Benchmark Regionalbanken

Pfäffikon SZ, Juni 2023

Regionalbankenvergleich von in der Schweiz hauptsächlich im Kreditbereich tätigen Banken der FINMA-Kategorien 4 und 5 für das Geschäftsjahr 2022

Von Franco A. Straub / Stephan Schmidli

swa
Swiss Auditors

Pfäffikon, Juni 2023

Regionalbankenvergleich für das Geschäftsjahr 2022

Sehr geehrte Damen und Herren

Wir freuen uns, Ihnen die Regionalbanken-Studie 2022 präsentieren zu dürfen. Wie in den Vorjahren fokussieren wir auf wichtige Kennzahlen, die einen direkten Einfluss auf das Kreditgeschäft und die Erfolgsrechnung der Banken haben.

Unser Regionalbankenvergleich umfasst sämtliche in der Schweiz tätigen Banken der FINMA-Aufsichtskategorien 4 und 5 und primärer Fokussierung auf den Kreditbereich. Nicht in den Vergleich aufgenommen wurden Zweigniederlassungen von ausländischen Banken und Institute mit einem vergleichsweise grossen Kommissionsgeschäft.

Sämtliche in der Studie verwendeten Basisdaten haben wir den publizierten Geschäftsberichten per 31. Dezember 2022 entnommen. Um einen effektiven Vergleich unter den Banken sicherzustellen, haben wir die Kennzahlen anhand einheitlicher Formeln berechnet, womit diese von den in den Geschäftsberichten ausgewiesenen Kennzahlen abweichen können. Zur besseren Verständlichkeit haben wir für Sie die Kennzahlen nachfolgend definiert.

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

Freundliche Grüsse

SWA Swiss Auditors AG

Franco A. Straub	Stephan Schmidli
Vorsitzender der Geschäftsleitung	Mitglied der Geschäftsleitung

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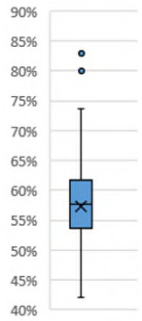
Kommentare zu den Kennzahlen

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 31.12.2021 in % der Bilanzsumme
Cost / Income Ratio	Geschäftsaufwand / Geschäftsertrag
Revisionshonorar / Kreditportefeuille	Revisionshonorar (3-Jahresdurchschnitt) in ‰ des Kreditportefeuilles
Eigenkapitalrendite	Reingewinn / durchschnittliches Eigenkapital gemäss Eigenkapitalnachweis
Geschäftsertrag	Netto-Erfolg aus Zinsengeschäft + Kommissionsgeschäft + Handelserfolg + Übriger ordentlicher Erfolg
Informationstechnologie	Aufwand für Informations- und Kommunikationstechnik aus dem Anhang Sachaufwand
Rückstellungen / Kundenforderungen	Wertberichtigungen für Ausfall- und Länderrisiken / Total Ausleihungen (vor Verrechnungen mit den Wertberichtigungen)
Mittel	Arithmetisches Mittel (Durchschnitt)

Für die Berechnung der Kennzahlen verwendeten wir die im Geschäftsbericht ausgewiesenen Zahlen ohne Berücksichtigung allfälliger Veränderungen von stillen Reserven oder Reserven für allgemeine Bankrisiken (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.

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Liste der in der Studie berücksichtigten Bankinstitute in alphabetischer Reihenfolge

acrevis Bank AG	Clientis Bank Oberuzwil AG
AEK BANK 1826 Genossenschaft	Clientis Bank Thur Genossenschaft
Alpha RHEINTAL Bank AG	Clientis Bank Toggenburg AG
Appenzeller Kantonalbank	Clientis EB Entlebucher Bank AG
Banca dello Stato del Cantone Ticino	Clientis Sparkasse Oftringen Genossenschaft
Banca Popolare di Sondrio (Suisse) SA	CREDIT MUTUEL DE LA VALLEE SA
Bank Avera Genossenschaft	Ersparniskasse Affoltern i.E. AG
Bank BSU Genossenschaft	Ersparniskasse Rüeggisberg Genossenschaft
Bank EEK AG	Ersparniskasse Schaffhausen AG
Bank EKI Genossenschaft	Ersparniskasse Speicher
Bank Gantrisch Genossenschaft	Glarner Kantonalbank
Bank in Zuzwil AG	GRB Glarner Regionalbank Genossenschaft
Bank Leerau Genossenschaft	Hypothekarbank Lenzburg AG
Bank Linth LLB AG	Leihkasse Stammheim AG
Bank Oberaargau AG	Nidwaldner Kantonalbank
Bank SLM AG	Obwaldner Kantonalbank
Bank Thalwil Genossenschaft	Regiobank Männedorf AG
BANK ZIMMERBERG AG	Regiobank Solothurn 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	Sparhafen Bank AG
Caisse d'Epargne d'Aubonne société coopérative	Sparkasse Schwyz AG
Caisse d'Epargne de Cossonay société coopérative	Sparkasse Sense
Caisse d'Epargne de Nyon société coopérative	Urner Kantonalbank
Caisse d'Epargne Riviera, société coopérative	Zuger Kantonalbank
Clientis Bank Aareland AG	Zürcher Landbank AG
Clientis Bank im Thal AG	

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acrevis
Ihre Bank, näher bei Ihnen

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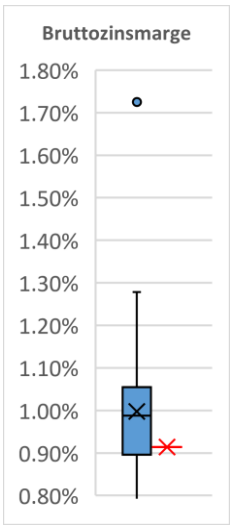
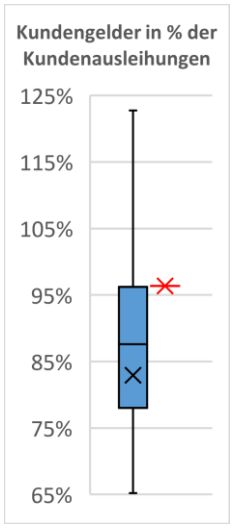
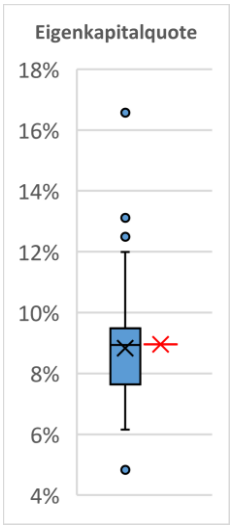
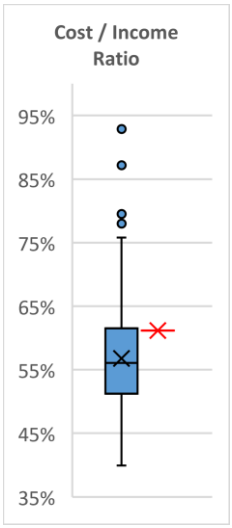
Kennzahlenanalyse

