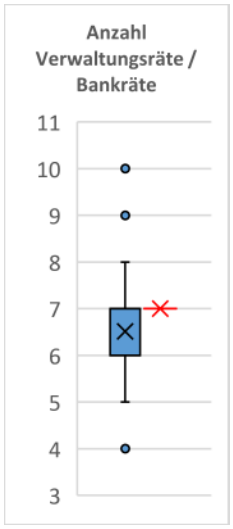


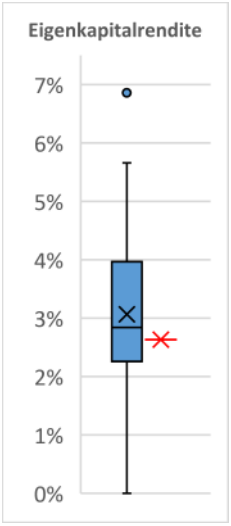


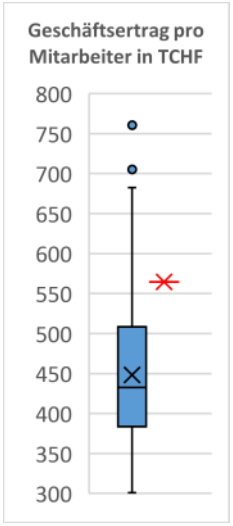


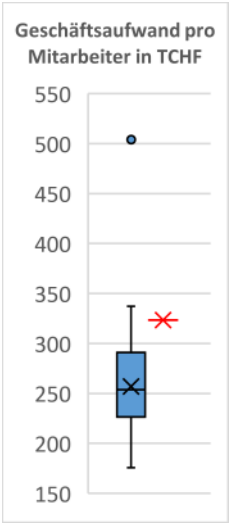


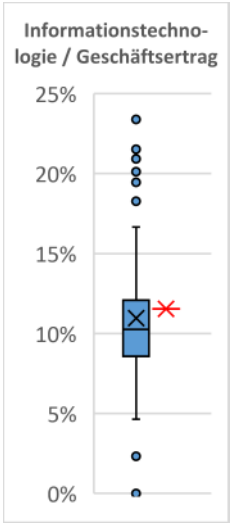


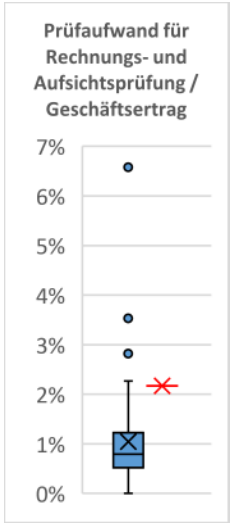
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.13%**	**89%**	**8.7%**	**57.3%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.6%**	**564**	**323**	**11.5%**	**2.2%**

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Caisse d'Epargne Riviera, société coopérative

Kennzahlenanalyse

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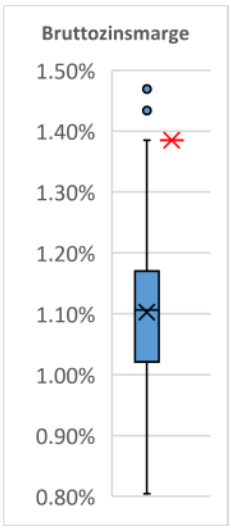
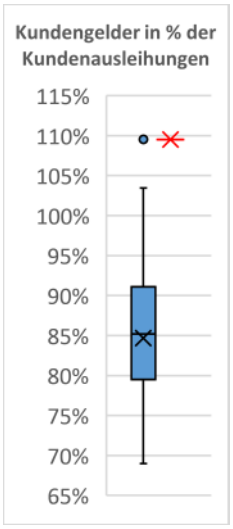
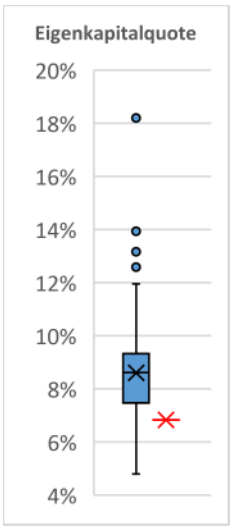
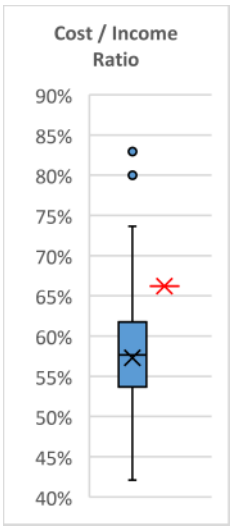
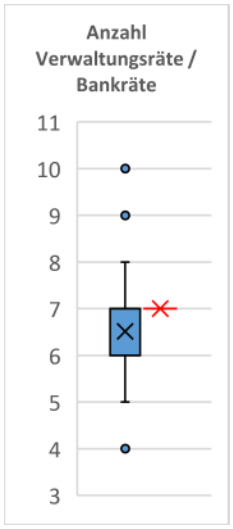


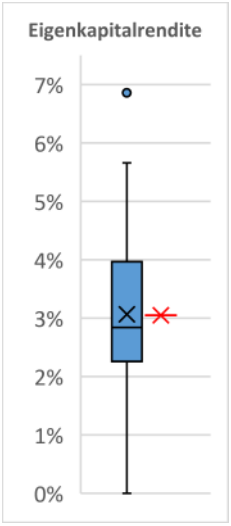


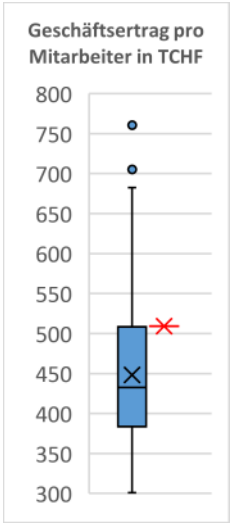


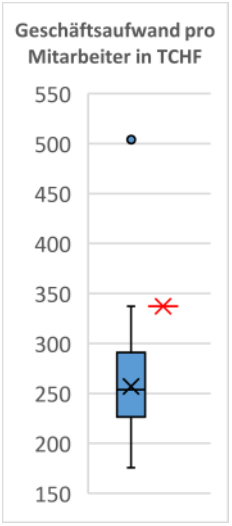


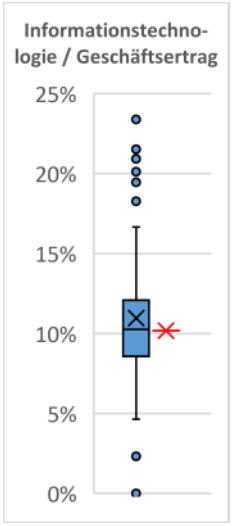


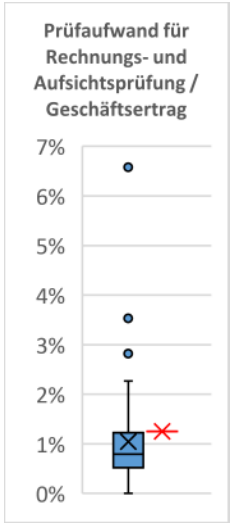
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.38%**	**110%**	**6.8%**	**66.2%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**3.0%**	**509**	**337**	**10.2%**	**1.3%**

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Kennzahlenanalyse

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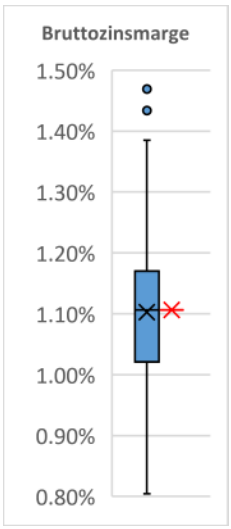
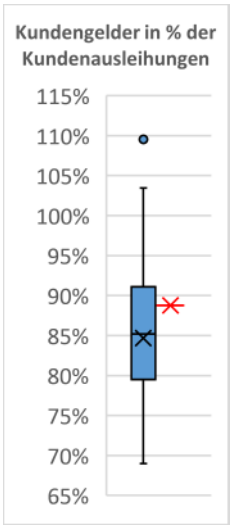
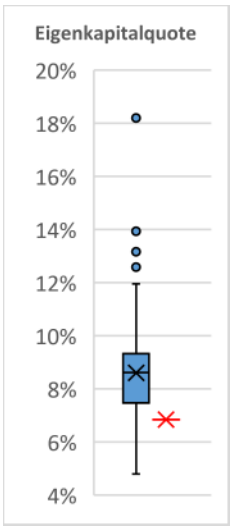
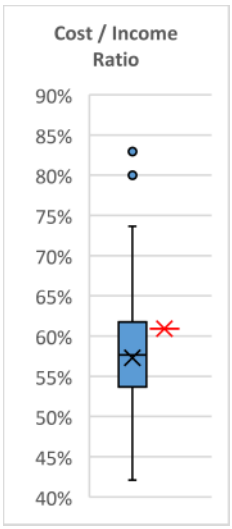
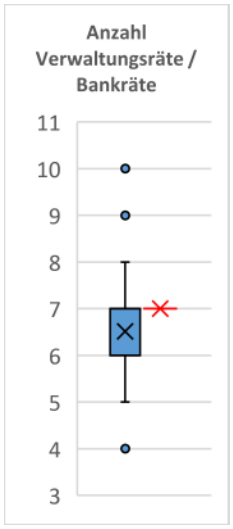


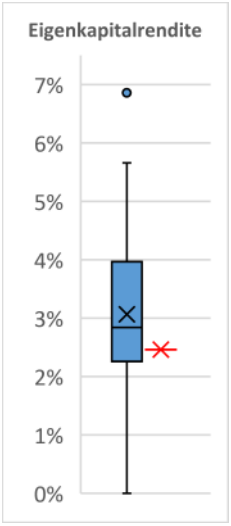


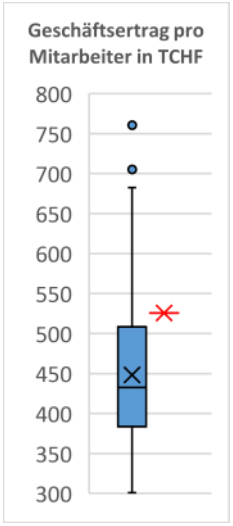


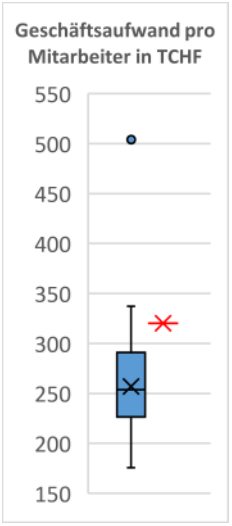


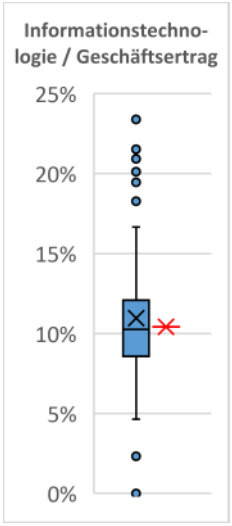


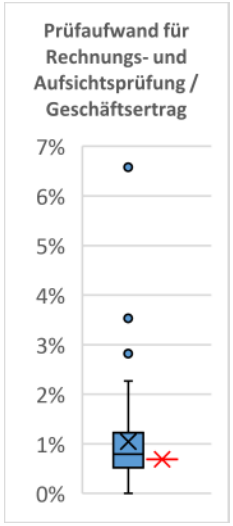
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.11%**	**89%**	**6.8%**	**60.9%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.5%**	**526**	**320**	**10.4%**	**0.7%**

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Kennzahlenanalyse

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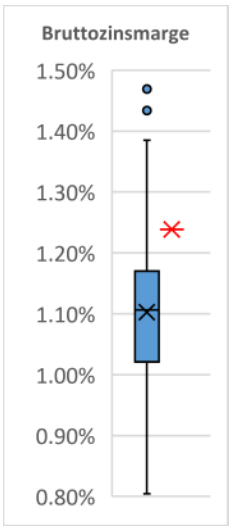
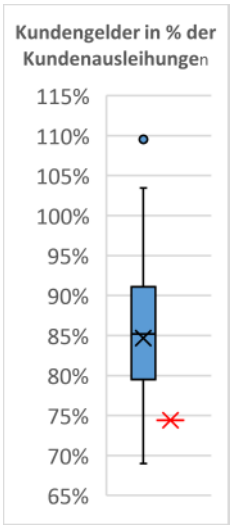
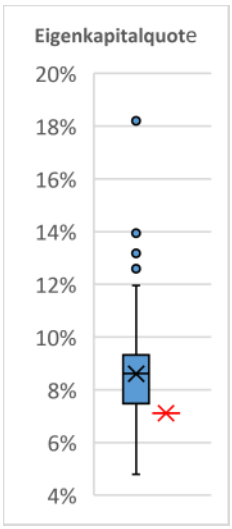
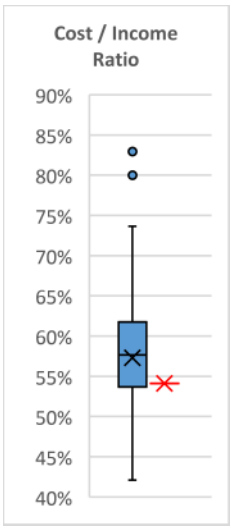
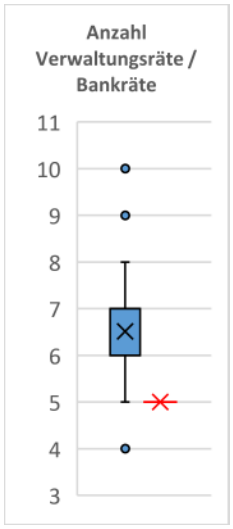


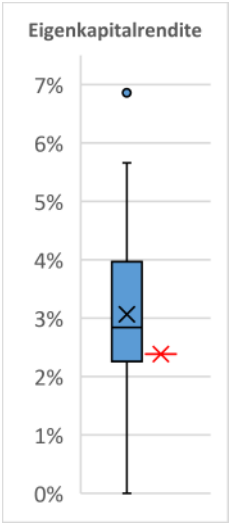


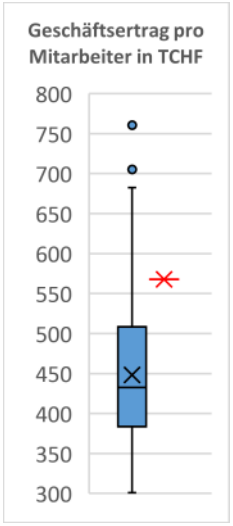


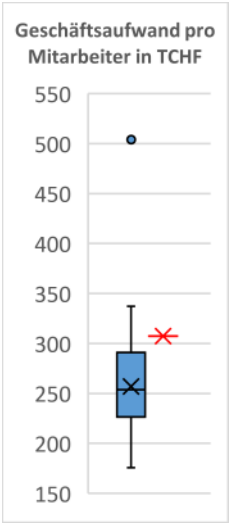


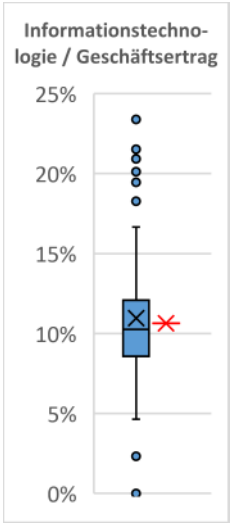


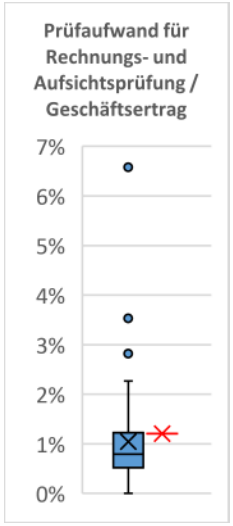
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.24%**	**74%**	**7.1%**	**54.1%**	**5**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.4%**	**568**	**307**	**10.6%**	**1.2%**

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Clientis Bank Oberuzwil

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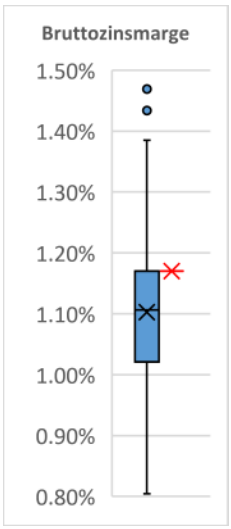
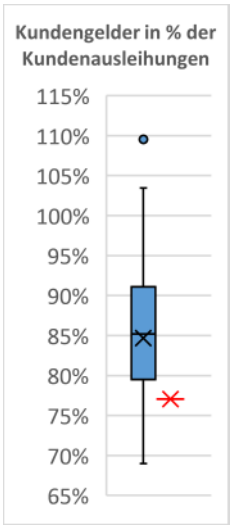
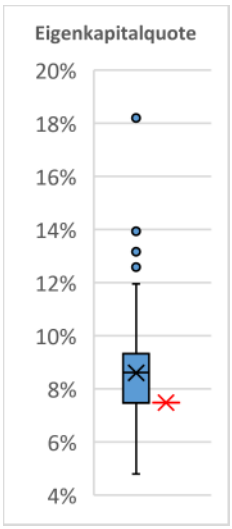
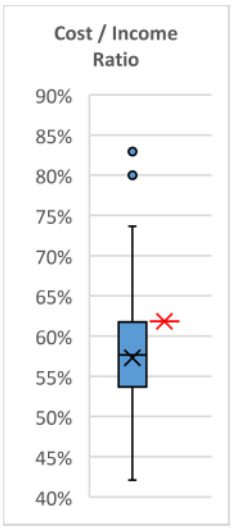
Kennzahlenanalyse

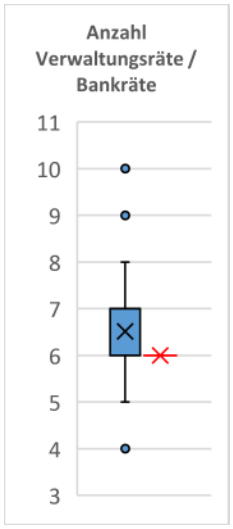
Stichtag: 31. Dezember 2018



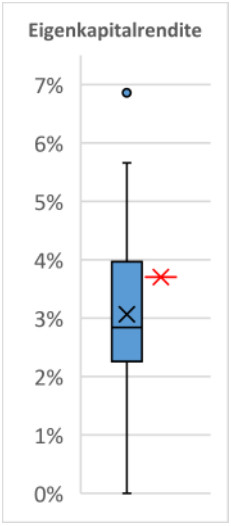


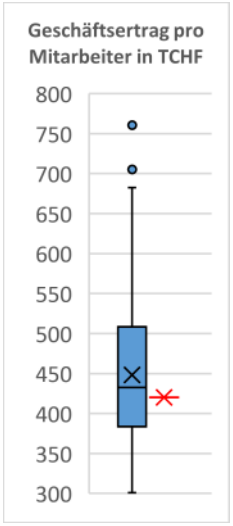


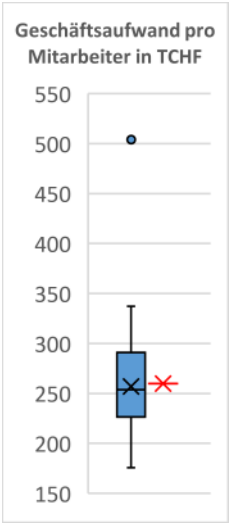


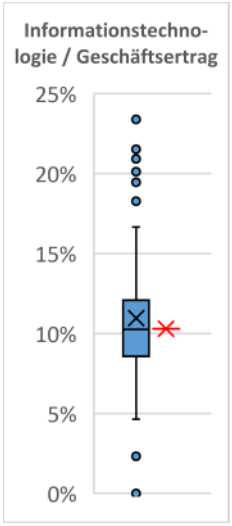


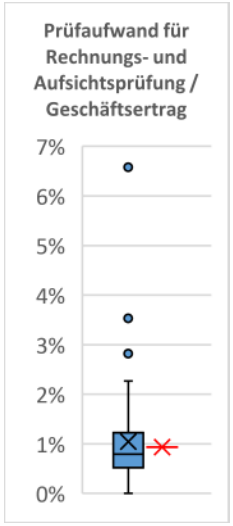
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.17%**	**77%**	**7.5%**	**61.8%**	**6**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**3.7%**	**420**	**260**	**10.3%**	**0.9%**