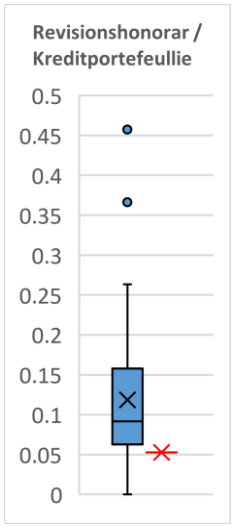
Stichtag: 31. Dezember 2022



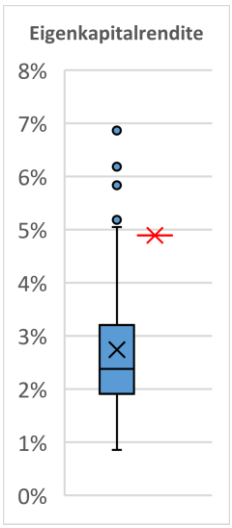


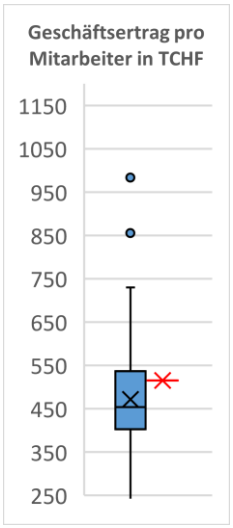


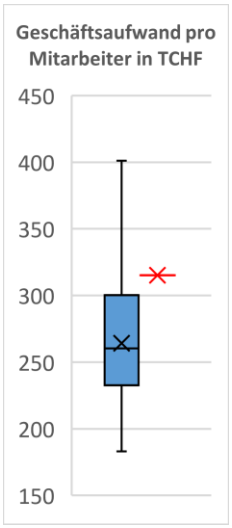


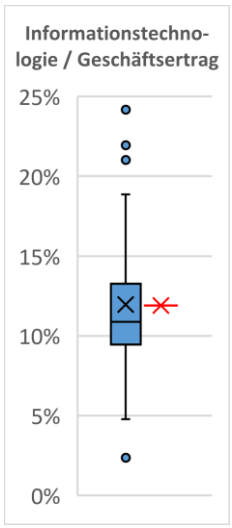


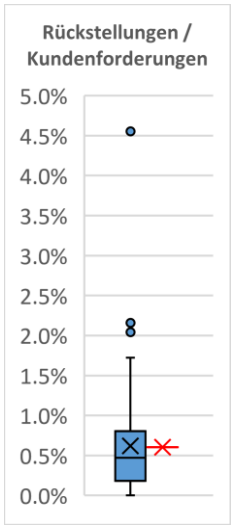
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.91%**	**96%**	**9.0%**	**61.2%**	**0.0529 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**4.9%**	**515**	**315**	**11.9%**	**0.6%**

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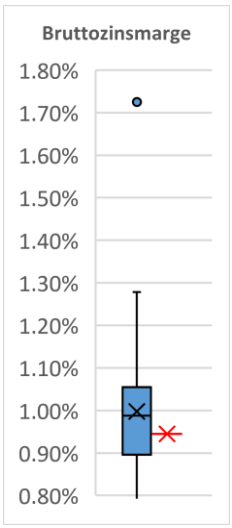
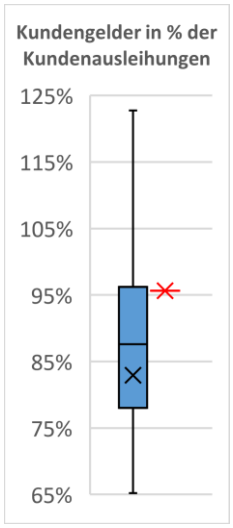
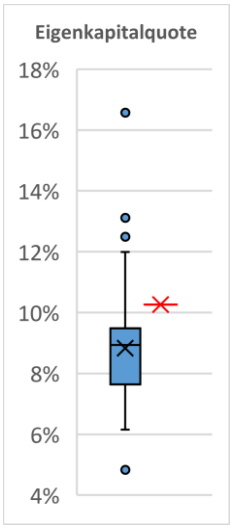
AEK BANK 1826 Genossenschaft

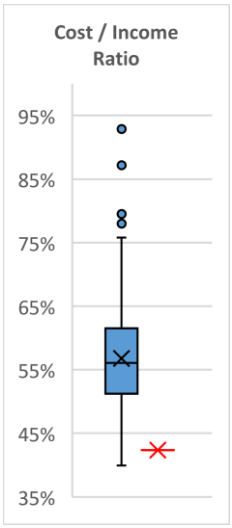
Kennzahlenanalyse

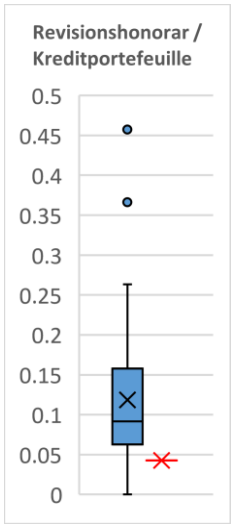
Stichtag: 31. Dezember 2022



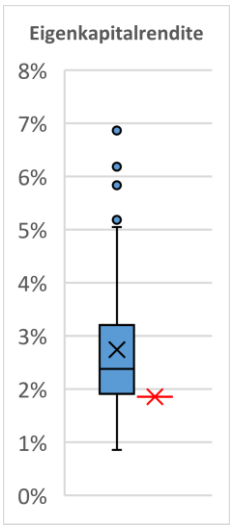


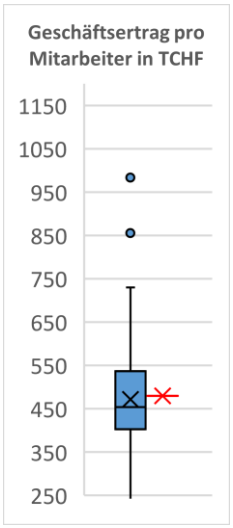


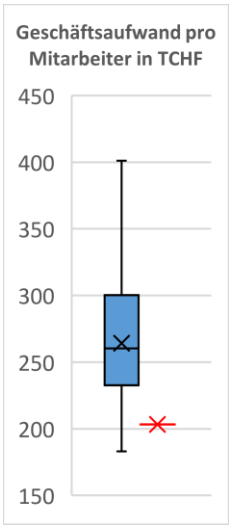


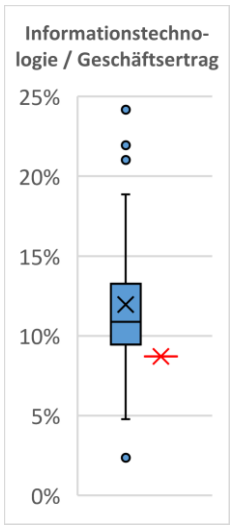


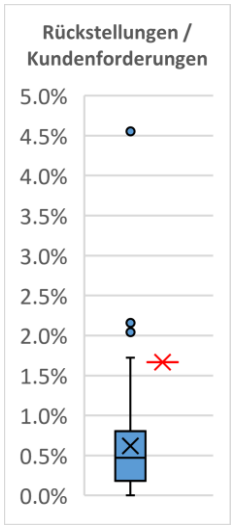
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.94%**	**96%**	**10.3%**	**42.3%**	**0.0426 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.9%**	**480**	**203**	**8.7%**	**1.7%**

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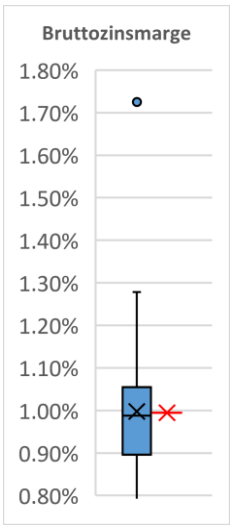
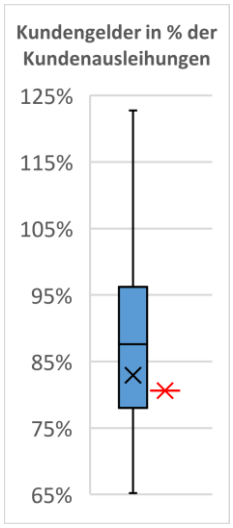
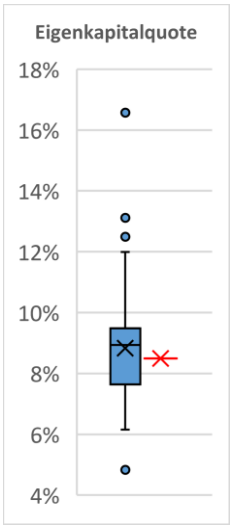
Alpha RHEINTAL Bank AG

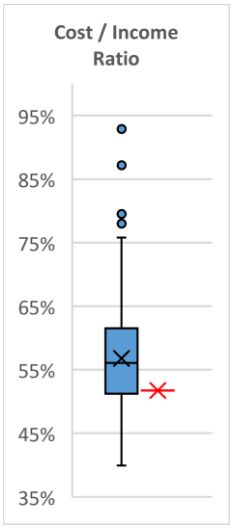
Kennzahlenanalyse

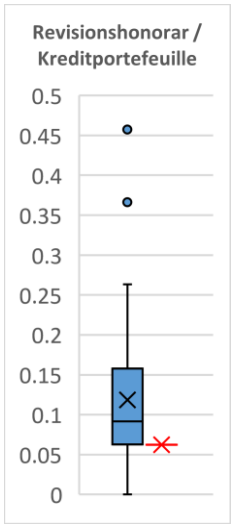
Stichtag: 31. Dezember 2022



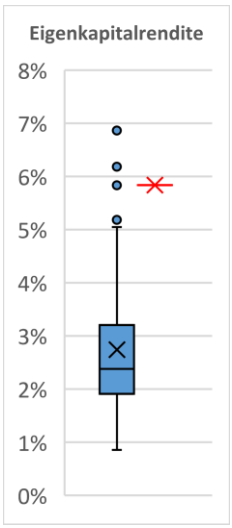


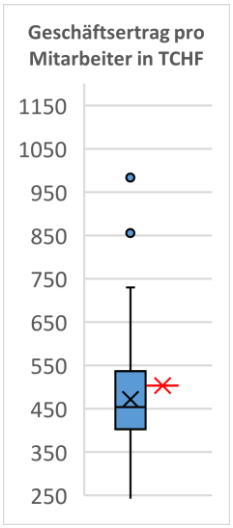


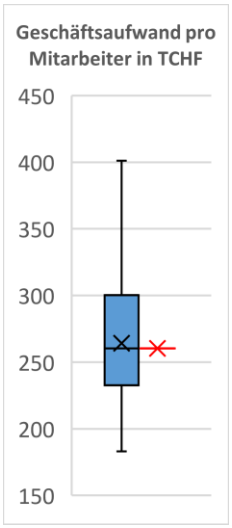


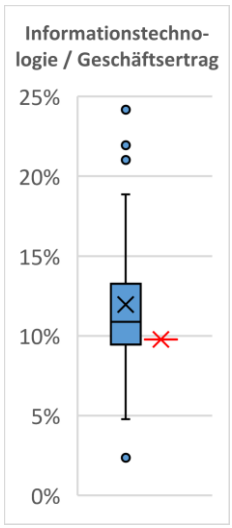


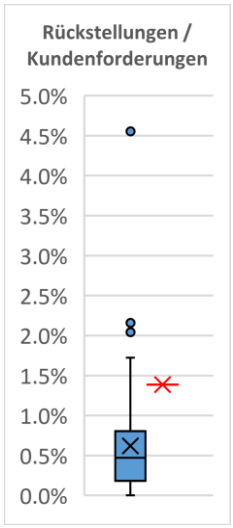
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.99%**	**81%**	**8.5%**	**51.7%**	**0.0623 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**5.8%**	**503**	**260**	**9.8%**	**1.4%**

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Appenzeller Kantonalbank

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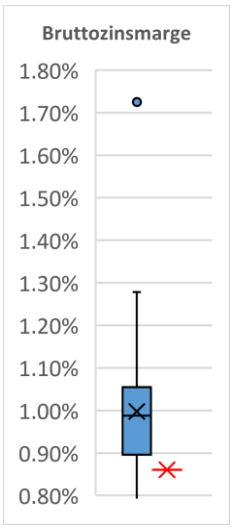
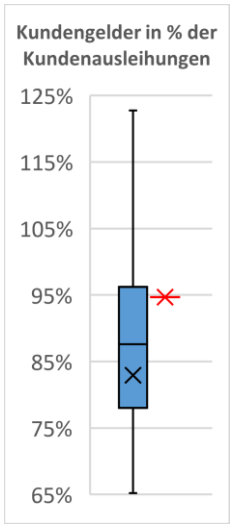
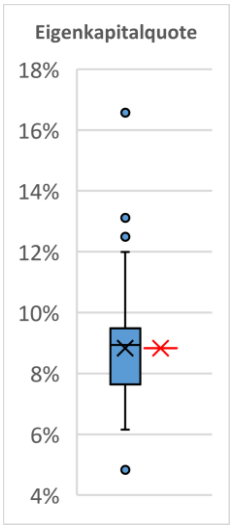
Appenzeller Kantonalbank

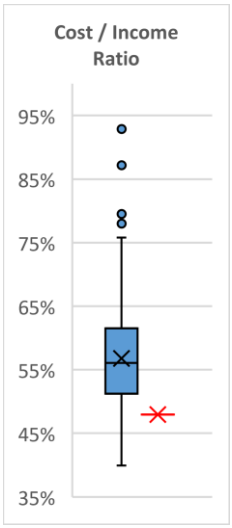
Kennzahlenanalyse

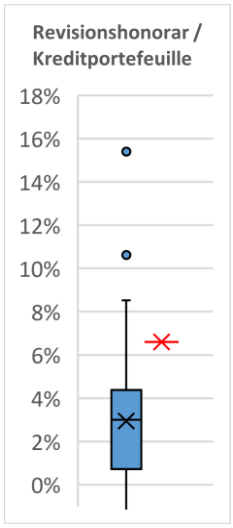
Stichtag: 31. Dezember 2022



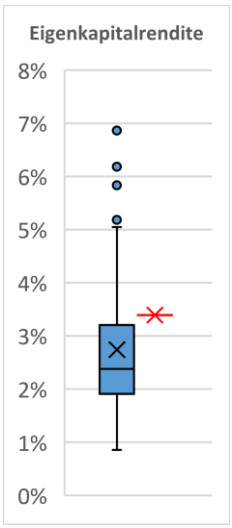


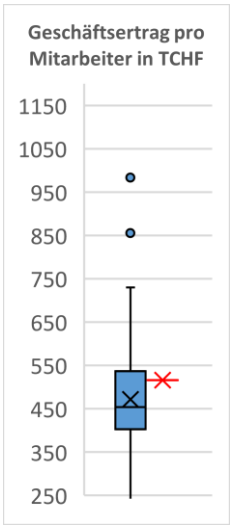


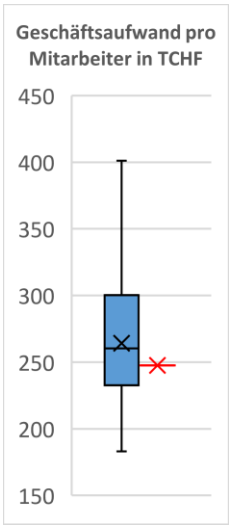


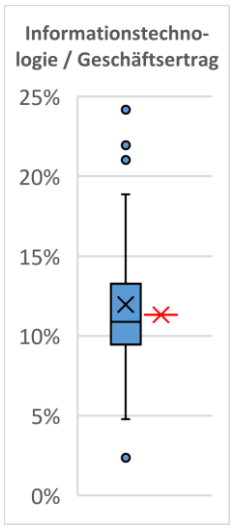


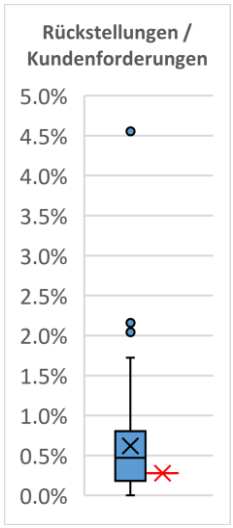
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.86%**	**95%**	**8.8%**	**47.9%**	**0.0660 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**3.4%**	**516**	**247**	**11.3%**	**0.3%**