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Kennzahlenanalyse

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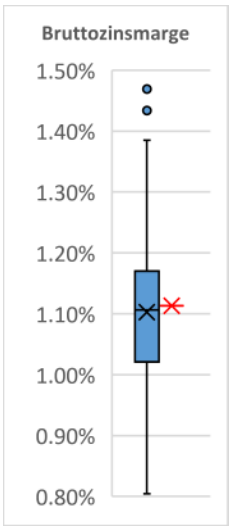
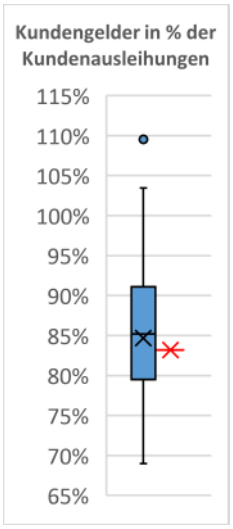
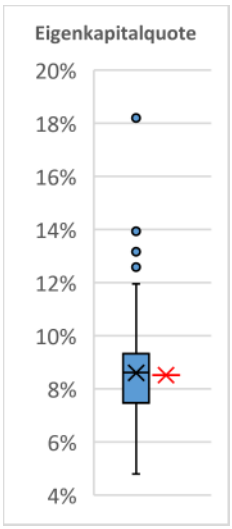
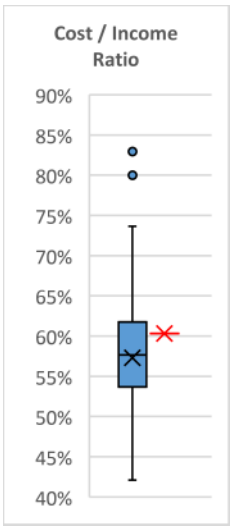
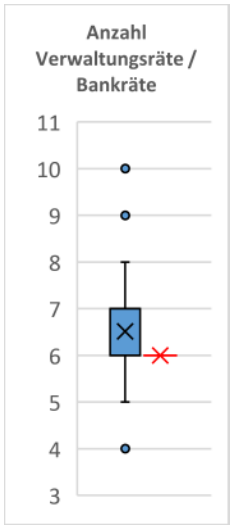


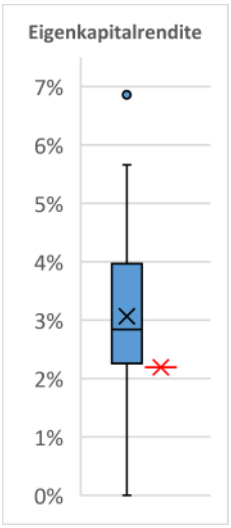


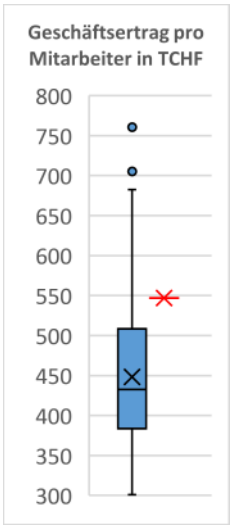


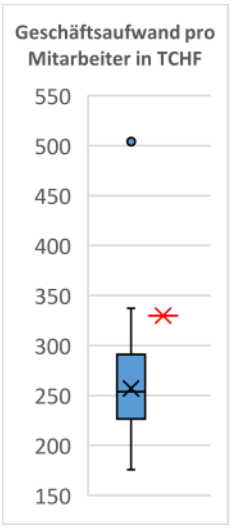


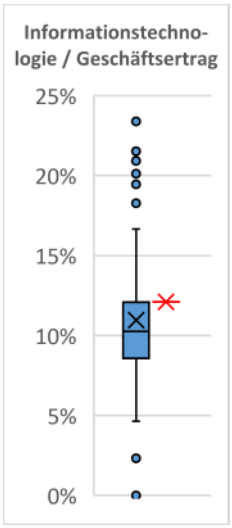


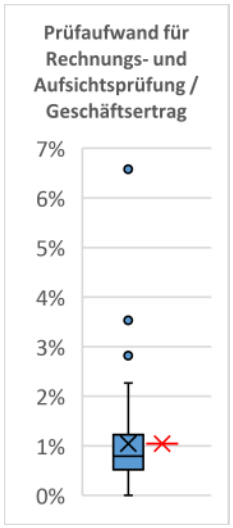
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.11%**	**83%**	**8.5%**	**60.3%**	**6**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.2%**	**547**	**330**	**12.1%**	**1.0%**

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Clientis Bank Toggenburg

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Clientis Bank Toggenburg AG

Kennzahlenanalyse

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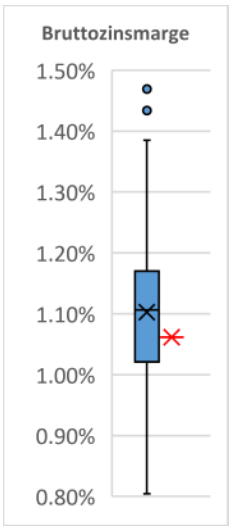
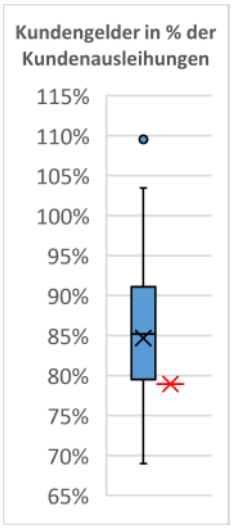
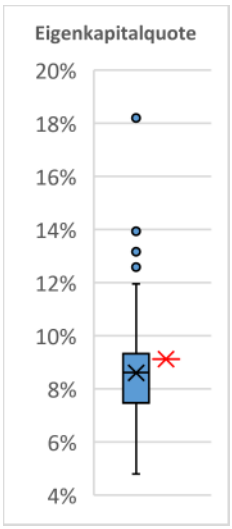
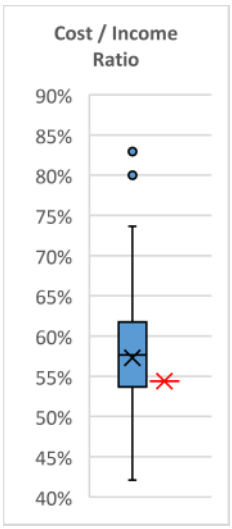
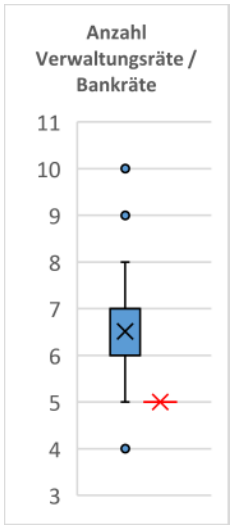


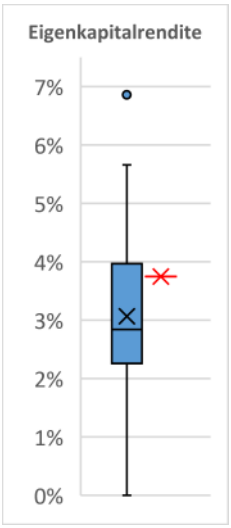


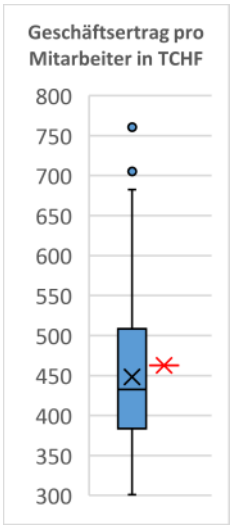


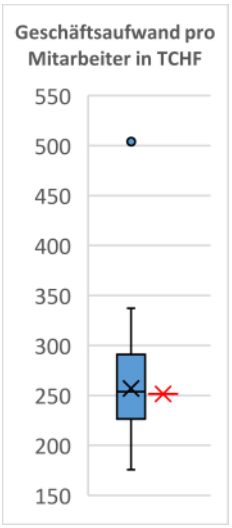


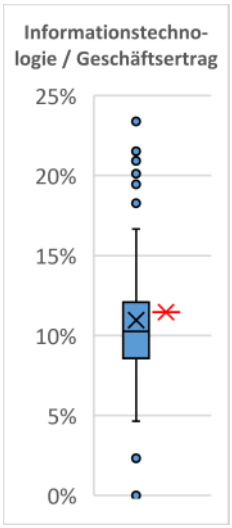


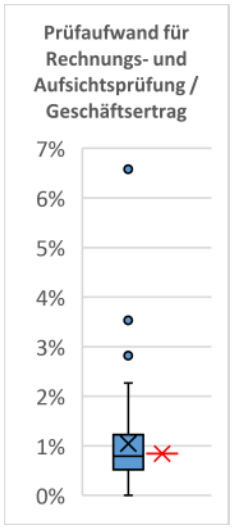
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.06%**	**79%**	**9.1%**	**54.4%**	**5**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**3.8%**	**463**	**252**	**11.5%**	**0.8%**

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Clientis EB Entlebucher Bank AG

Kennzahlenanalyse

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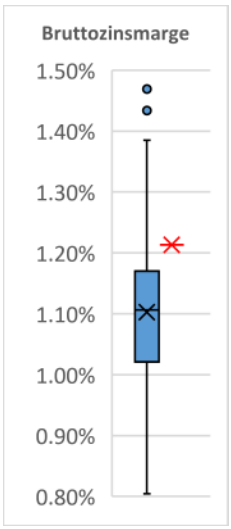
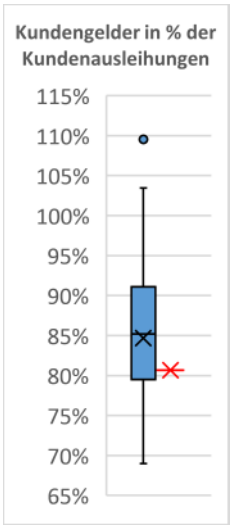
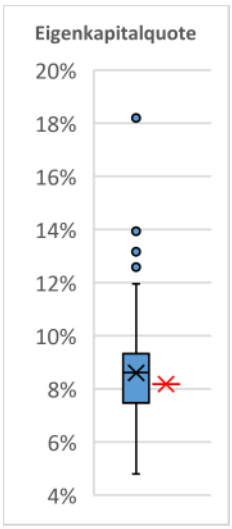
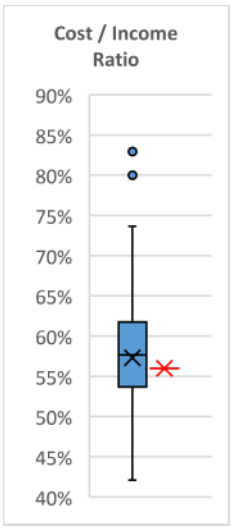
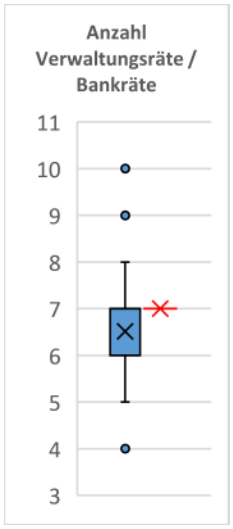


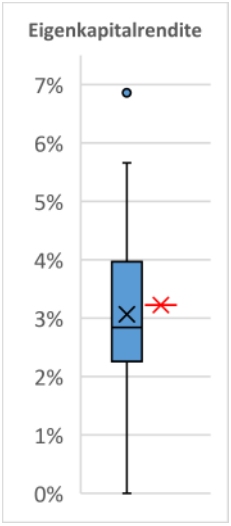


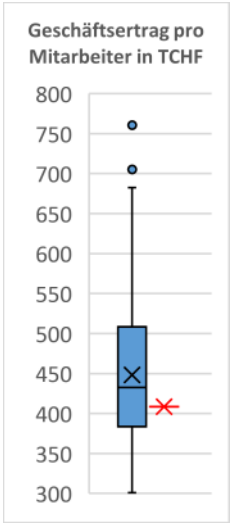


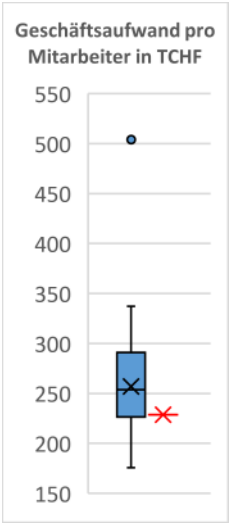


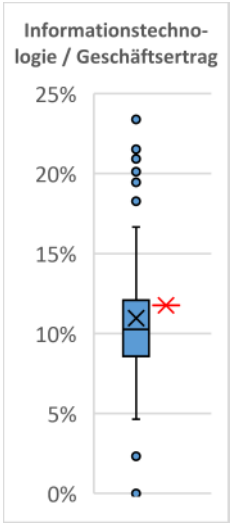


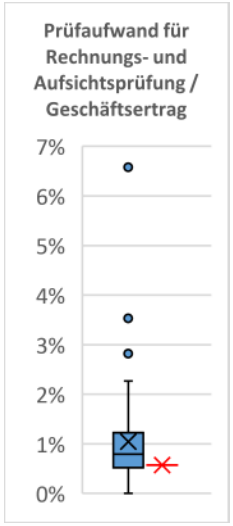
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.21%**	**81%**	**8.2%**	**56.0%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**3.2%**	**408**	**229**	**11.8%**	**0.6%**

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Clientis Sparkasse Oftringen Genossenschaft

Kennzahlenanalyse

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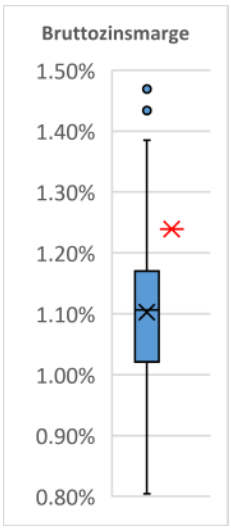
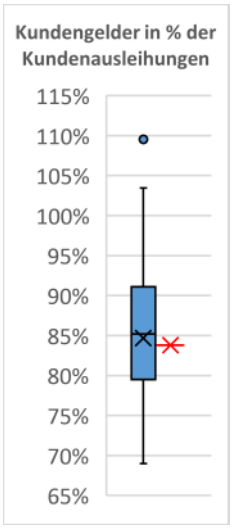
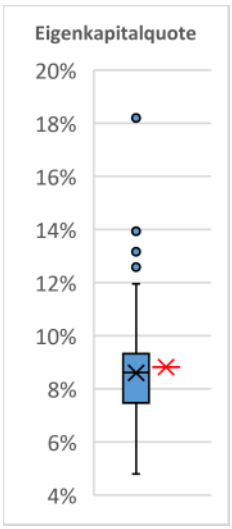
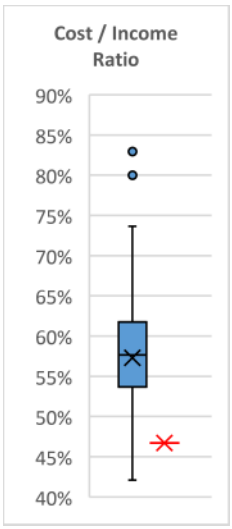
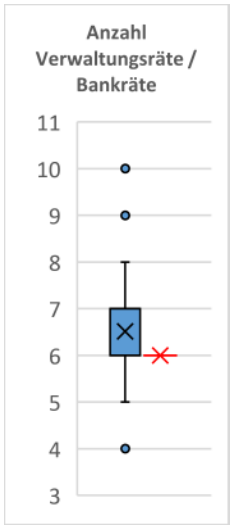


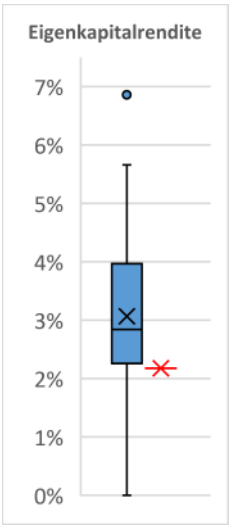


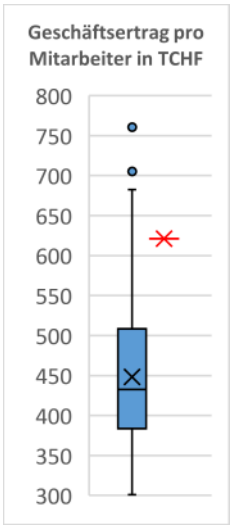


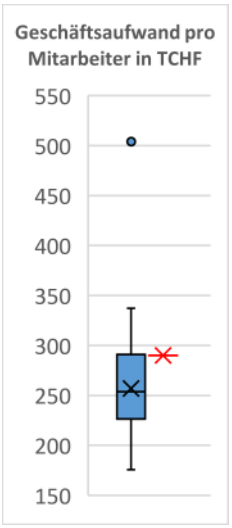


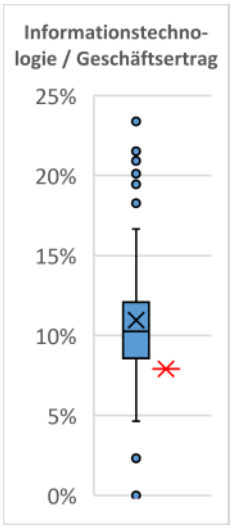


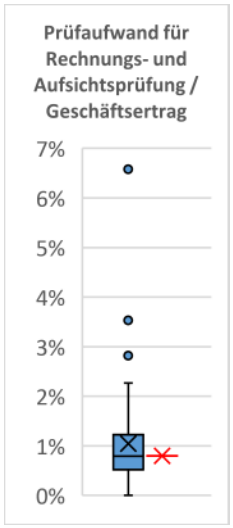
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.24%**	**84%**	**8.8%**	**46.7%**	**6**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.2%**	**621**	**290**	**7.9%**	**0.8%**

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Clientis Zürcher Regionalbank Genossenschaft

Kennzahlenanalyse

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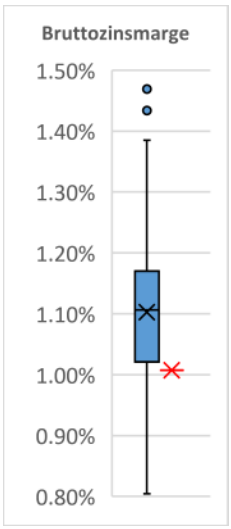
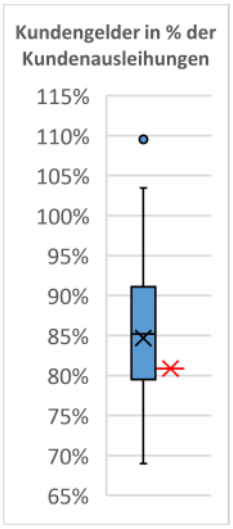
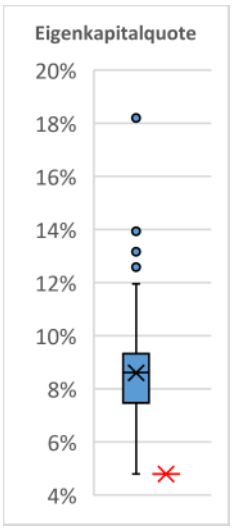
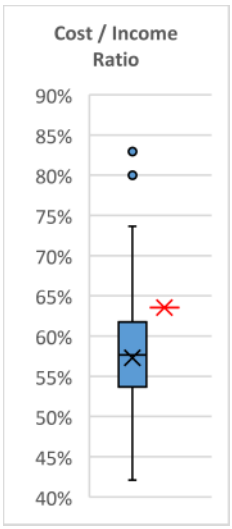
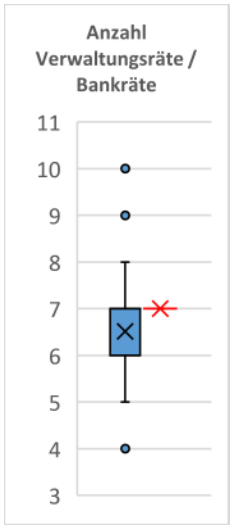


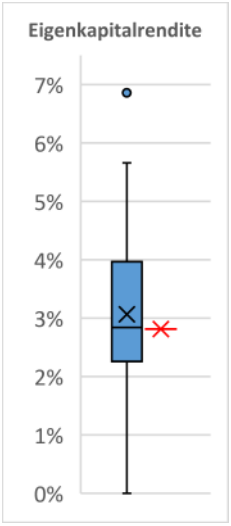


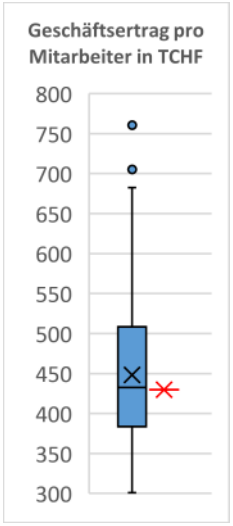


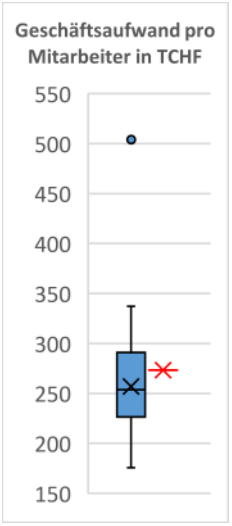


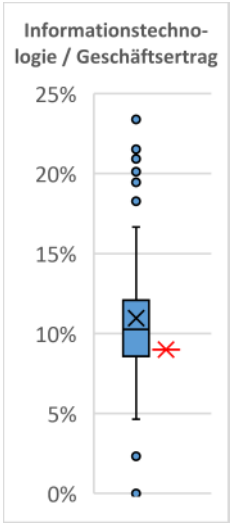


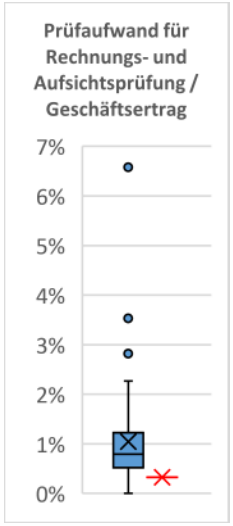
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.01%**	**81%**	**4.8%**	**63.5%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.8%**	**430**	**273**	**9.0%**	**0.3%**

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CREDIT MUTUEL DE LA VALLEE SA

Kennzahlenanalyse

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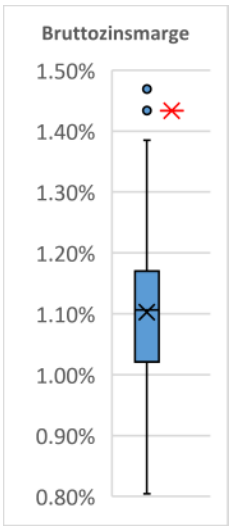
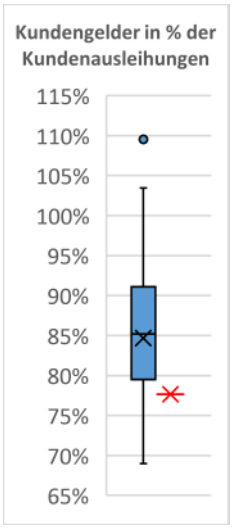
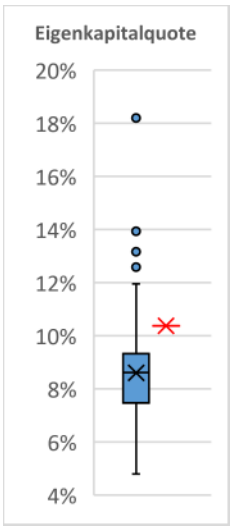
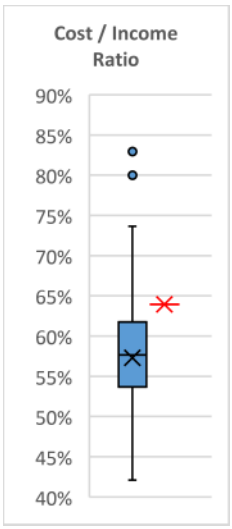
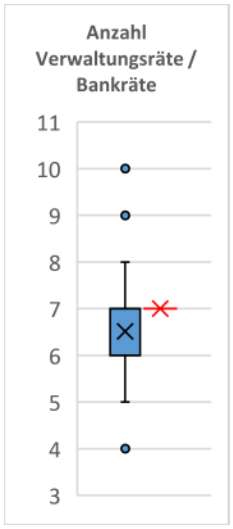


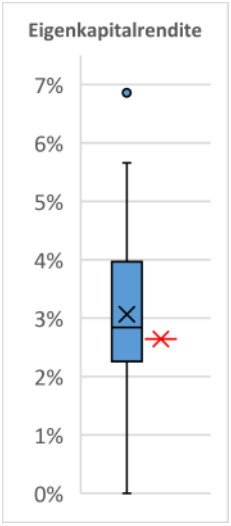


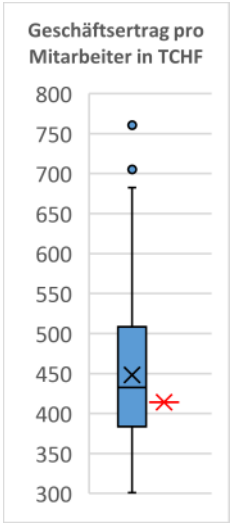


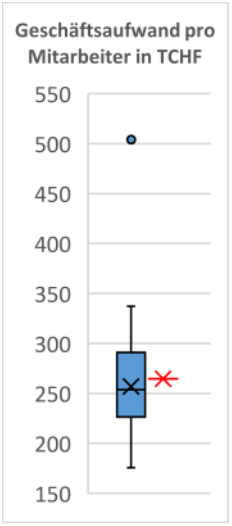


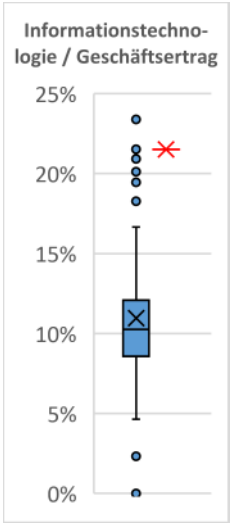


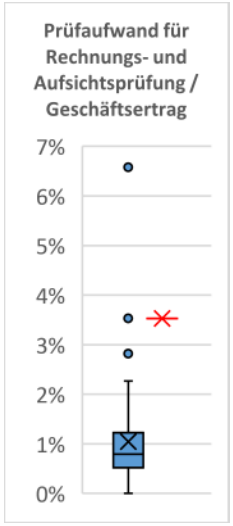
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.43%**	**78%**	**10.4%**	**63.9%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.6%**	**414**	**265**	**21.5%**	**3.5%**

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ERSPARNISKASSE
AFFOLTERN IM EMMENTAL

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Ersparniskasse Affoltern i.E. AG

Kennzahlenanalyse

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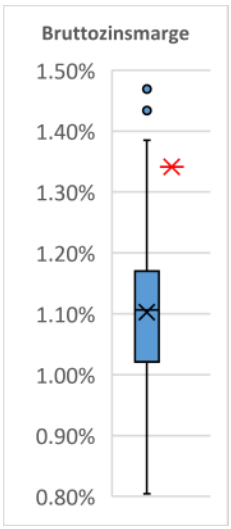
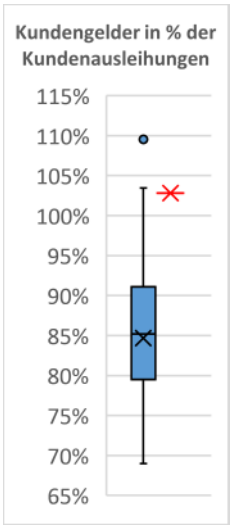
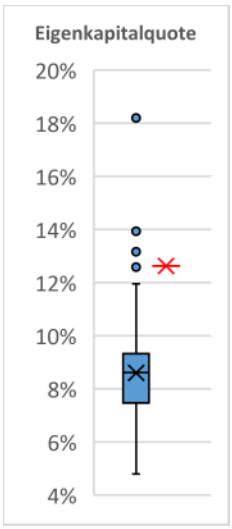
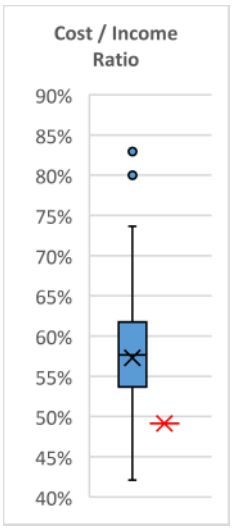
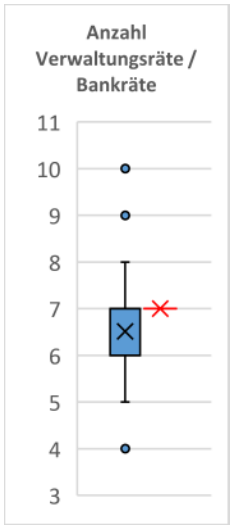


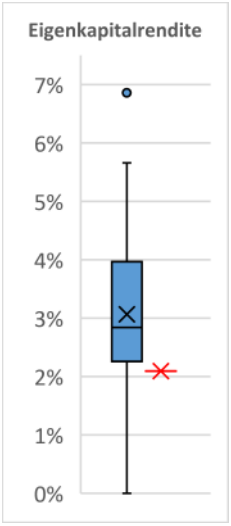


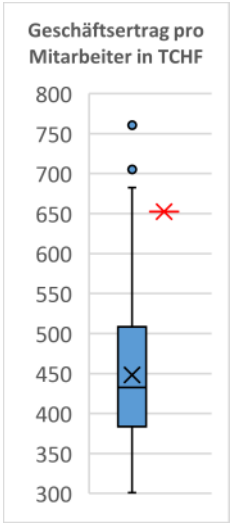


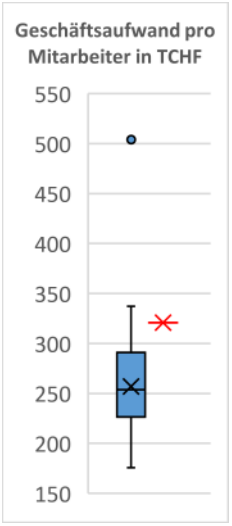


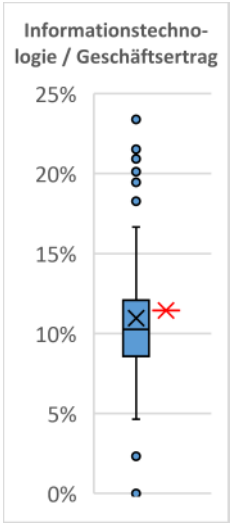


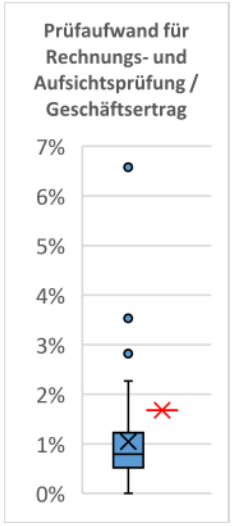
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.34%**	**103%**	**12.6%**	**49.1%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.1%**	**653**	**321**	**11.4%**	**1.7%**

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Ersparniskasse Rüeggisberg Genossenschaft

Kennzahlenanalyse

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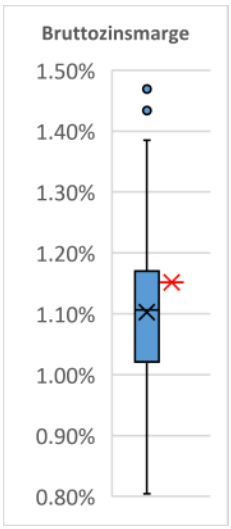
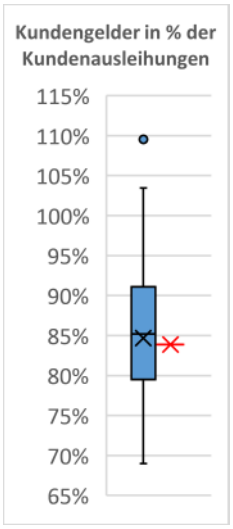
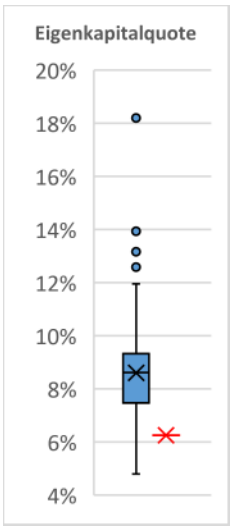
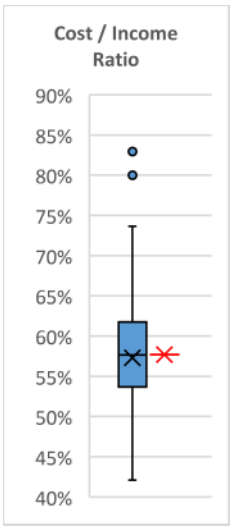
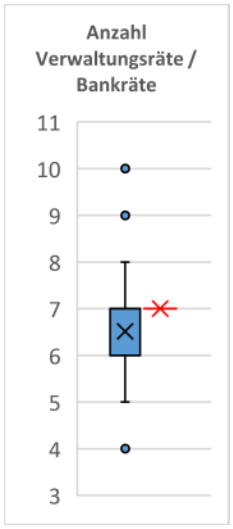


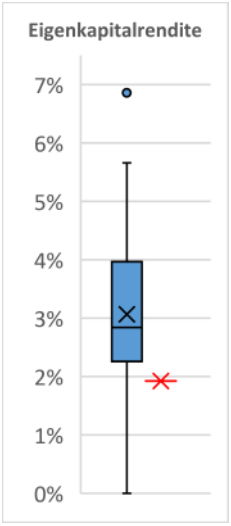


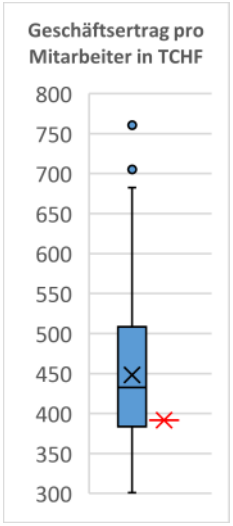


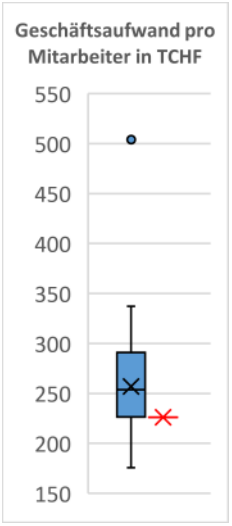


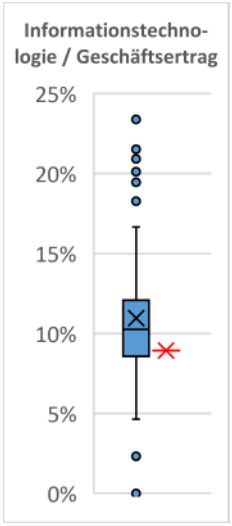


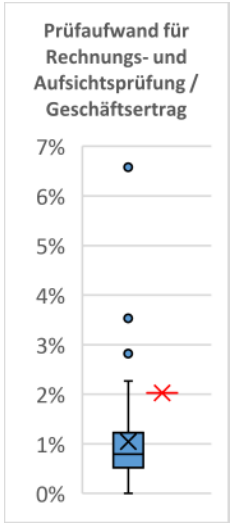
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.15%**	**84%**	**6.3%**	**57.7%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**1.9%**	**392**	**226**	**8.9%**	**2.0%**

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ERSPARNISKASSE SCHAFFHAUSEN
Die Bank. Seit 1817.

swa Swiss Auditors

Ersparniskasse Schaffhausen AG

Kennzahlenanalyse

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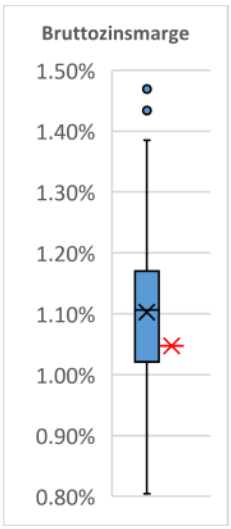
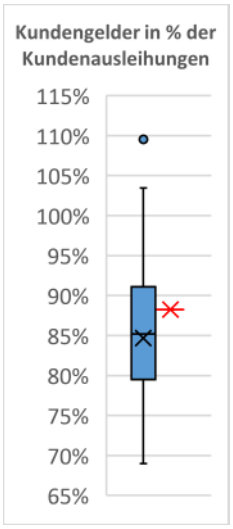
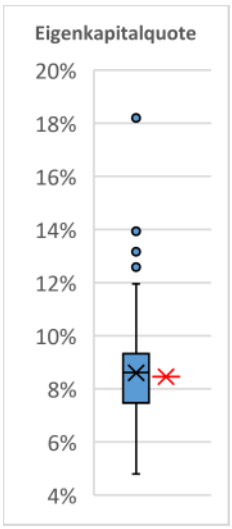
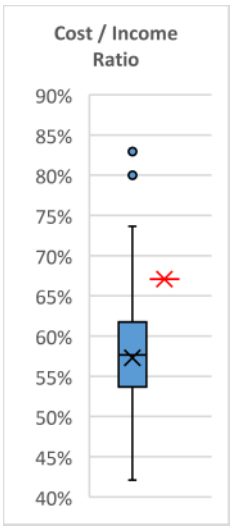
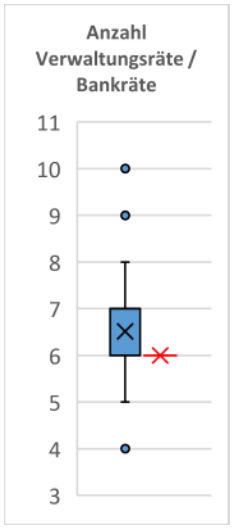


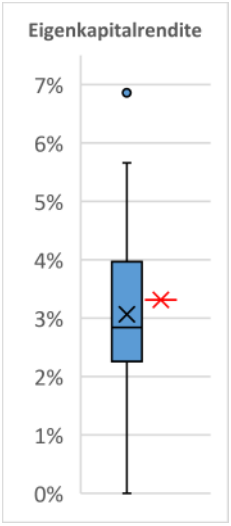


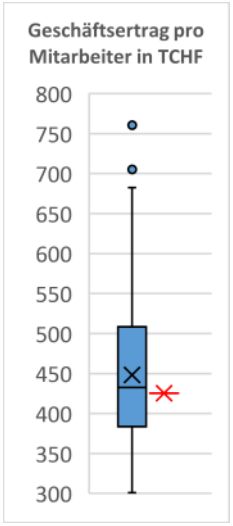


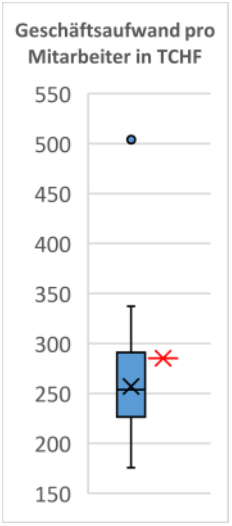


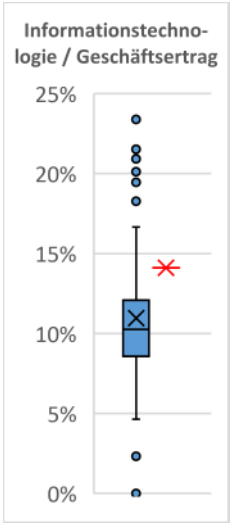


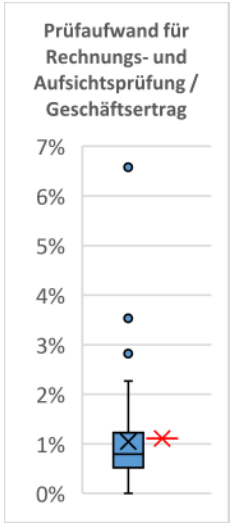
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.05%**	**88%**	**8.5%**	**67.1%**	**6**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**3.3%**	**425**	**285**	**14.1%**	**1.1%**