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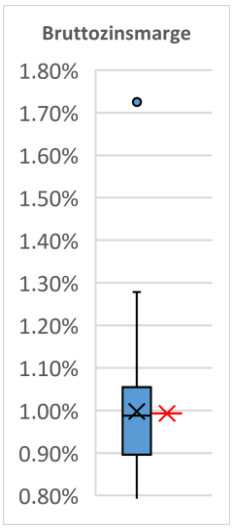
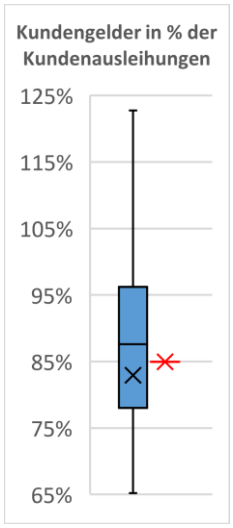
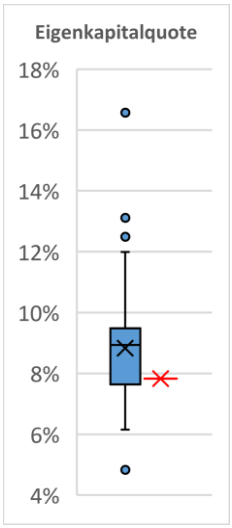
Banca dello Stato del Cantone Ticino

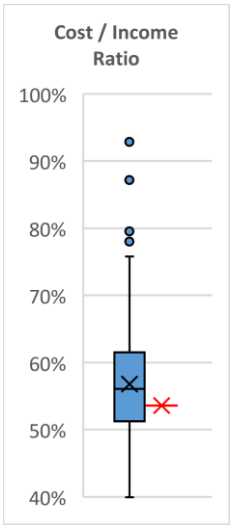
Kennzahlenanalyse

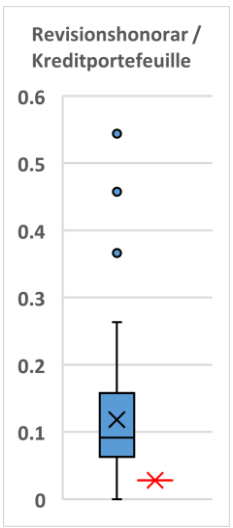
Stichtag: 31. Dezember 2022



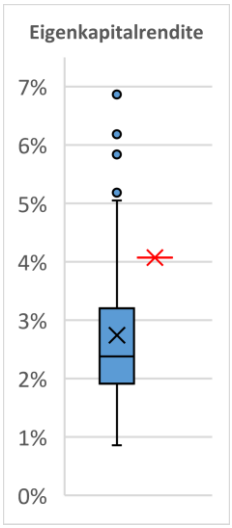


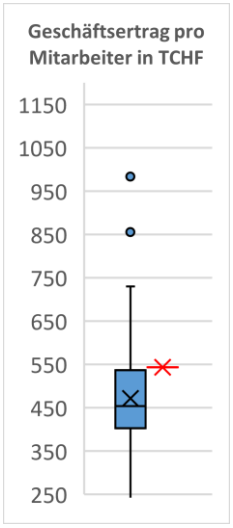


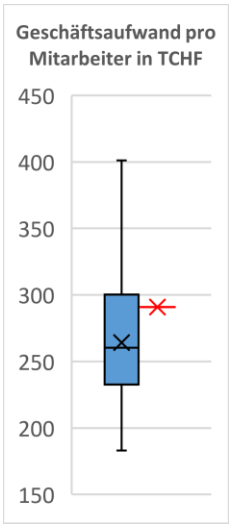


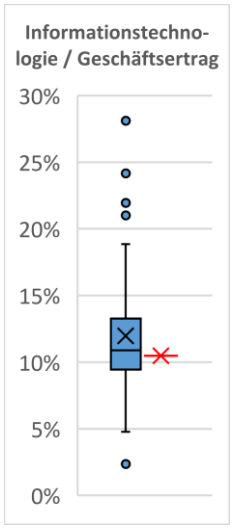


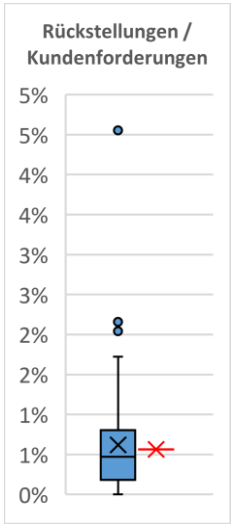
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.99%**	**85%**	**7.8%**	**53.6%**	**0.0281 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**4.1%**	**543**	**291**	**10.5%**	**0.6%**

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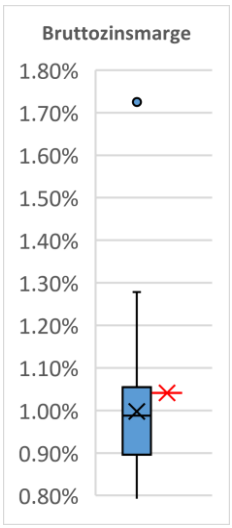
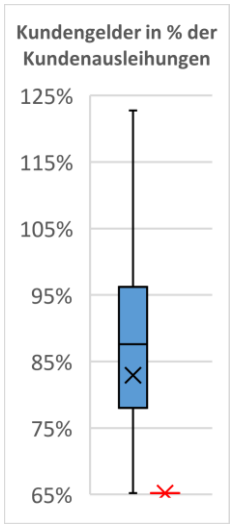
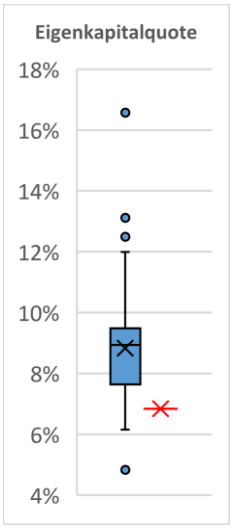
Banca Popolare di Sondrio (Suisse) SA

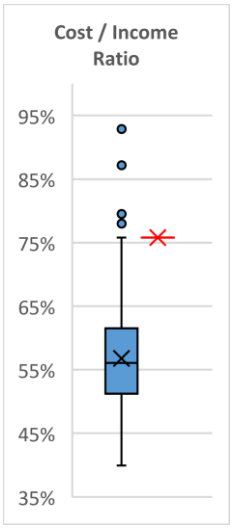
Kennzahlenanalyse

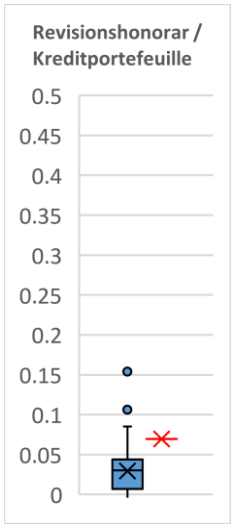
Stichtag: 31. Dezember 2022



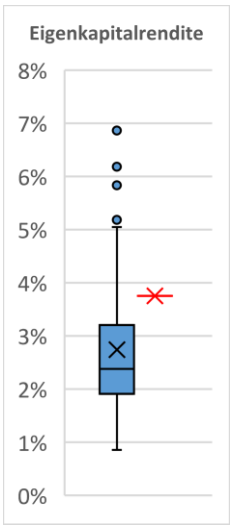


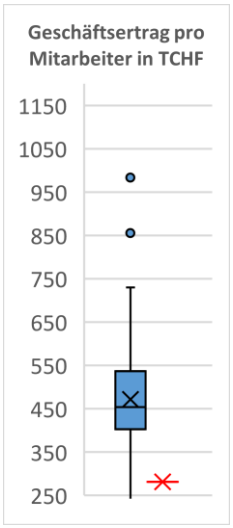


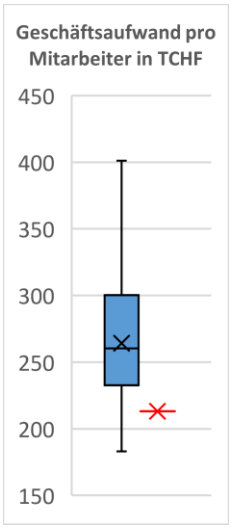


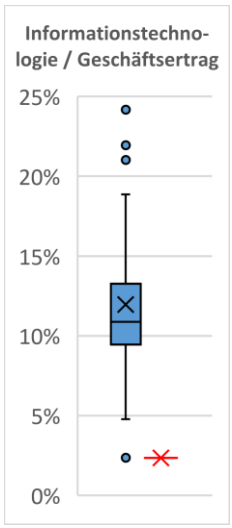


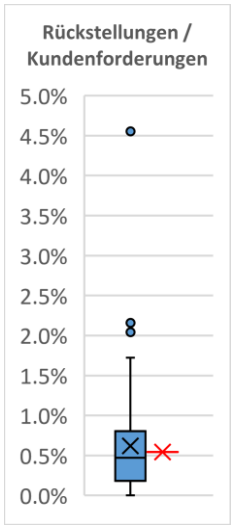
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.04%**	**65%**	**6.8%**	**75.8%**	**0.0697 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**3.8%**	**281**	**213**	**2.4%**	**0.5%**