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Ersparniskasse Speicher

Kennzahlenanalyse

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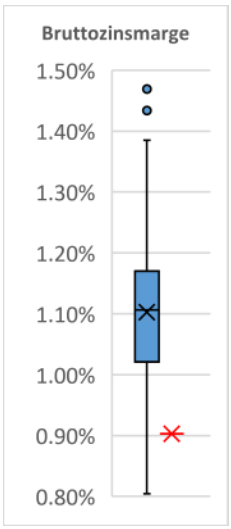
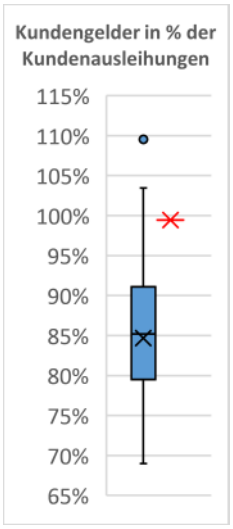
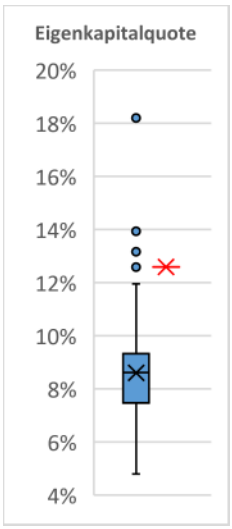
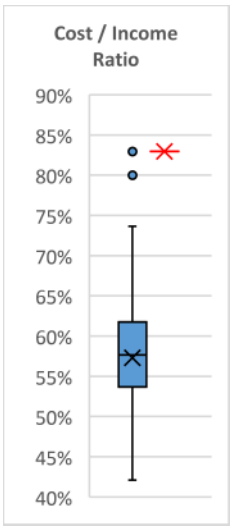
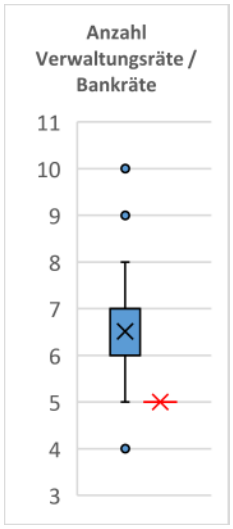


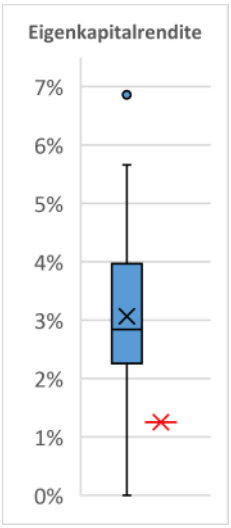


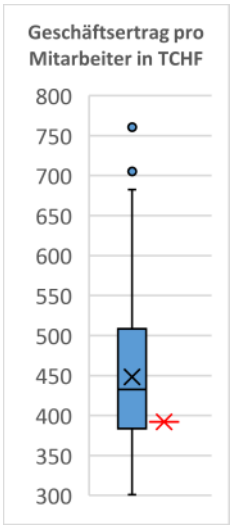


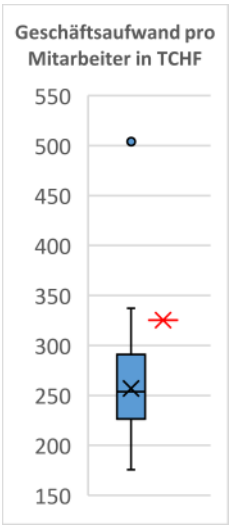


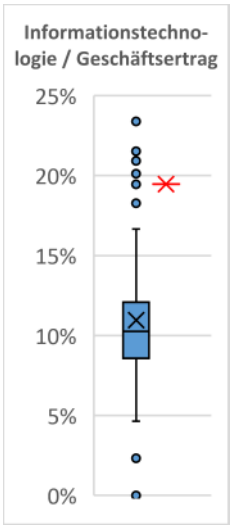


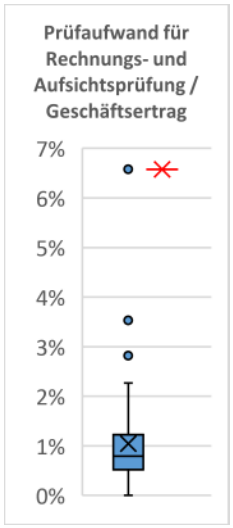
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**0.90%**	**99%**	**12.6%**	**83.0%**	**5**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**1.3%**	**392**	**325**	**19.5%**	**6.6%**

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Glarner Kantonalbank

swa Swiss Auditors

Glarner Kantonalbank

Kennzahlenanalyse

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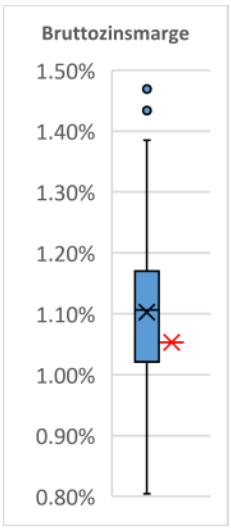
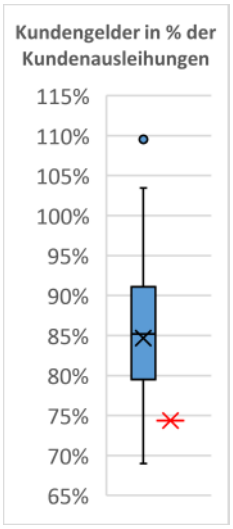
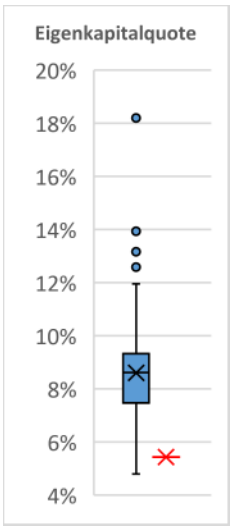
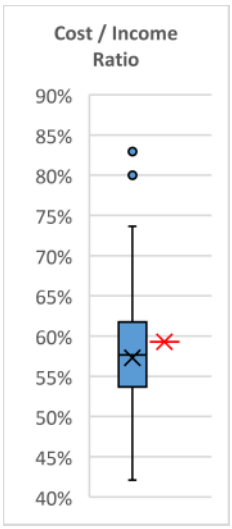
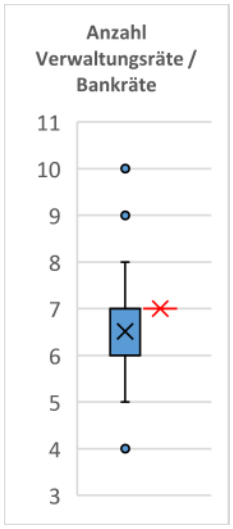


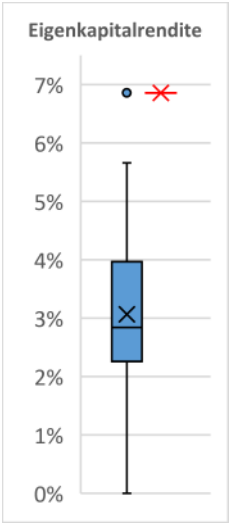


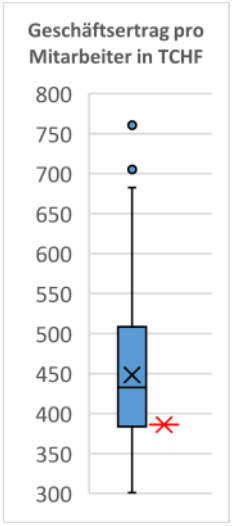


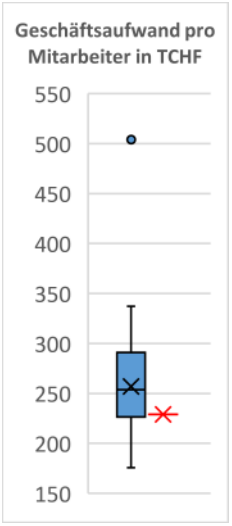


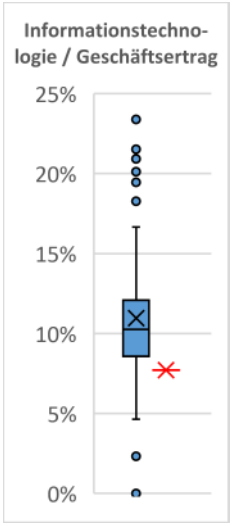


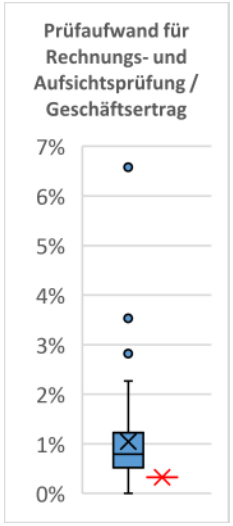
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.05%**	**74%**	**5.4%**	**59.3%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**6.9%**	**386**	**229**	**7.7%**	**0.3%**

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GRB Glarner Regionalbank Genossenschaft

Kennzahlenanalyse

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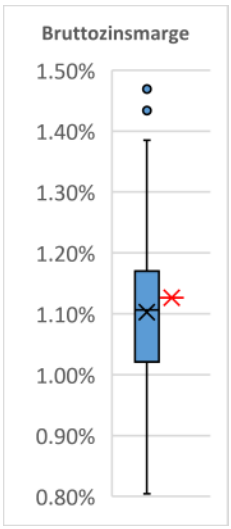
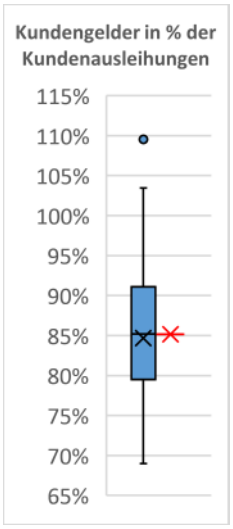
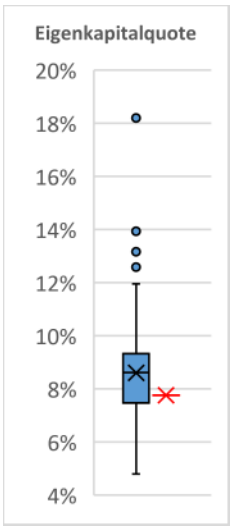
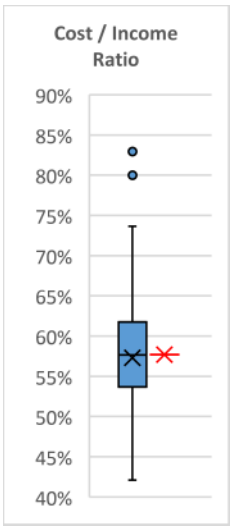
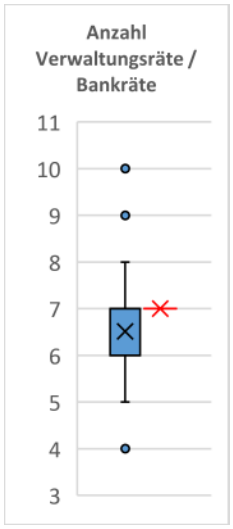


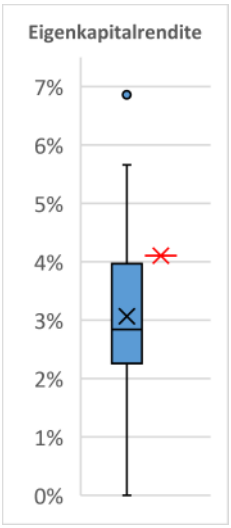


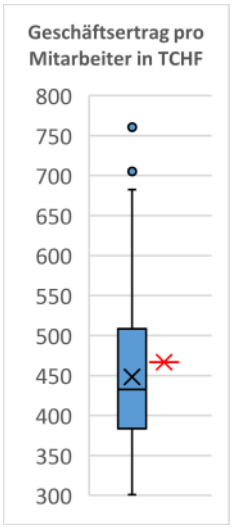


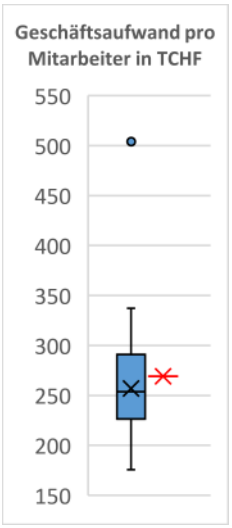


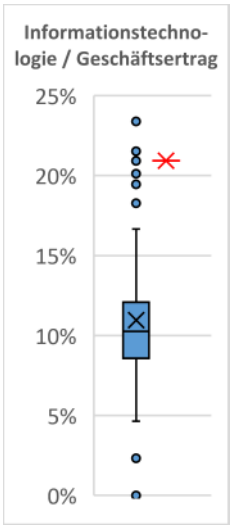


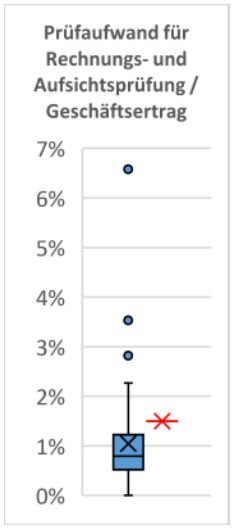
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.13%**	**85%**	**7.8%**	**57.7%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**4.1%**	**467**	**269**	**20.9%**	**1.5%**

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Hypothekarbank Lenzburg AG

Kennzahlenanalyse

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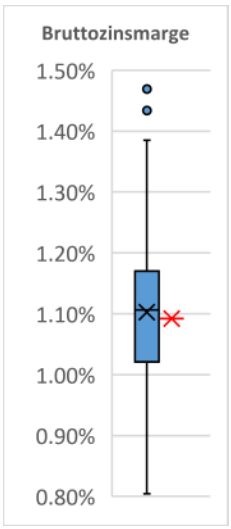
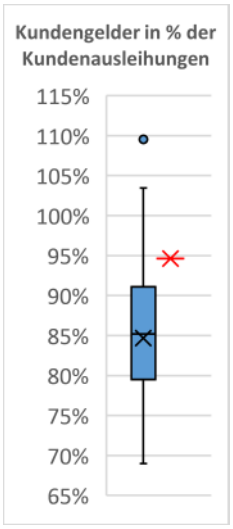
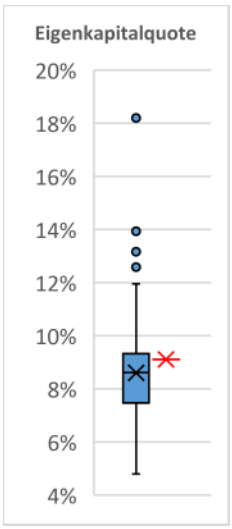
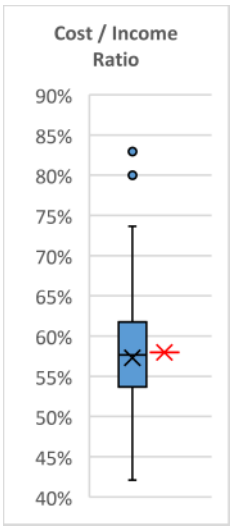
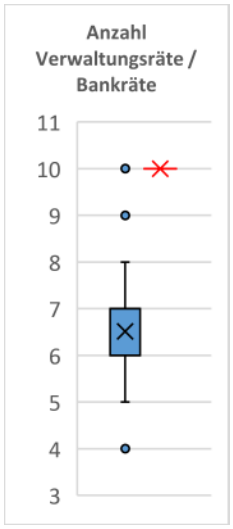


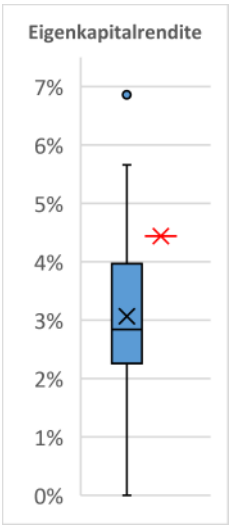


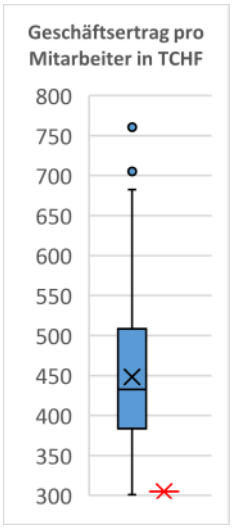


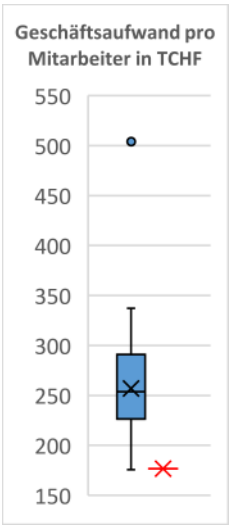


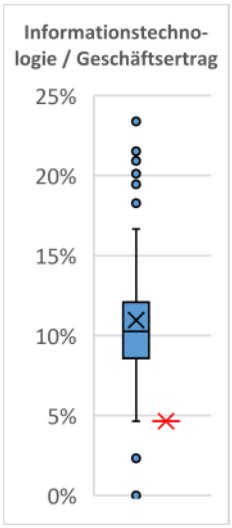


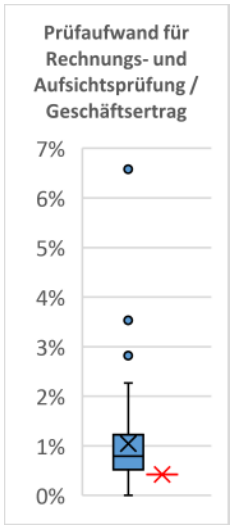
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.09%**	**95%**	**9.1%**	**58.0%**	**10**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**4.4%**	**305**	**177**	**4.6%**	**0.4%**

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Leihkasse Stammheim AG

Kennzahlenanalyse

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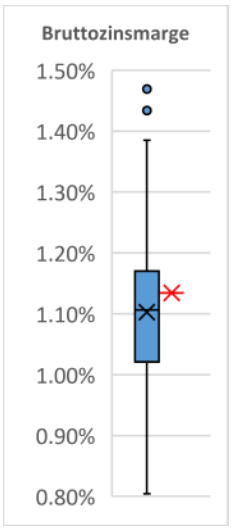
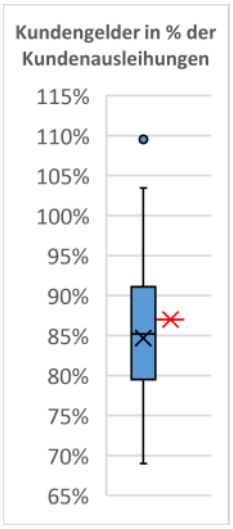
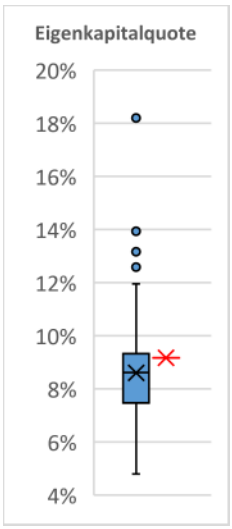
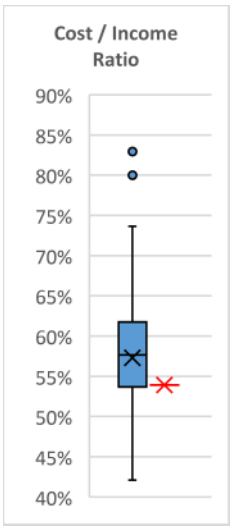
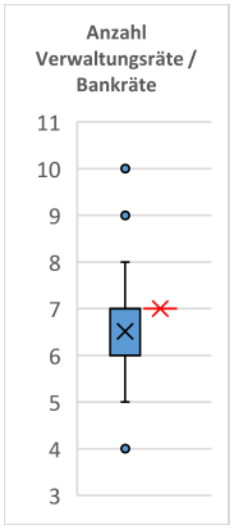


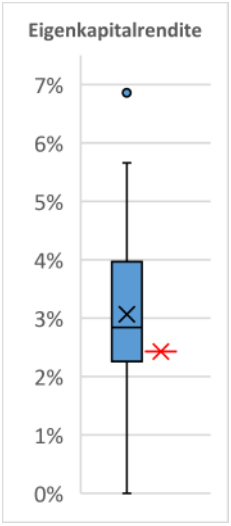


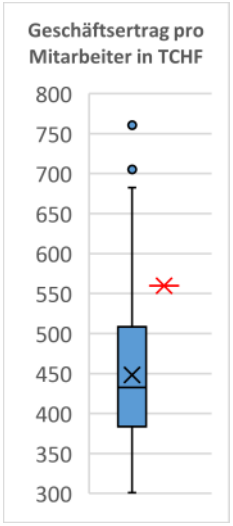


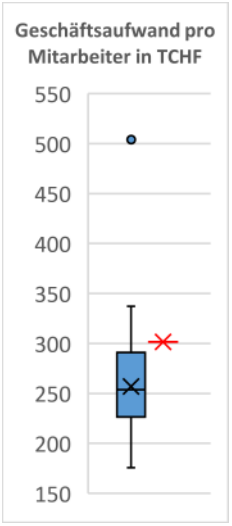


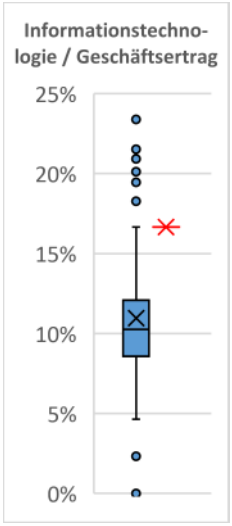


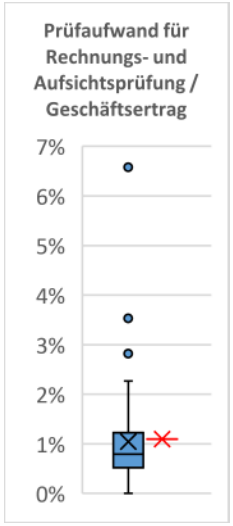
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.13%**	**87%**	**9.2%**	**53.9%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.4%**	**560**	**302**	**16.6%**	**1.1%**

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Nidwaldner Kantonalbank

Kennzahlenanalyse

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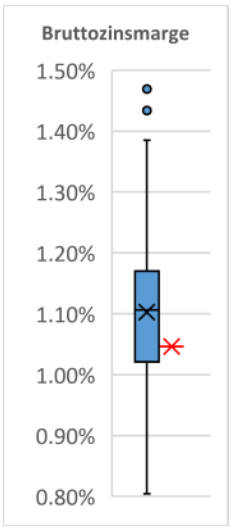
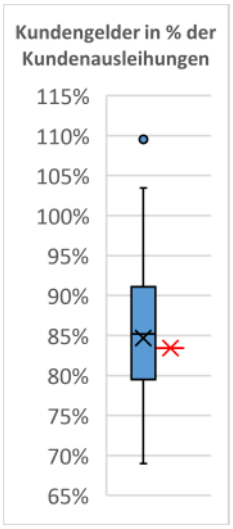
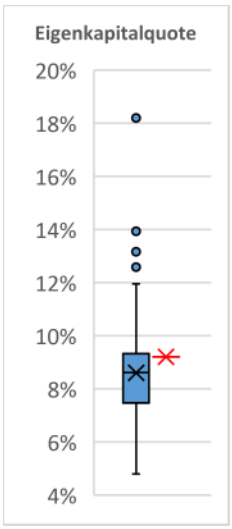
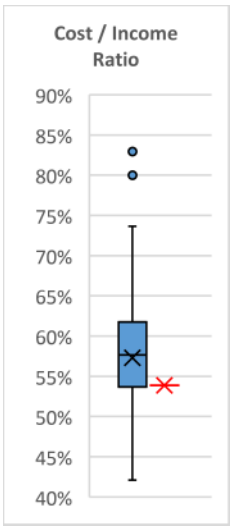
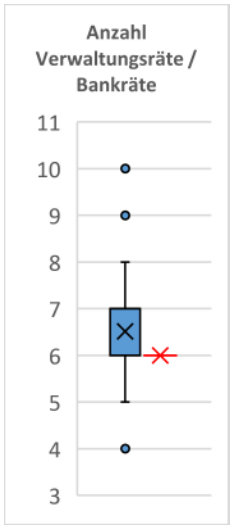


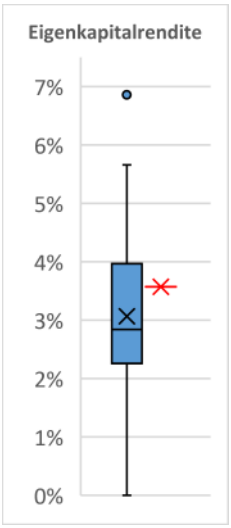


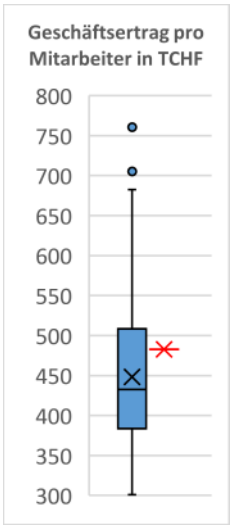


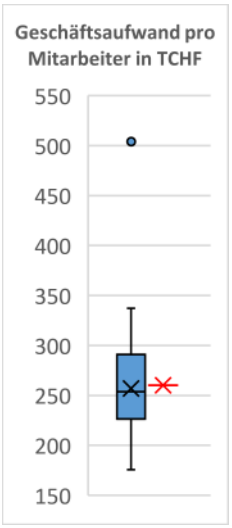


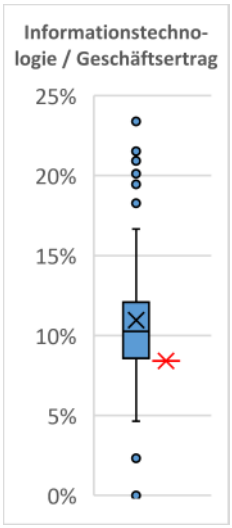


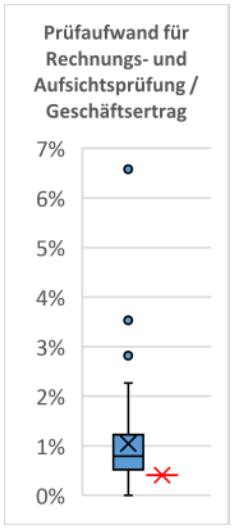
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.05%**	**83%**	**9.2%**	**53.9%**	**6**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**3.6%**	**483**	**260**	**8.4%**	**0.4%**

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Obwaldner Kantonalbank

Kennzahlenanalyse

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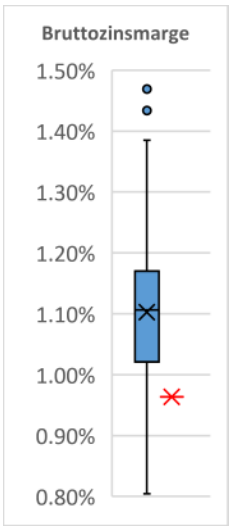
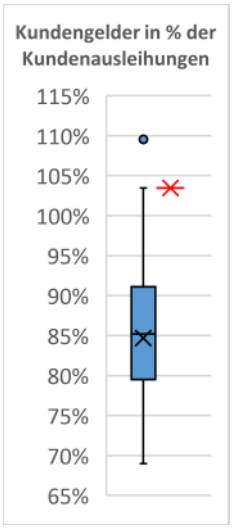
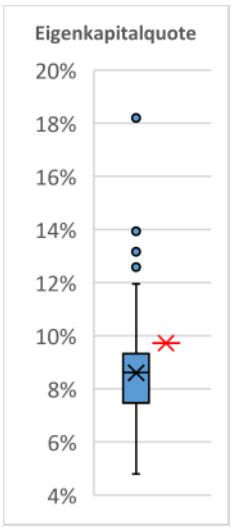
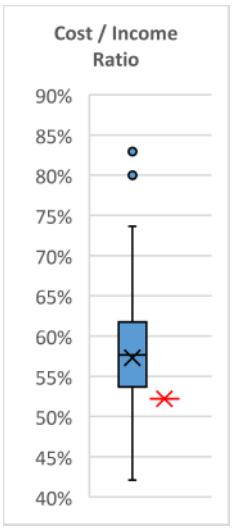
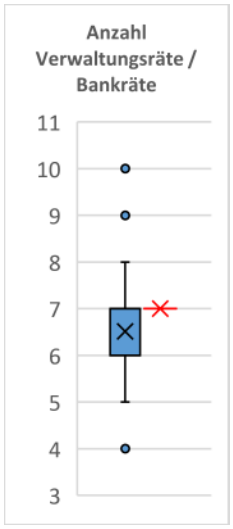


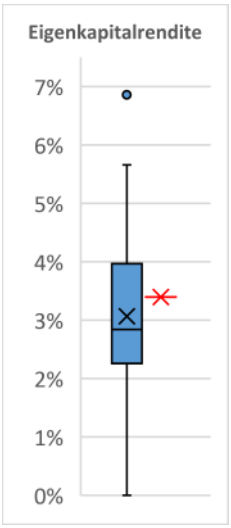


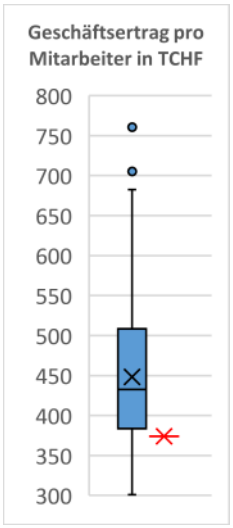


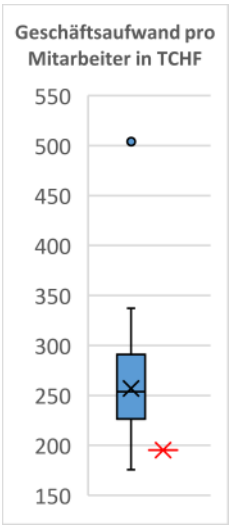


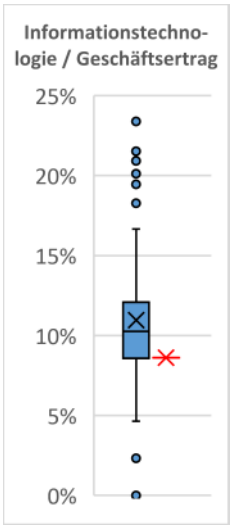


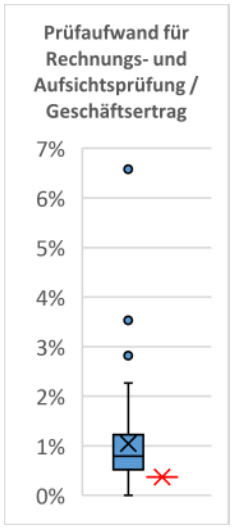
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**0.96%**	**103%**	**9.7%**	**52.2%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**3.4%**	**374**	**195**	**8.6%**	**0.4%**

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Regiobank Männedorf AG

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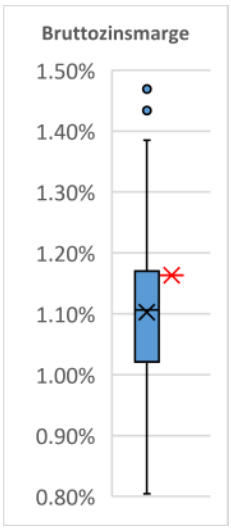
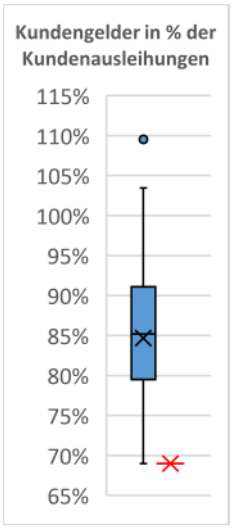
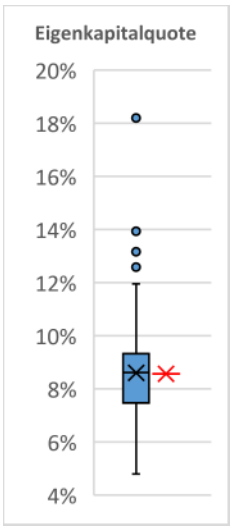
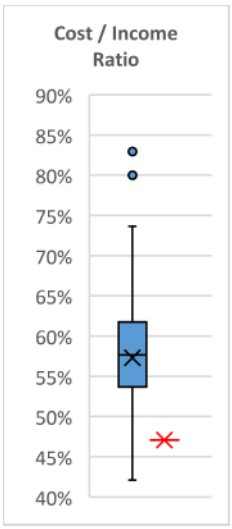
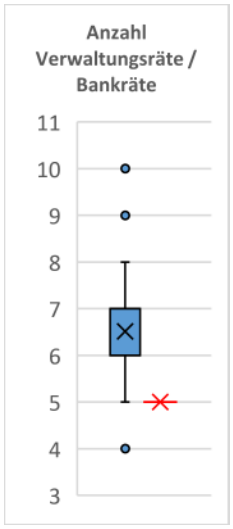


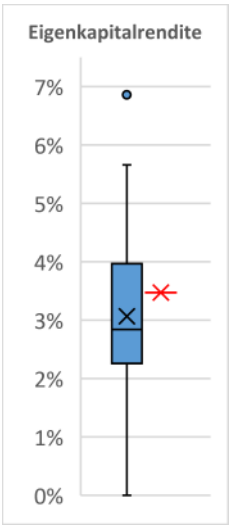


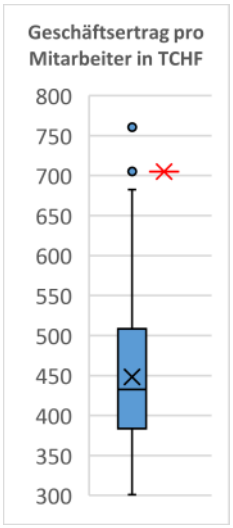


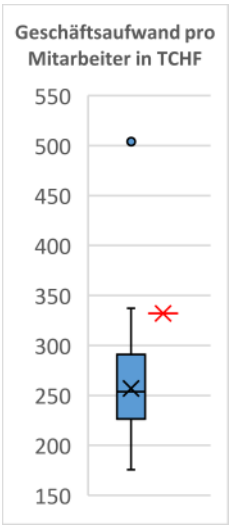


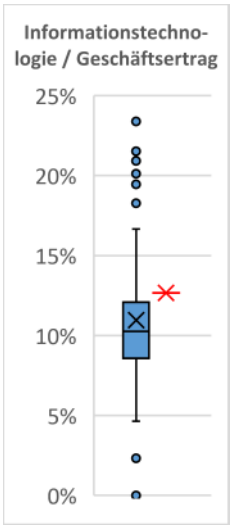


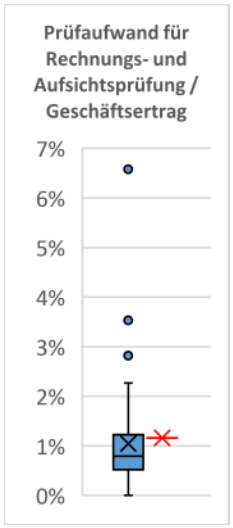
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.16%**	**69%**	**8.6%**	**47.1%**	**5**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**3.5%**	**705**	**332**	**12.7%**	**1.2%**

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SB Saanen Bank AG

Kennzahlenanalyse

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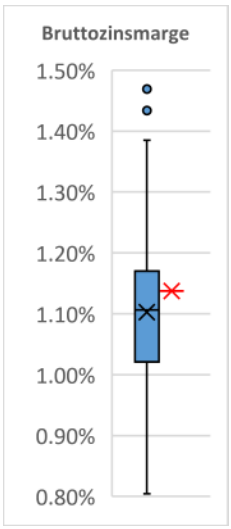
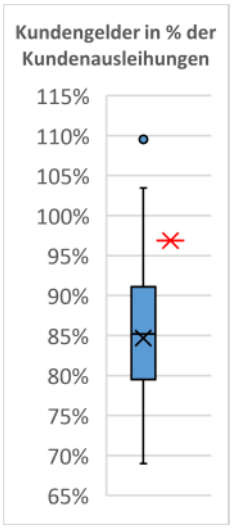
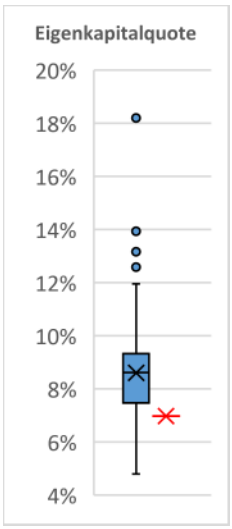
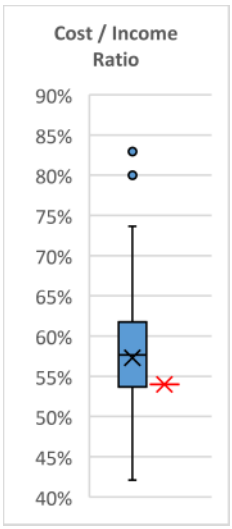
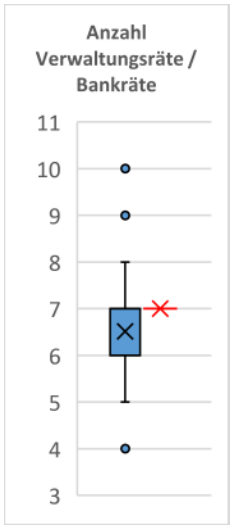


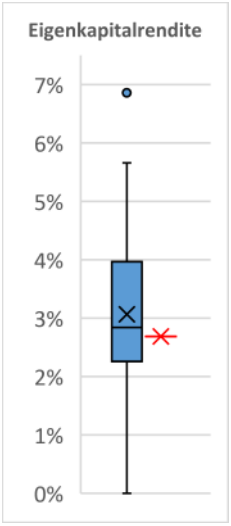


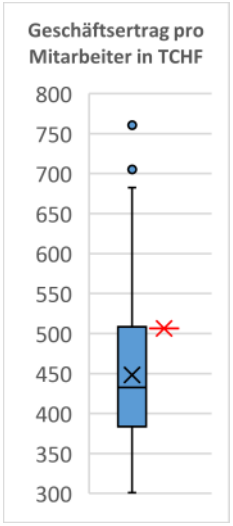


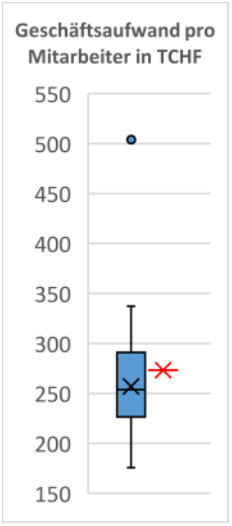


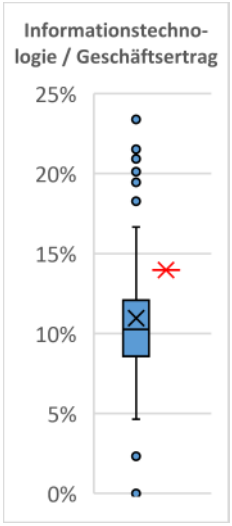


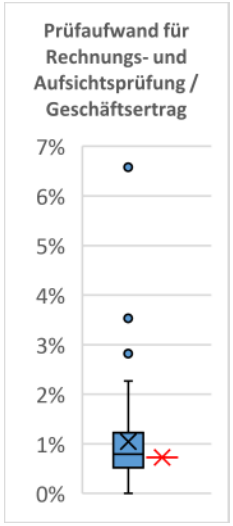
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.14%**	**97%**	**7.0%**	**54.0%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.7%**	**506**	**273**	**14.0%**	**0.7%**