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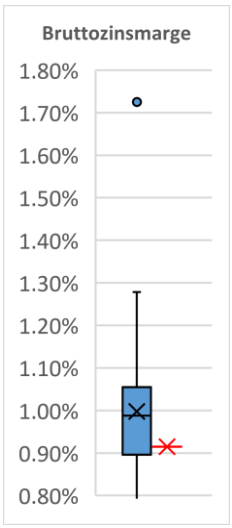
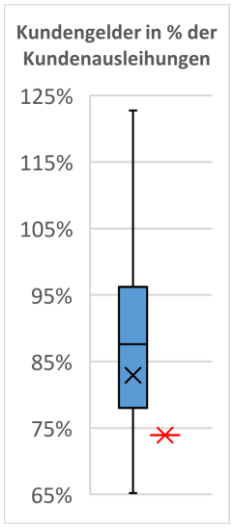
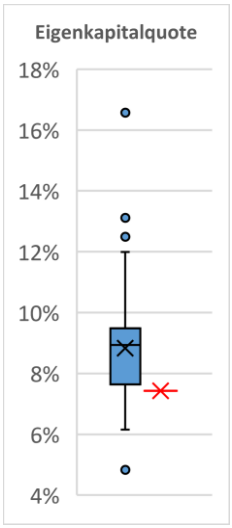
Bank Avera Genossenschaft

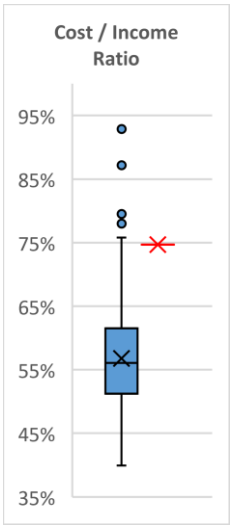
Kennzahlenanalyse

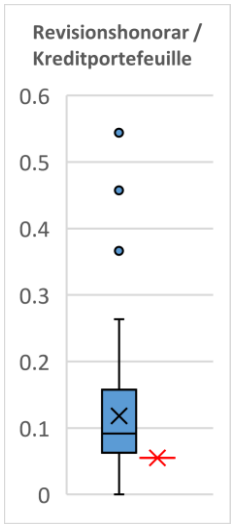
Stichtag: 31. Dezember 2022



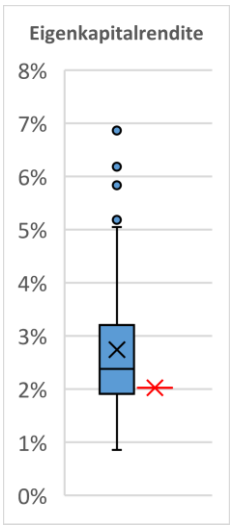


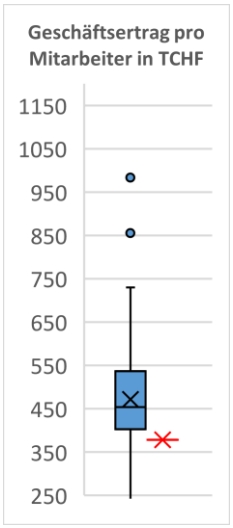


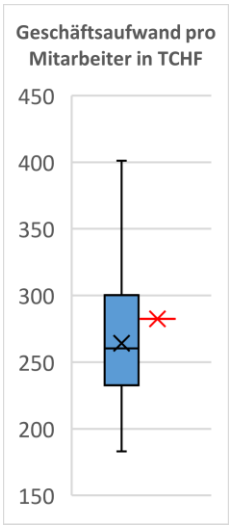


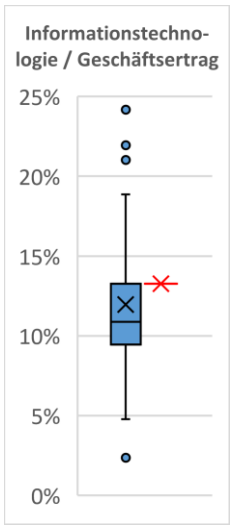


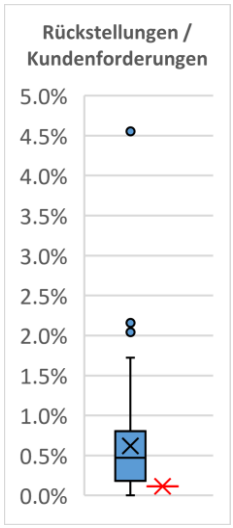
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.91%**	**74%**	**7.4%**	**74.7%**	**0.0552 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.0%**	**378**	**282**	**13.3%**	**0.1%**

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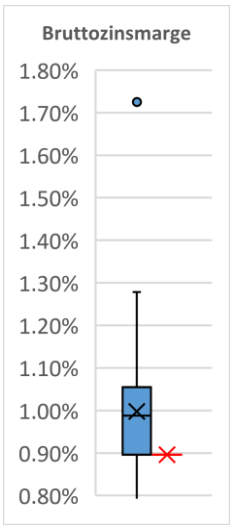
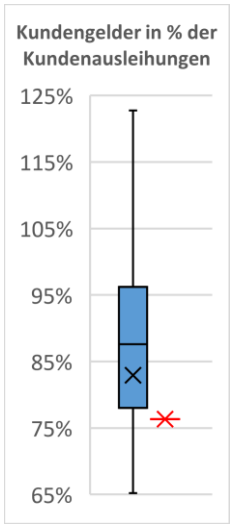
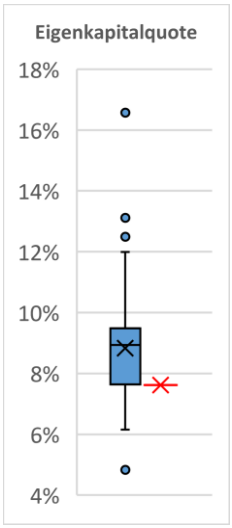
Bank BSU Genossenschaft

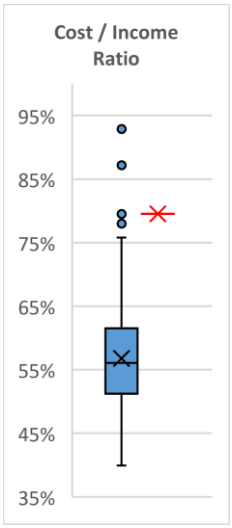
Kennzahlenanalyse

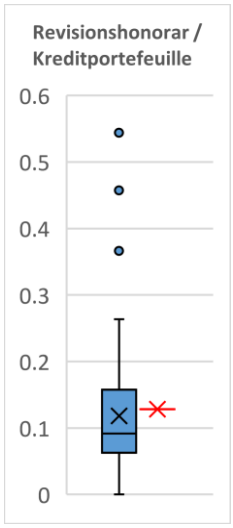
Stichtag: 31. Dezember 2022



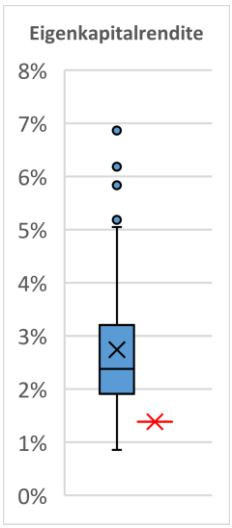


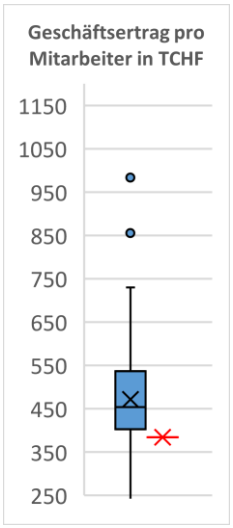


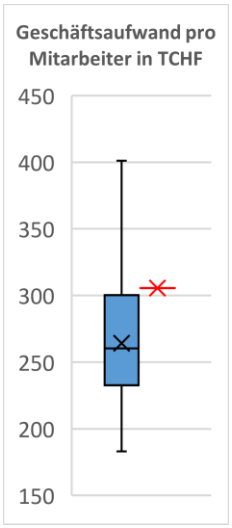


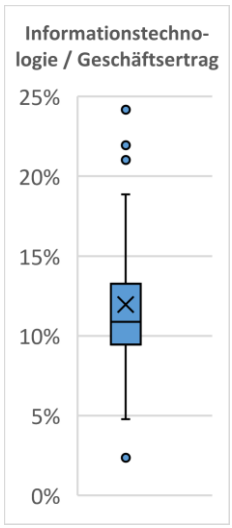


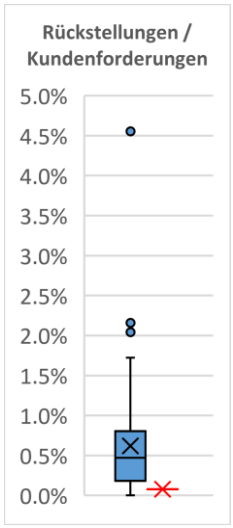
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.90%**	**76%**	**7.6%**	**79.5%**	**0.1282 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.4%**	**384**	**306**	**28.1%**	**0.1%**

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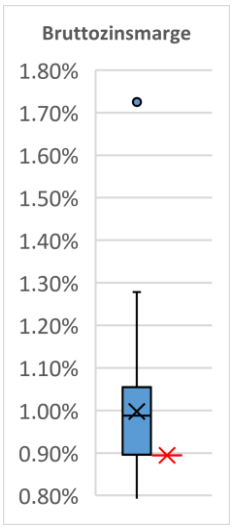
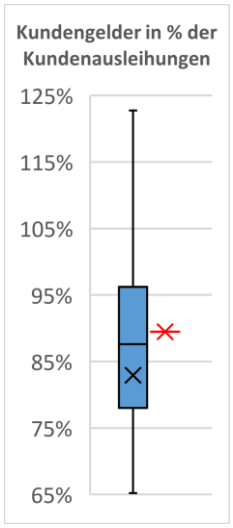
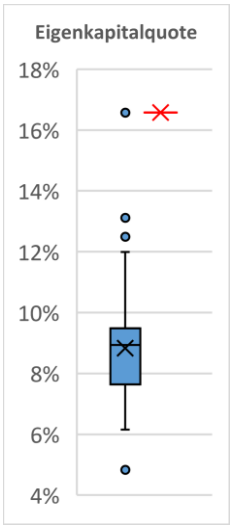
Bank EEK AG

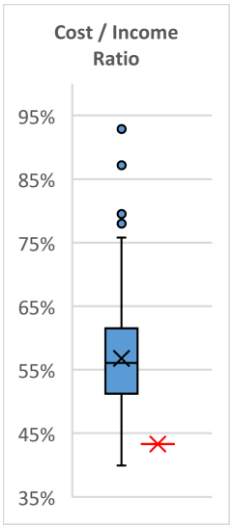
Kennzahlenanalyse

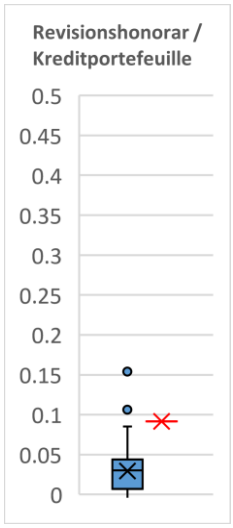
Stichtag: 31. Dezember 2022



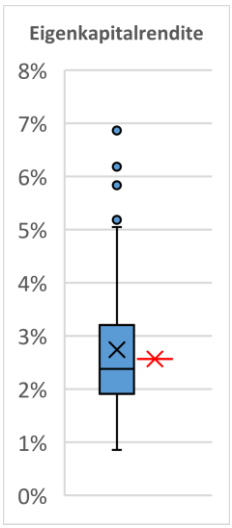


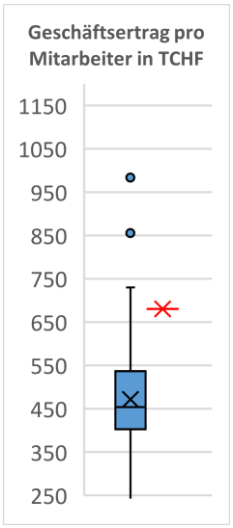


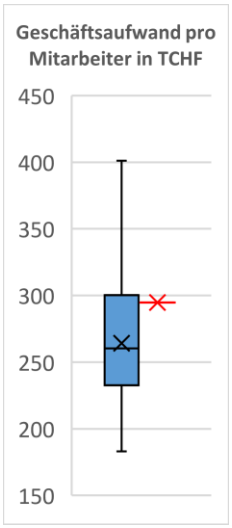


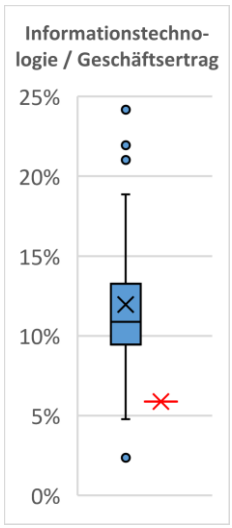


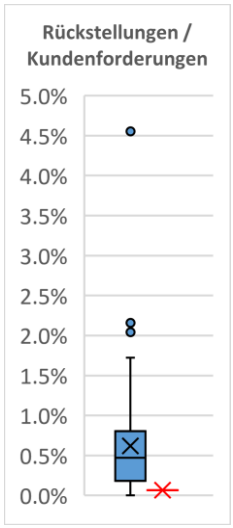
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.89%**	**89%**	**16.6%**	**43.3%**	**0.0915 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.6%**	**680**	**295**	**5.9%**	**0.1%**

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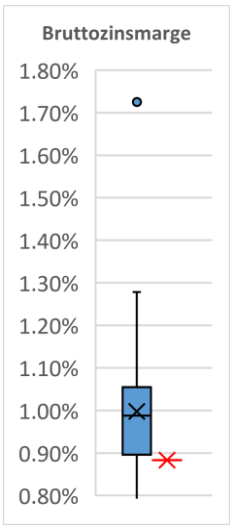
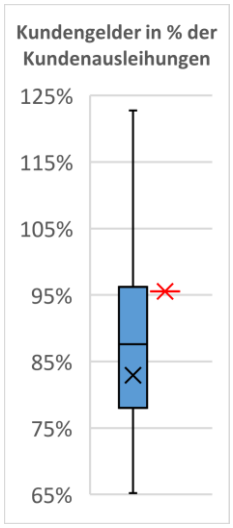
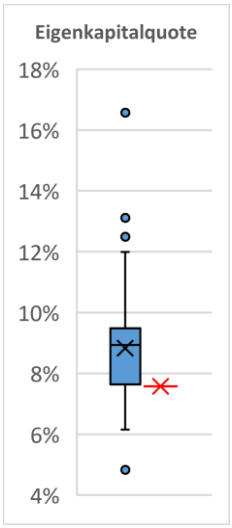
Bank EKI Genossenschaft