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Schaffhauser Kantonalbank

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Schaffhauser Kantonalbank

Kennzahlenanalyse

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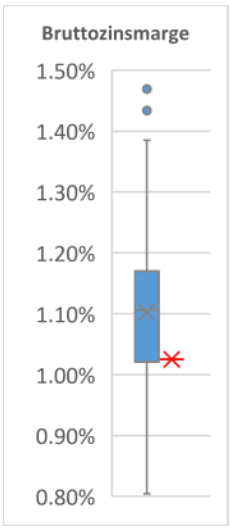
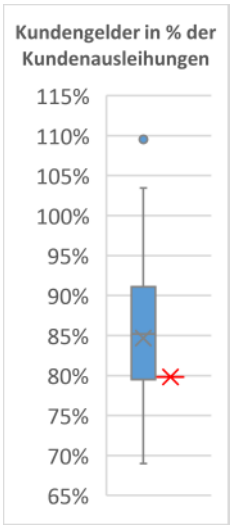
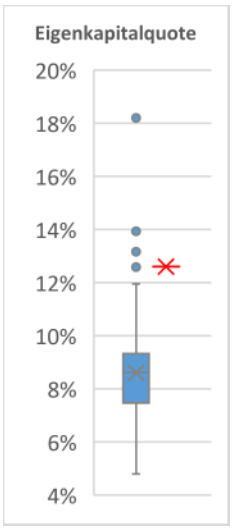
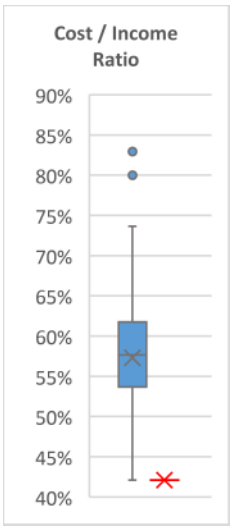
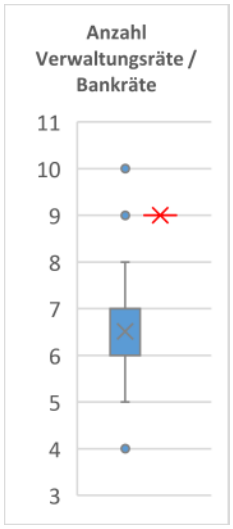


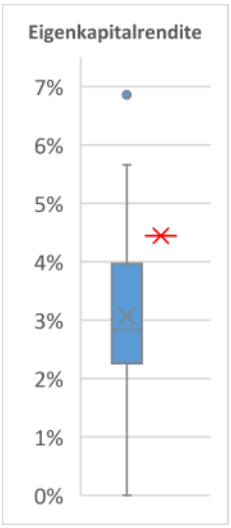


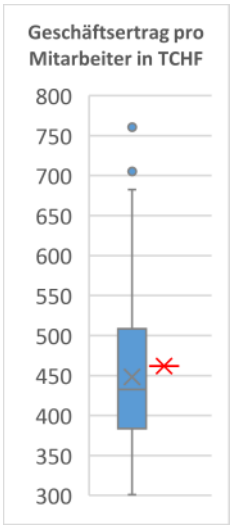


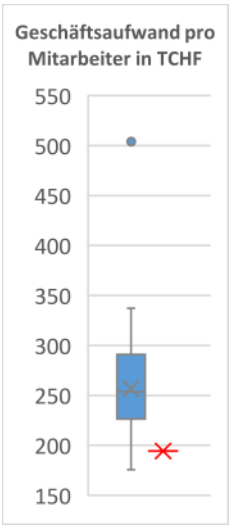


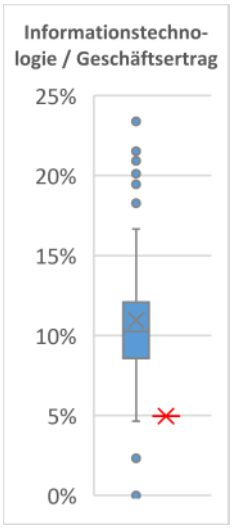


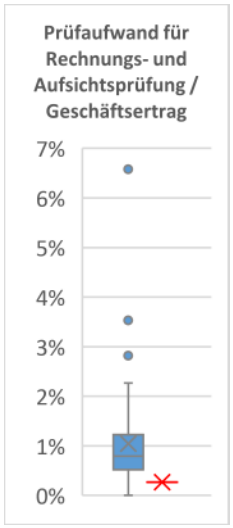
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.03%**	**80%**	**12.6%**	**42.1%**	**9**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**4.4%**	**462**	**194**	**5.0%**	**0.3%**

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SPAR + LEIHKASSE GÜRBETAL AG

Kennzahlenanalyse

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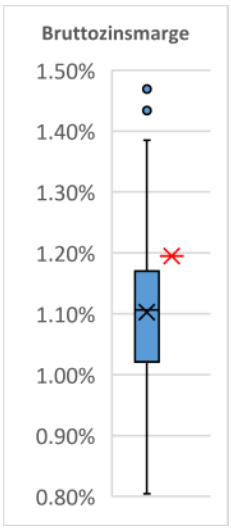
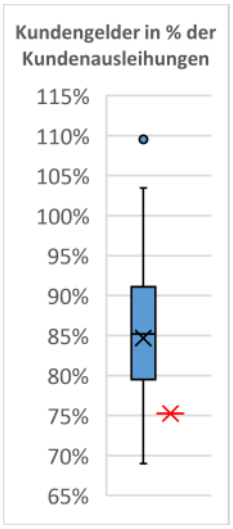
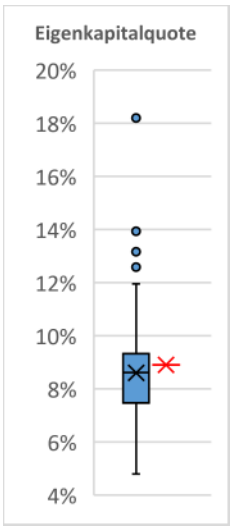
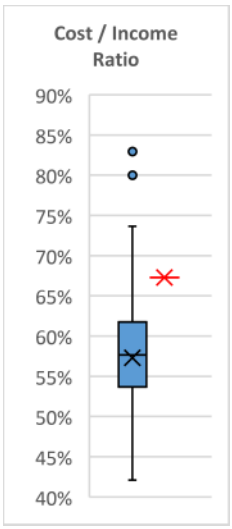
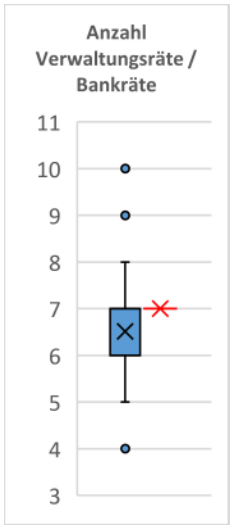


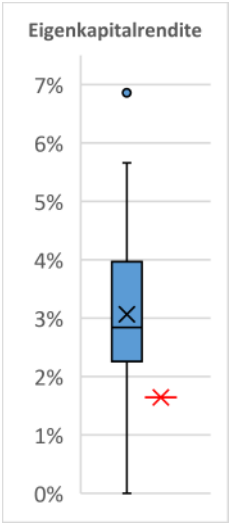


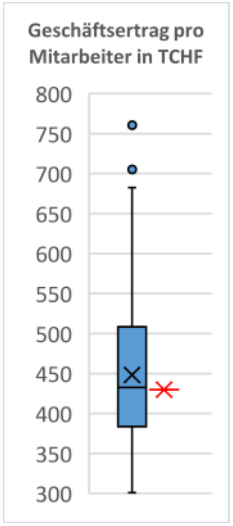


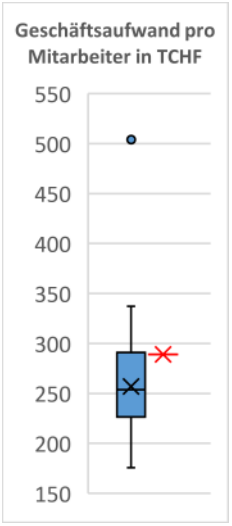


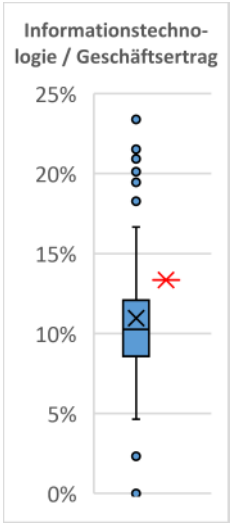


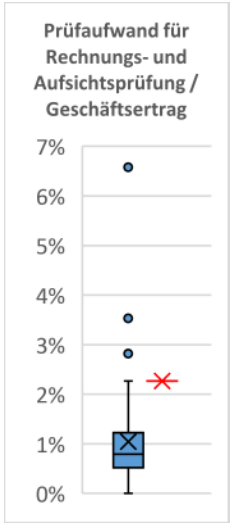
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.20%**	**75%**	**8.9%**	**67.3%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**1.6%**	**430**	**289**	**13.3%**	**2.3%**

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Kennzahlenanalyse

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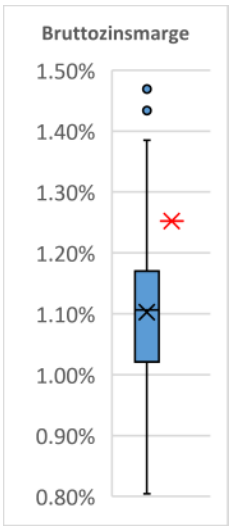
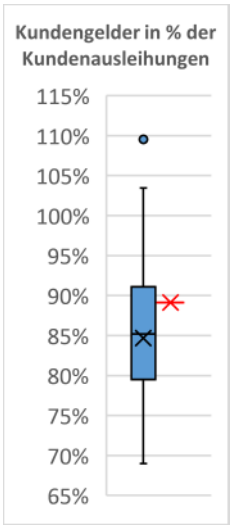
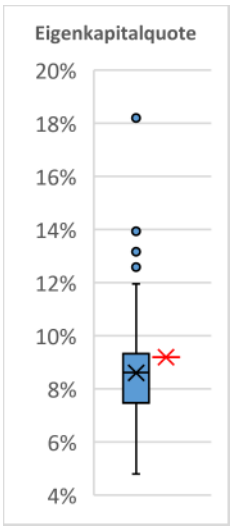
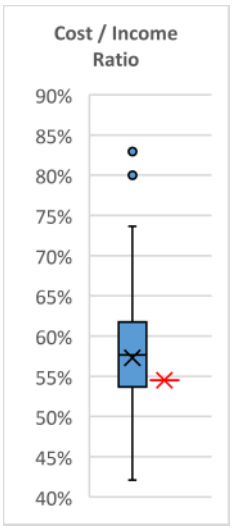
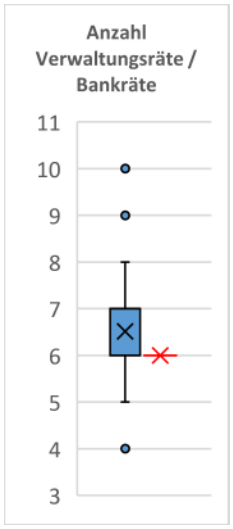


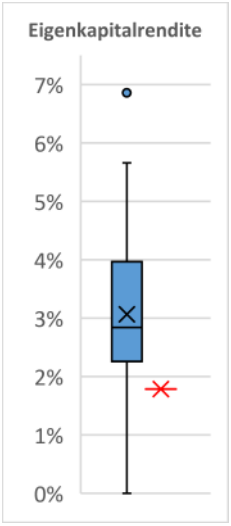


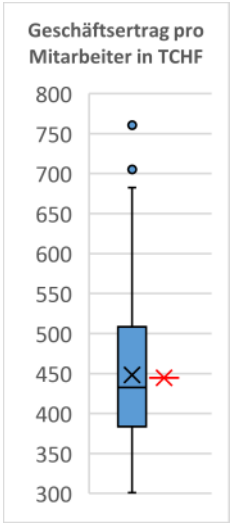


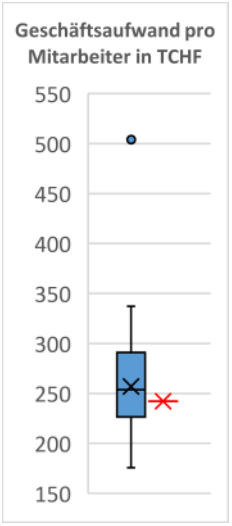


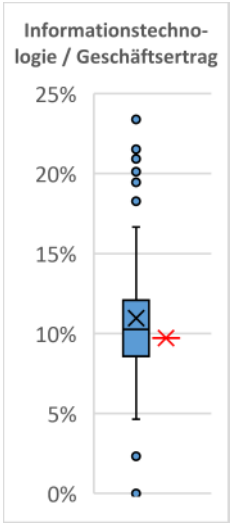


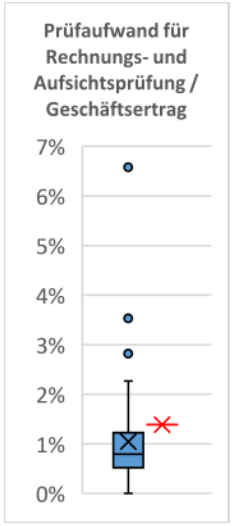
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.25%**	**89%**	**9.2%**	**54.5%**	**6**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**1.8%**	**445**	**242**	**9.7%**	**1.4%**

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Spar- und Leihkasse Frutigen AG

Kennzahlenanalyse

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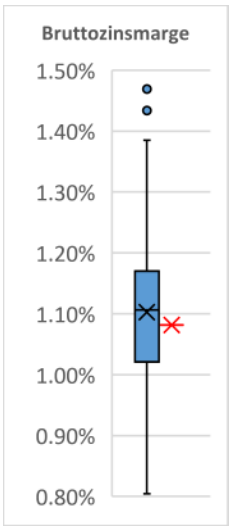
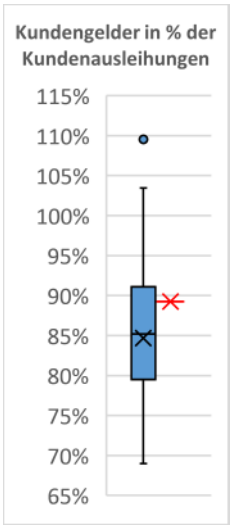
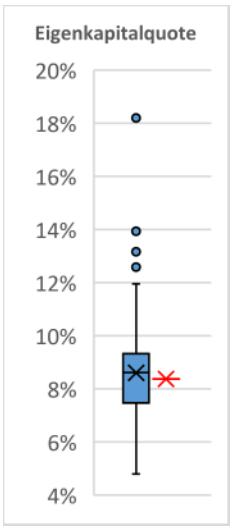
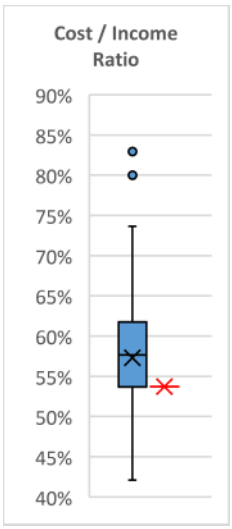
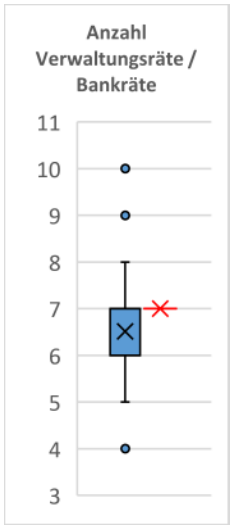


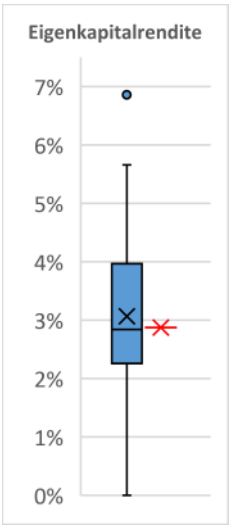


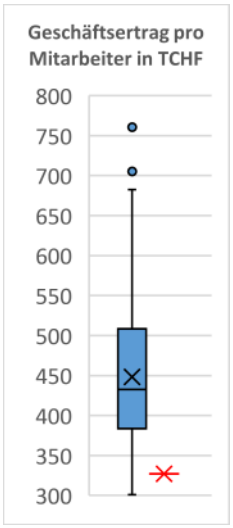


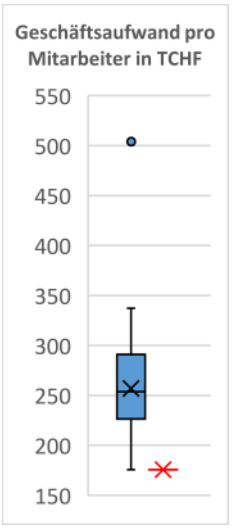


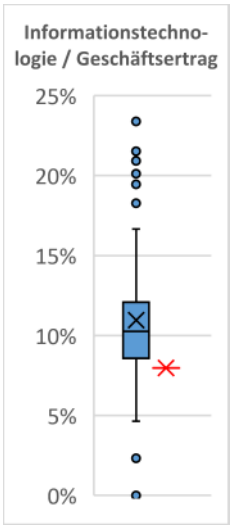


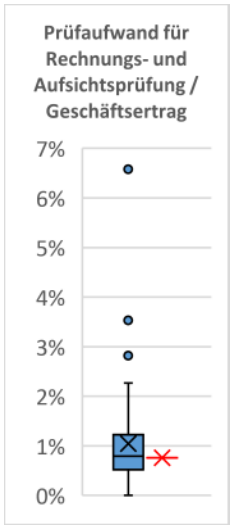
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.08%**	**89%**	**8.4%**	**53.7%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.9%**	**327**	**176**	**8.0%**	**0.8%**

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Spar- und Leihkasse Thayngen AG

Kennzahlenanalyse

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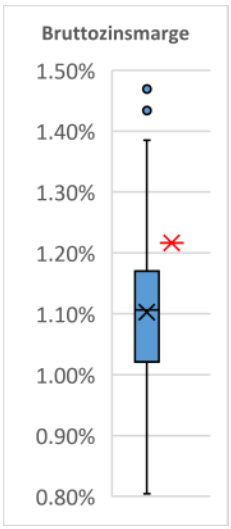
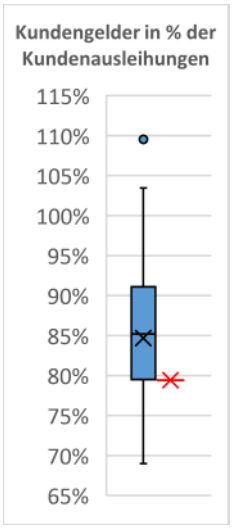
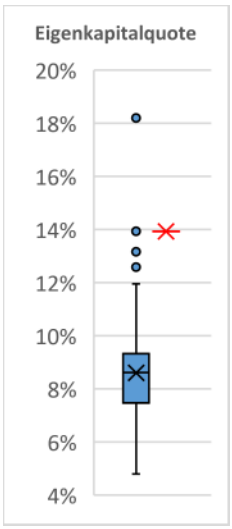
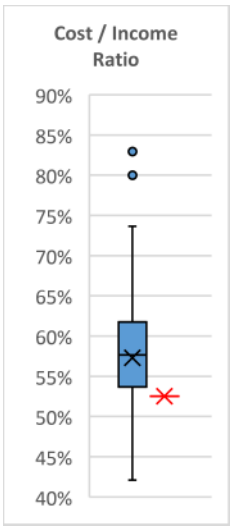
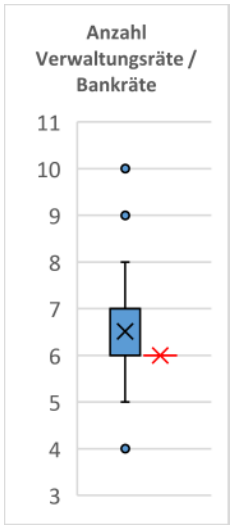


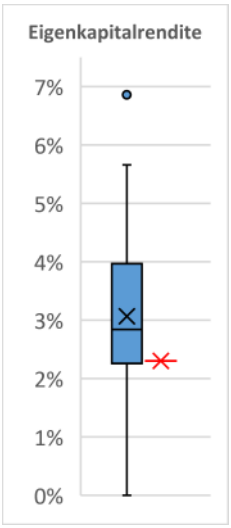


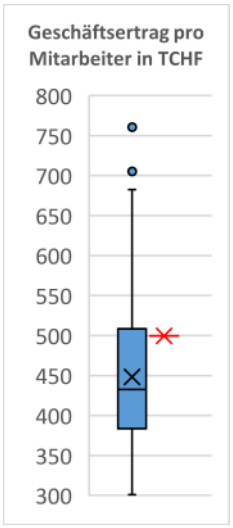


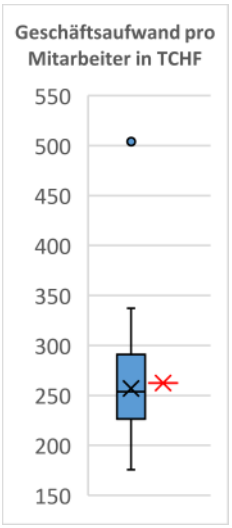


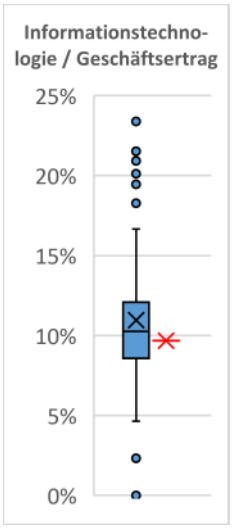


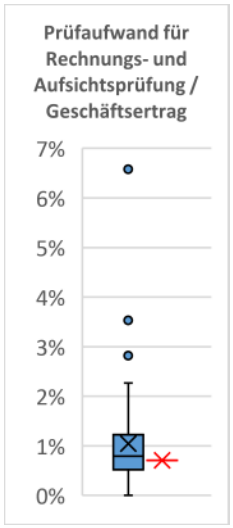
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.22%**	**79%**	**13.9%**	**52.5%**	**6**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.3%**	**499**	**262**	**9.7%**	**0.7%**

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Spar- und Leihkasse Wynigen AG

Kennzahlenanalyse

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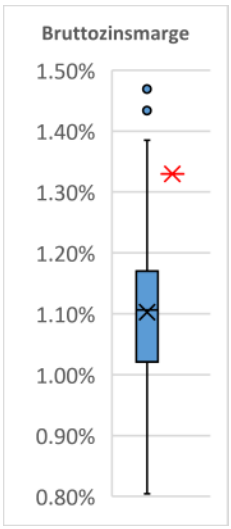
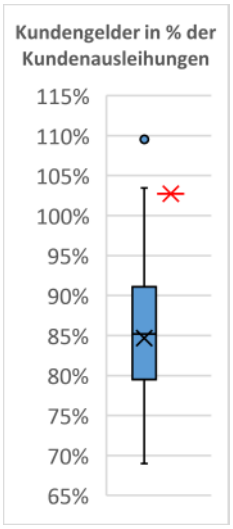
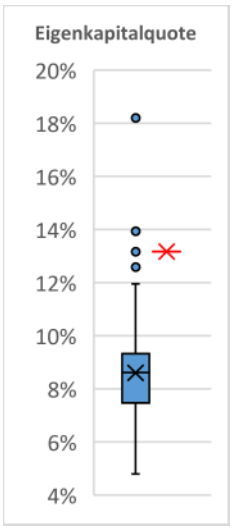
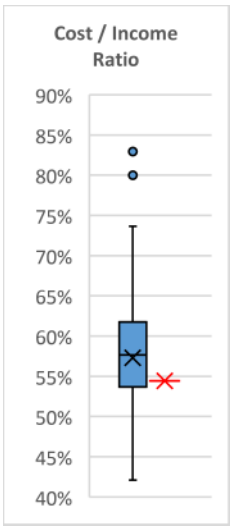
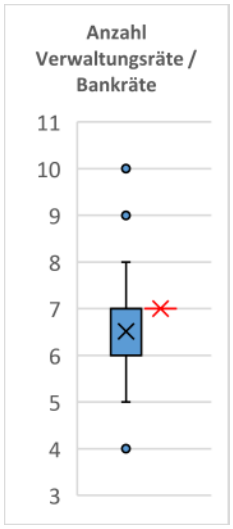


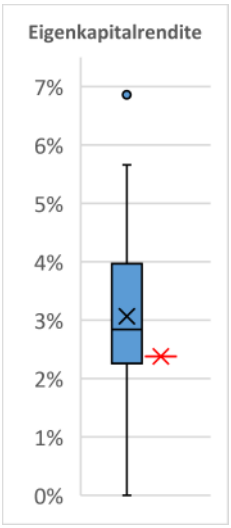


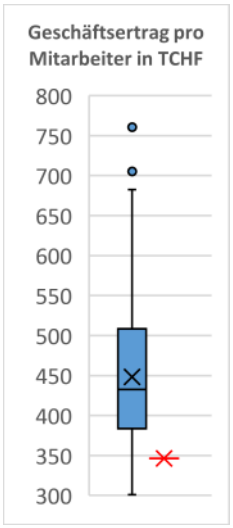


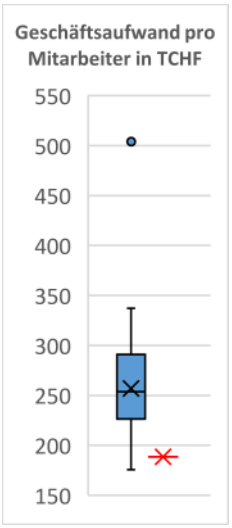


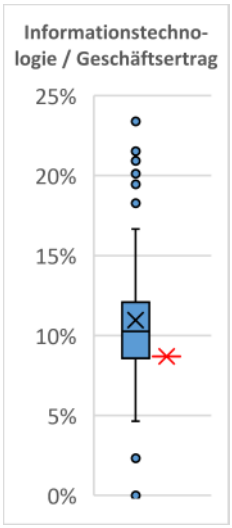


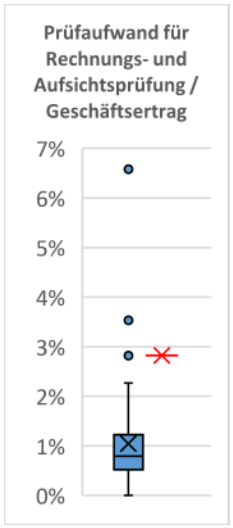
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.33%**	**103%**	**13.2%**	**54.4%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.4%**	**346**	**189**	**8.7%**	**2.8%**

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Kennzahlenanalyse

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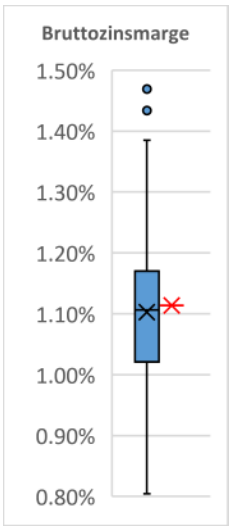
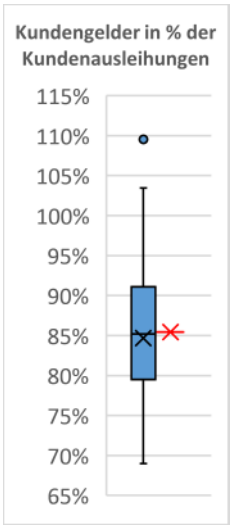
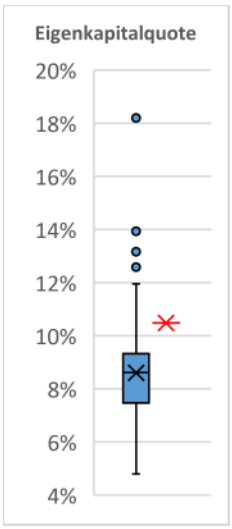
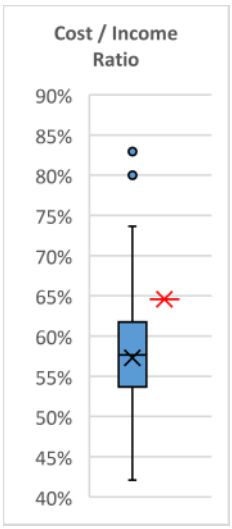
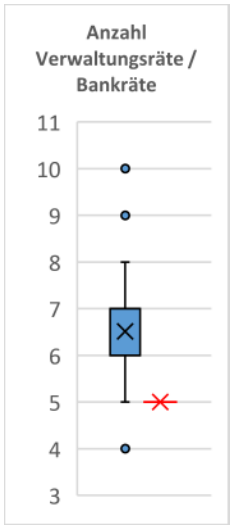


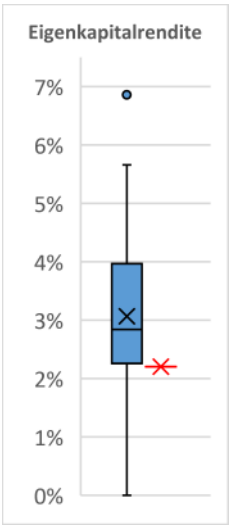


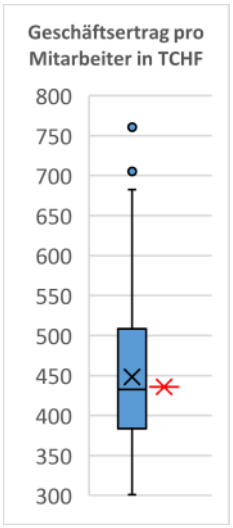


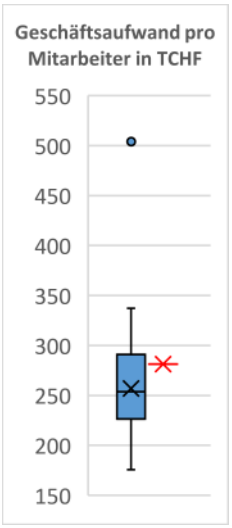


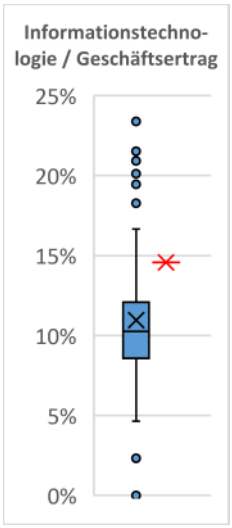


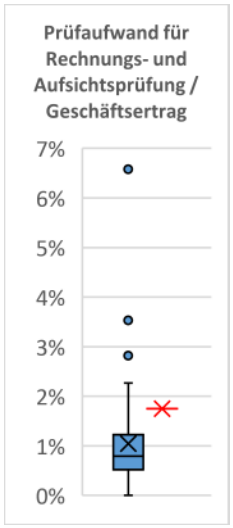
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.11%**	**85%**	**10.5%**	**64.6%**	**5**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.2%**	**436**	**281**	**14.6%**	**1.8%**

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Clientis Sparcassa 1816

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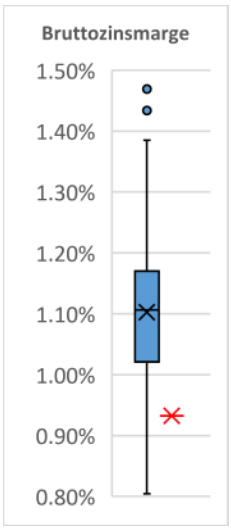
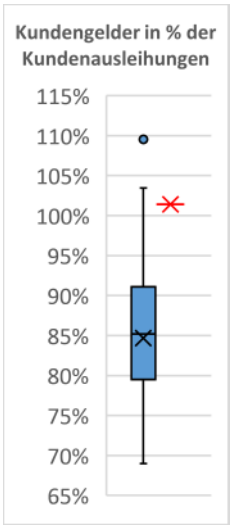
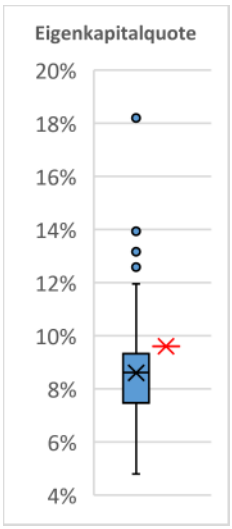
Sparcassa 1816 Genossenschaft

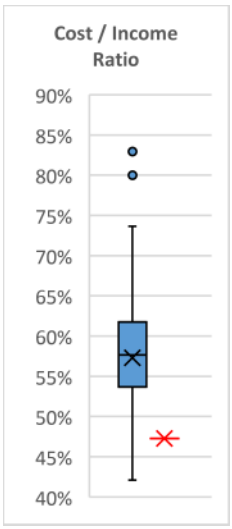
Kennzahlenanalyse

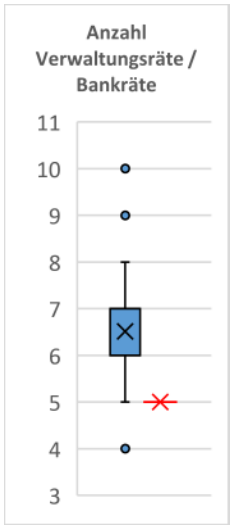
Stichtag: 31. Dezember 2018



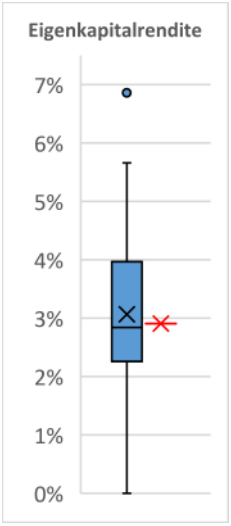


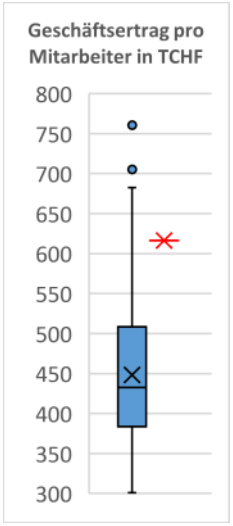


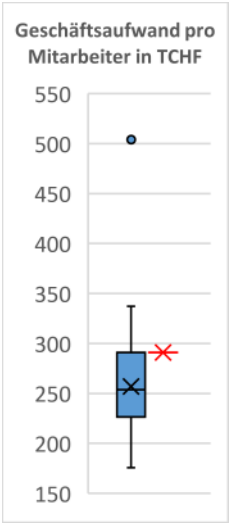


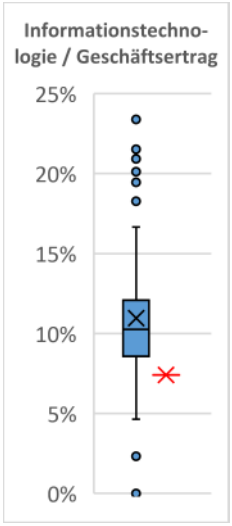


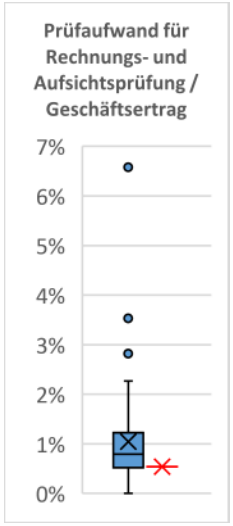
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**0.93%**	**101%**	**9.6%**	**47.2%**	**5**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.9%**	**616**	**291**	**7.4%**	**0.5%**

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Sparkasse Schwyz AG

Kennzahlenanalyse

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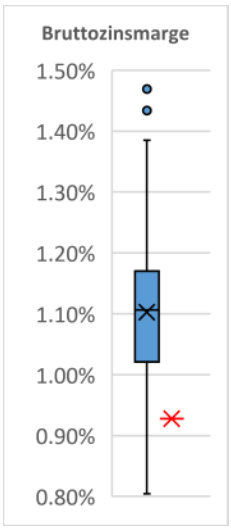
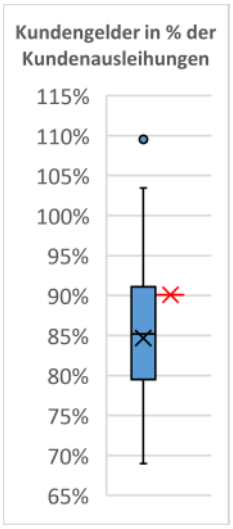
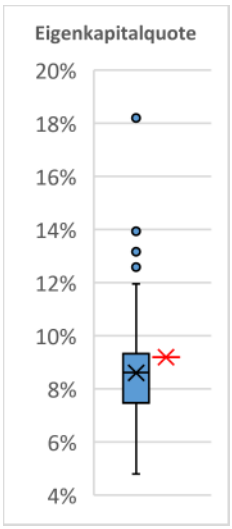
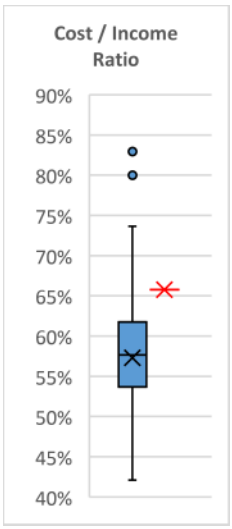
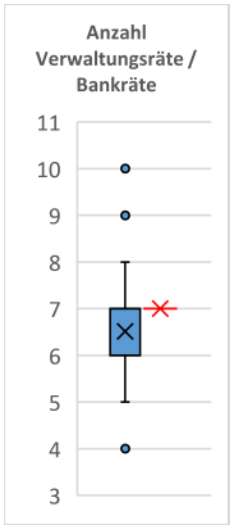