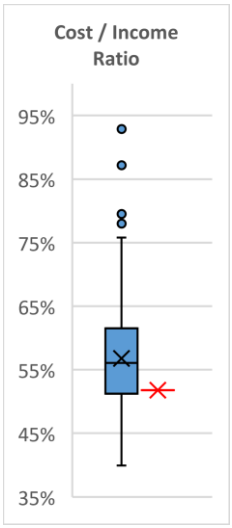
Kennzahlenanalyse

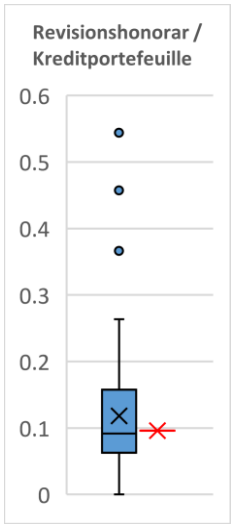
Stichtag: 31. Dezember 2022



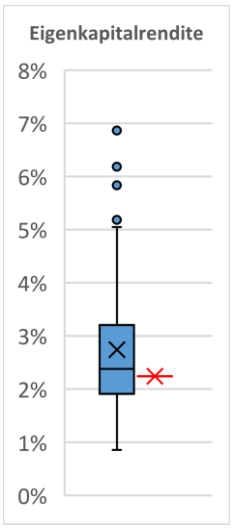


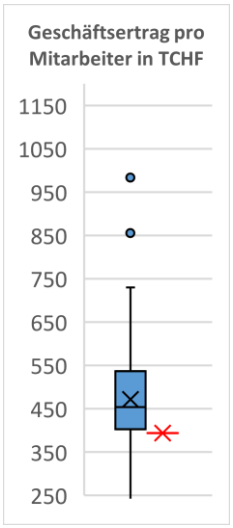


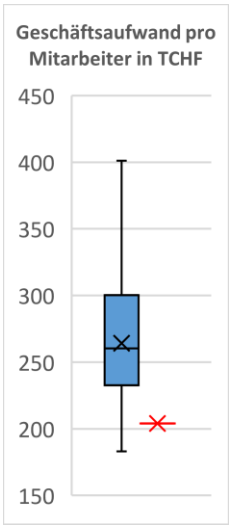


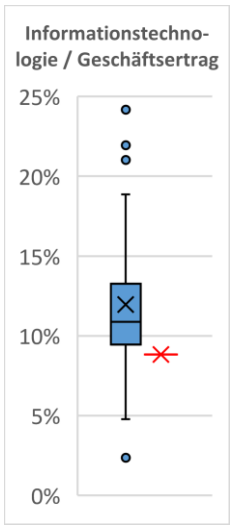


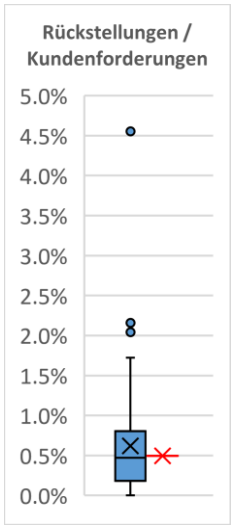
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.88%**	**96%**	**7.6%**	**51.8%**	**0.0959 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.2%**	**394**	**204**	**8.8%**	**0.5%**

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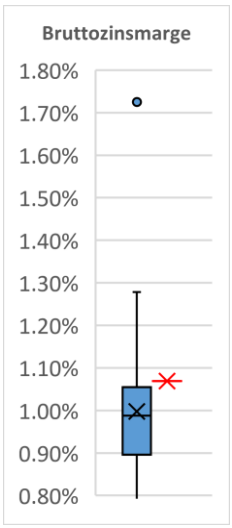
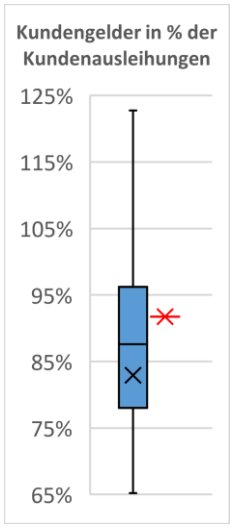
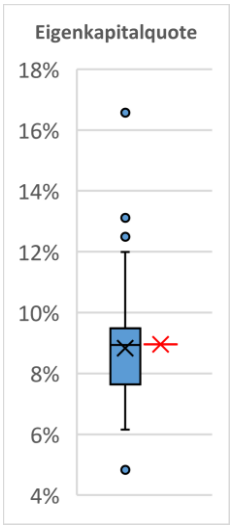
Bank Gantrisch Genossenschaft

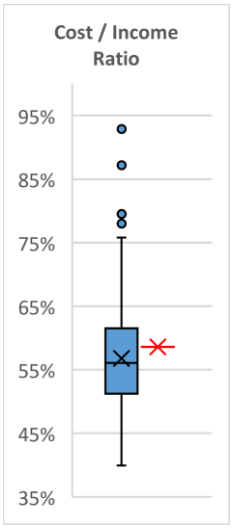
Kennzahlenanalyse

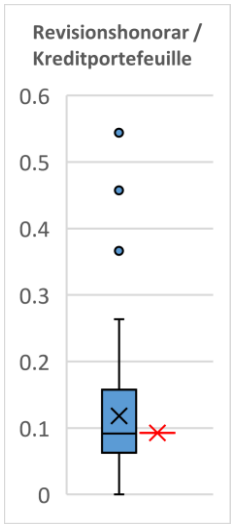
Stichtag: 31. Dezember 2022



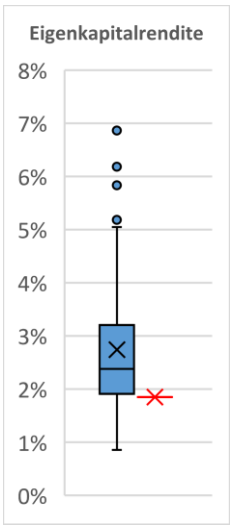


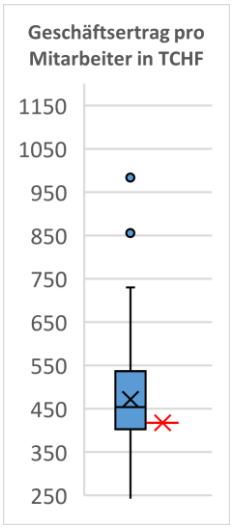


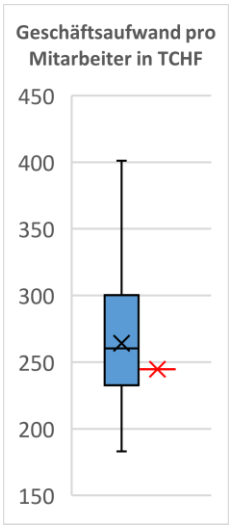


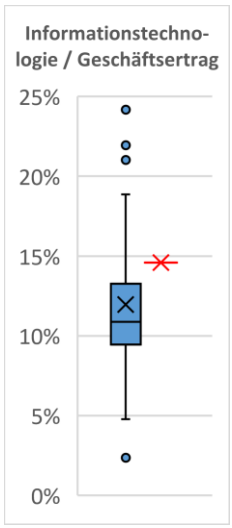


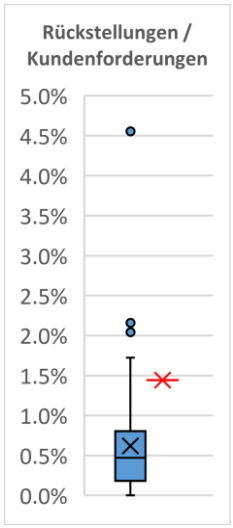
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.07%**	**92%**	**9.0%**	**58.6%**	**0.0925 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.8%**	**418**	**245**	**14.6%**	**1.4%**