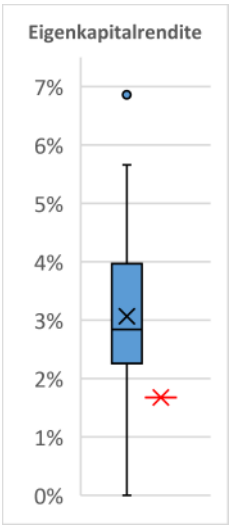


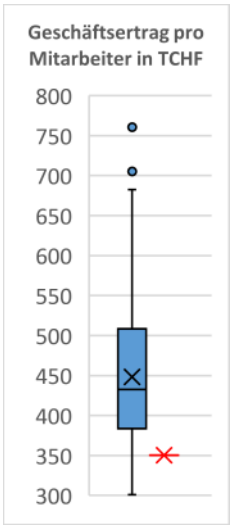


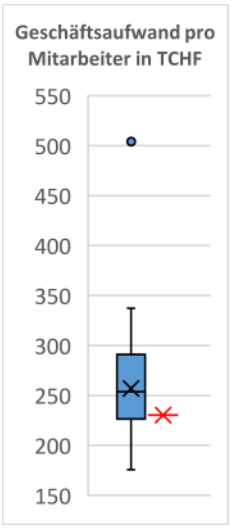


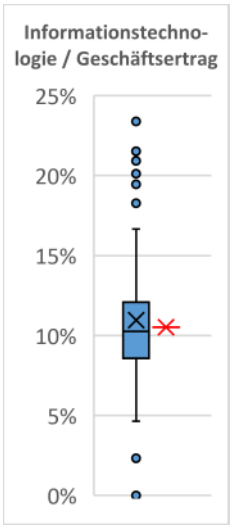


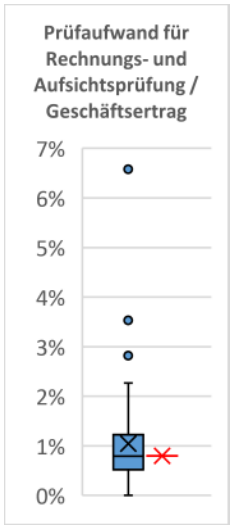
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**0.93%**	**90%**	**9.2%**	**65.8%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**1.7%**	**350**	**230**	**10.5%**	**0.8%**

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Sparkasse Sense

Kennzahlenanalyse

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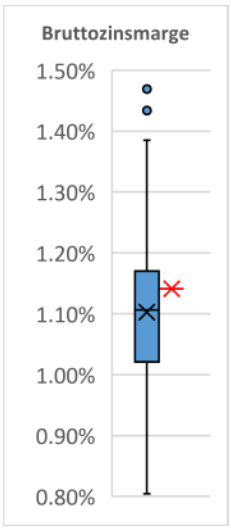
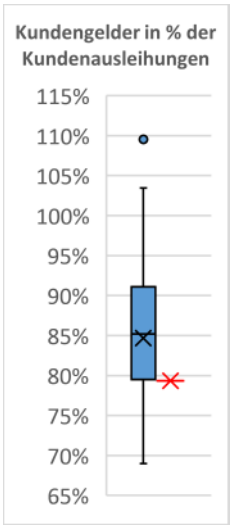
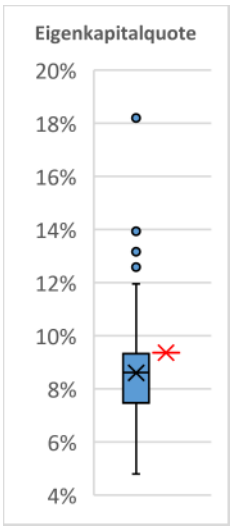
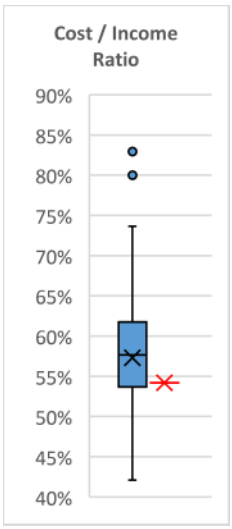
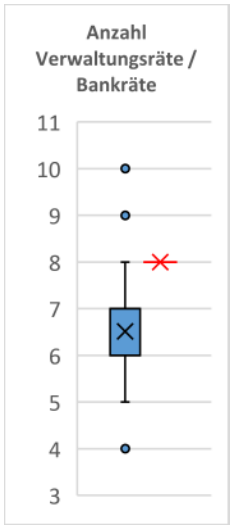


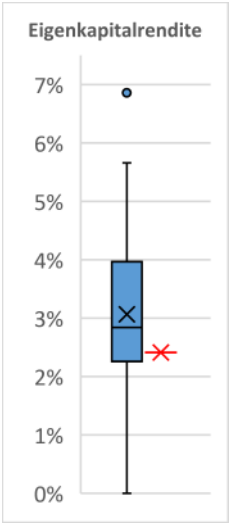


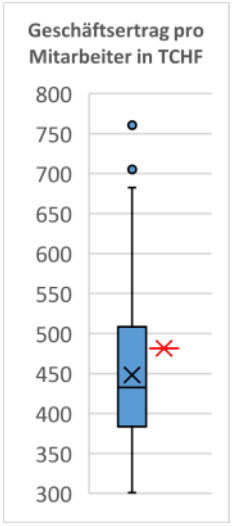


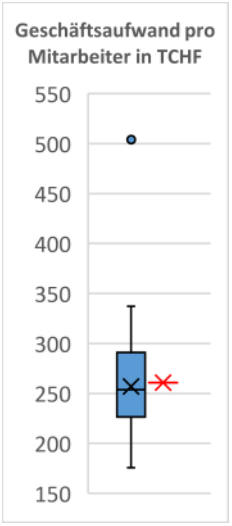


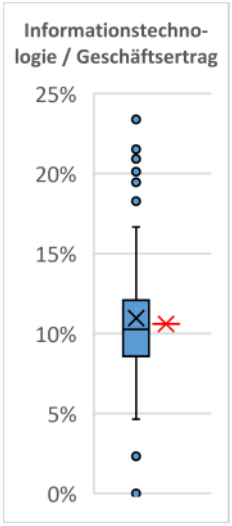


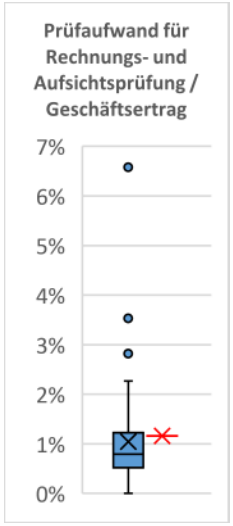
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.14%**	**79%**	**9.4%**	**54.2%**	**8**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**2.4%**	**482**	**261**	**10.6%**	**1.2%**

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Urner Kantonalbank

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Kennzahlenanalyse

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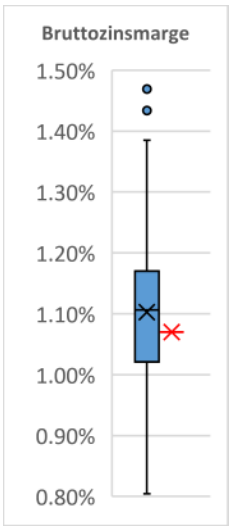
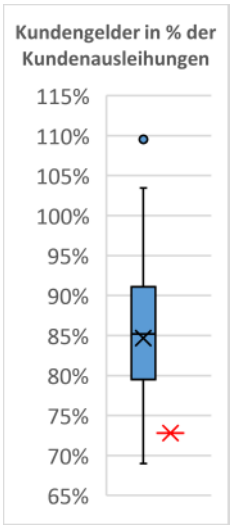
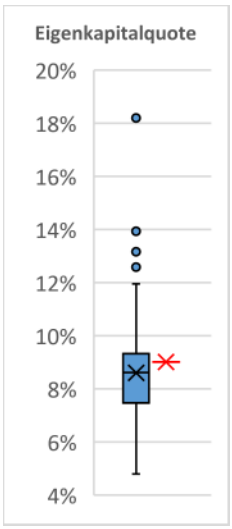
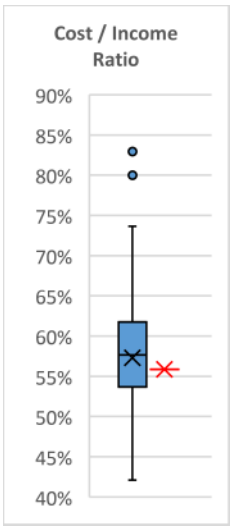
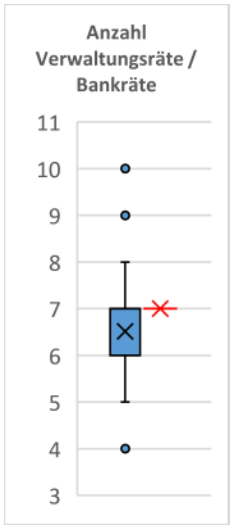


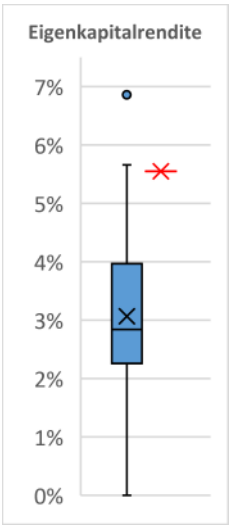


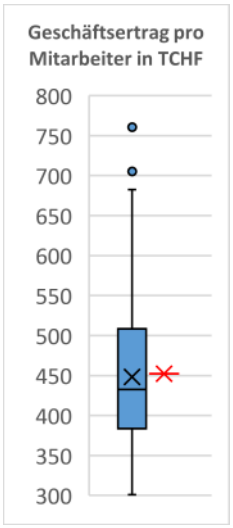


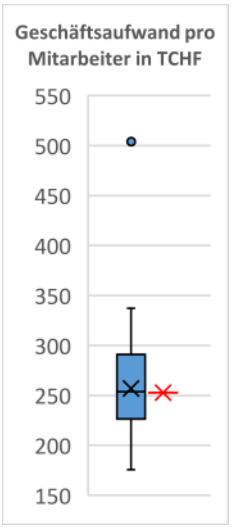


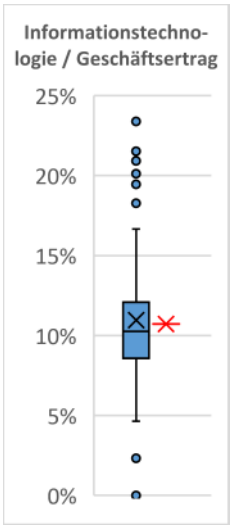


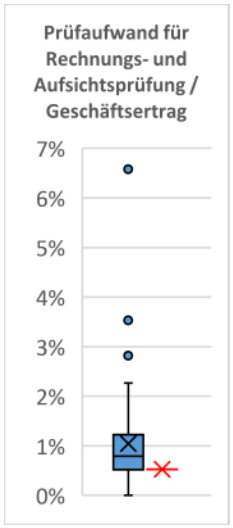
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.07%**	**73%**	**9.0%**	**55.9%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**5.6%**	**452**	**253**	**10.7%**	**0.5%**

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Zuger Kantonalbank

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Zuger Kantonalbank

Kennzahlenanalyse

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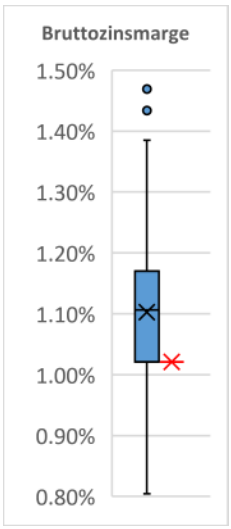
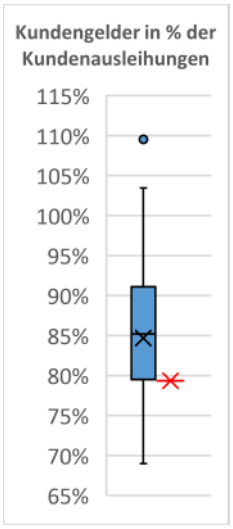
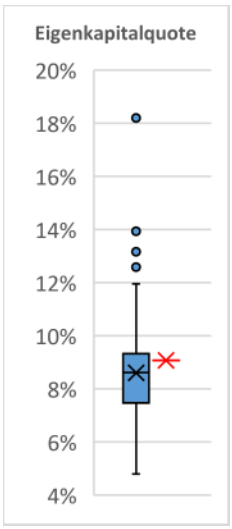
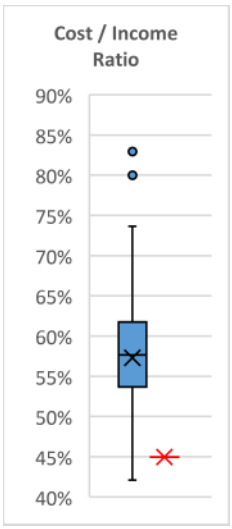
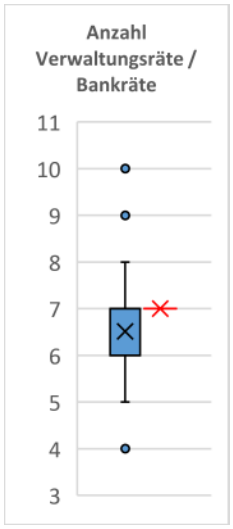


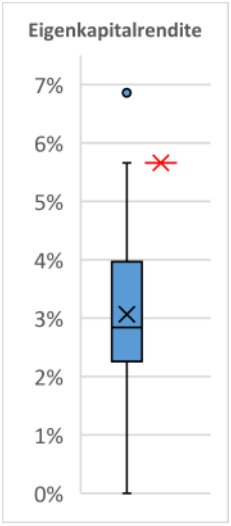


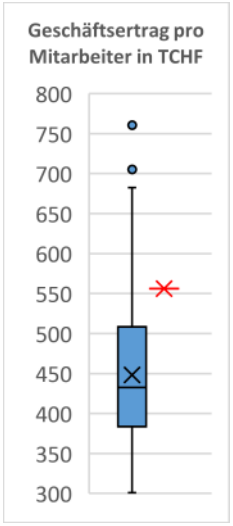


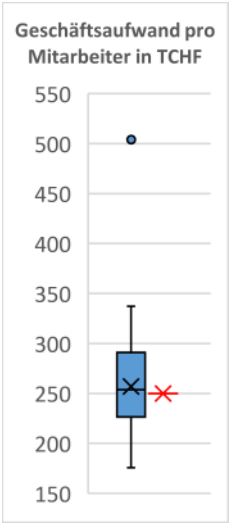


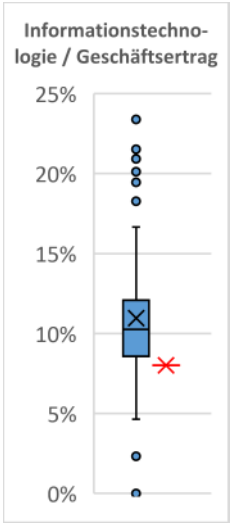


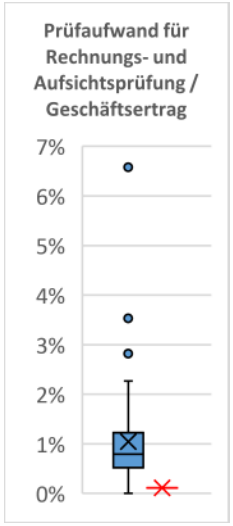
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.02%**	**79%**	**9.1%**	**45.0%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**5.7%**	**556**	**250**	**8.0%**	**0.1%**

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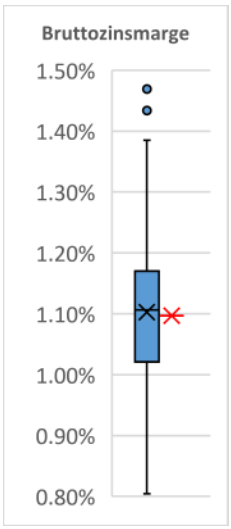
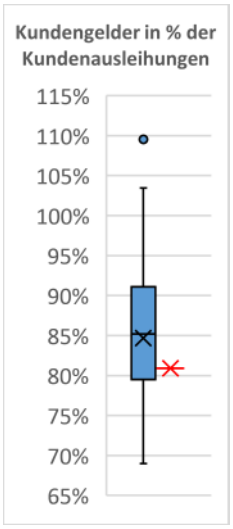
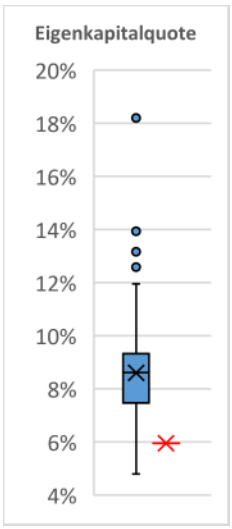
Zürcher Landbank AG

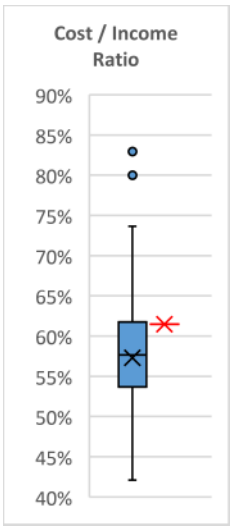
Kennzahlenanalyse

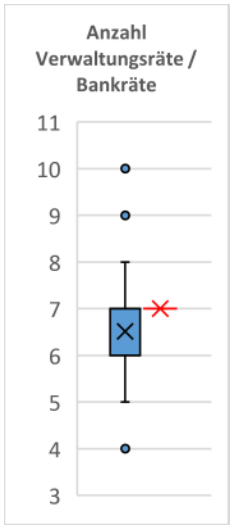
Stichtag: 31. Dezember 2018



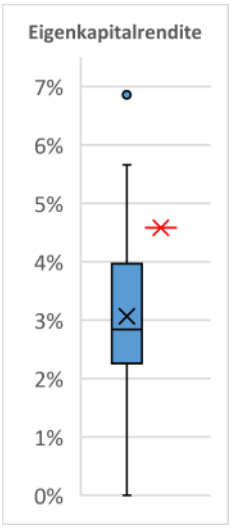


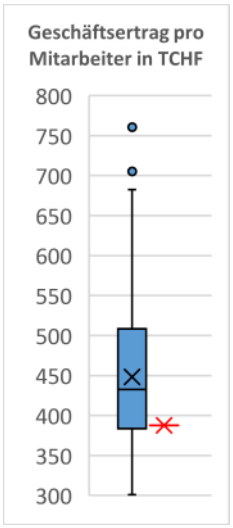


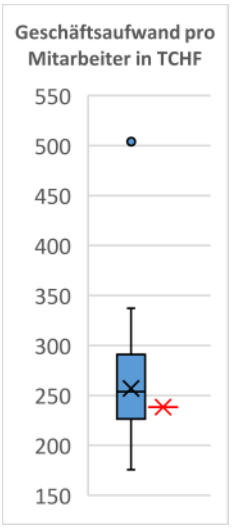


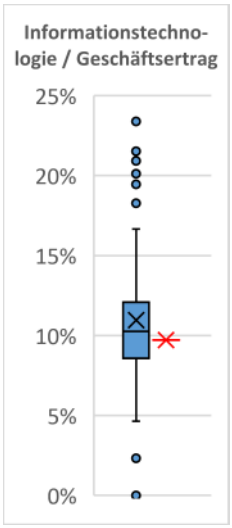


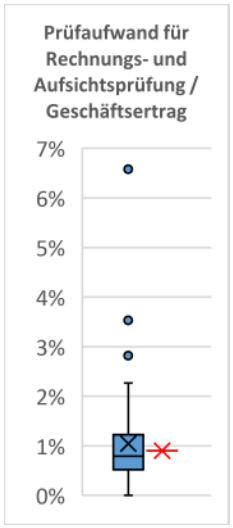
Max	1.47%	110%	18.2%	83.0%	10
Min	0.80%	69%	4.8%	42.1%	4
Mittel	1.10%	86%	8.7%	58.2%	7
Bank	**1.10%**	**81%**	**6.0%**	**61.5%**	**7**











Max	6.9%	760	504	23.4%	6.6%
Min	0.9%	301	176	2.3%	0.1%
Mittel	3.1%	455	261	11.1%	1.1%
Bank	**4.6%**	**388**	**238**	**9.7%**	**0.9%**

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SWA Swiss Auditors AG ist eine seit 3 Jahren zugelassene Schweizer Prüfgesellschaft für Banken, Effektenhändler und Vermögensverwalter und bietet umfassende Prüfungs- und Beratungsdienstleistungen an. Zielgruppe der SWA Swiss Auditors AG sind Banken der FINMA-Aufsichtskategorien 4 und 5.

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