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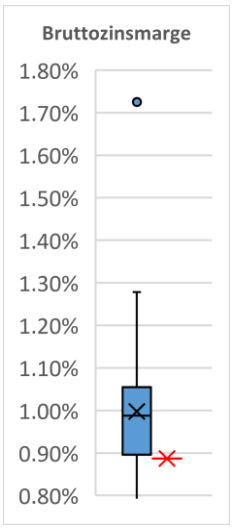
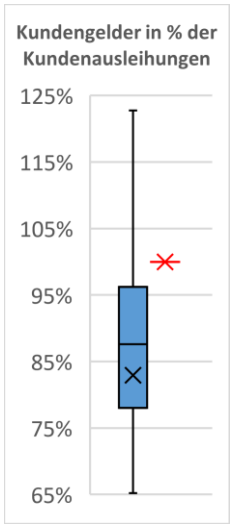
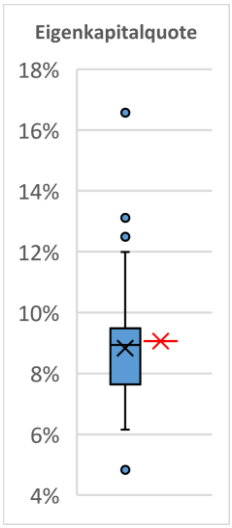
Bank in Zuzwil AG

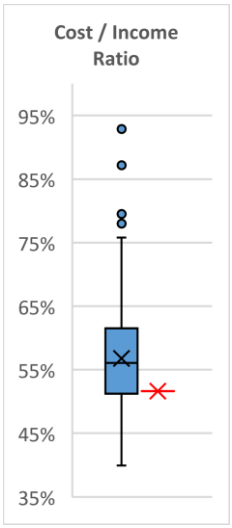
Kennzahlenanalyse

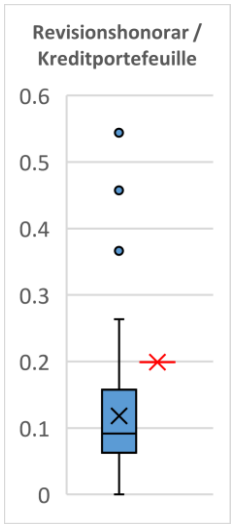
Stichtag: 31. Dezember 2022



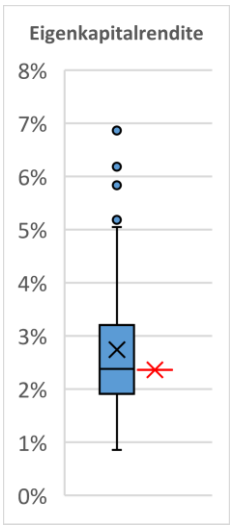


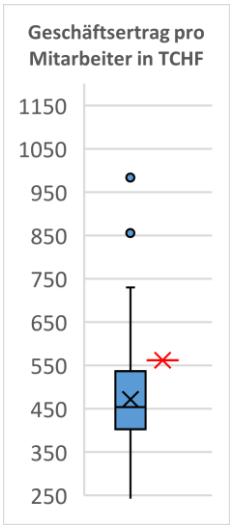


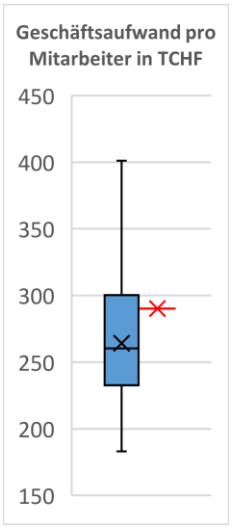


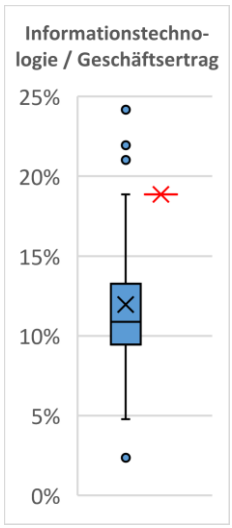


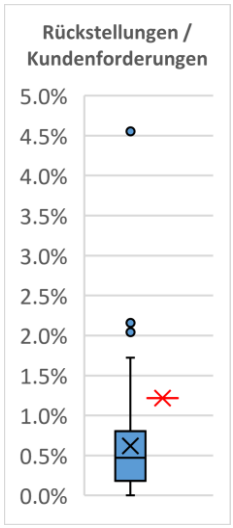
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.89%**	**100%**	**9.1%**	**51.6%**	**0.1991 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.4%**	**562**	**290**	**18.9%**	**1.2%**

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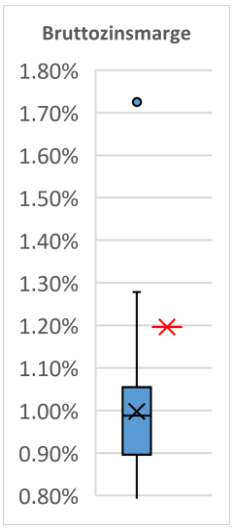
bankLeerau
Unsere Bank. Seit 1836.

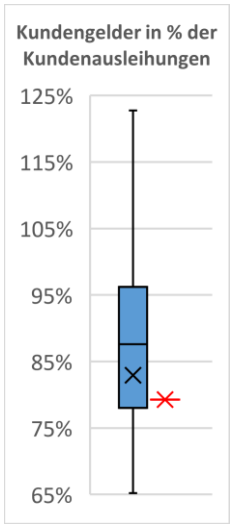
swa
Swiss Auditors

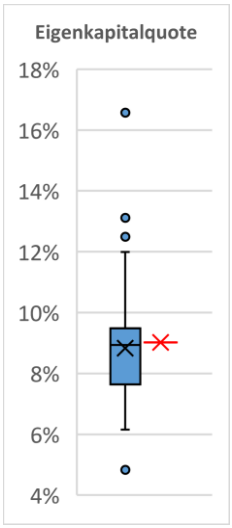
Bank Leerau Genossenschaft

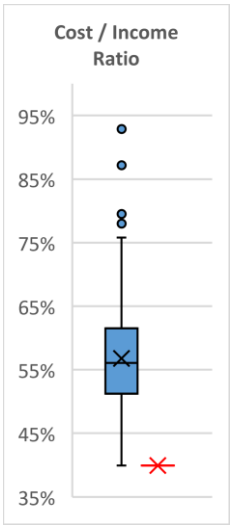
Kennzahlenanalyse

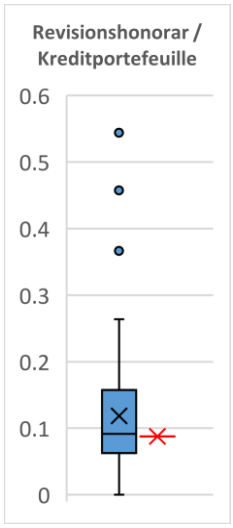
Stichtag: 31. Dezember 2022



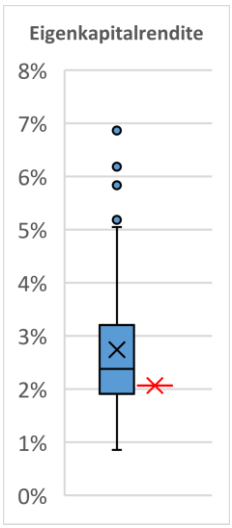


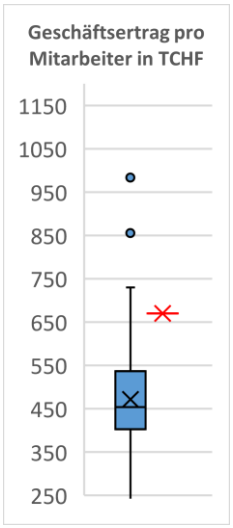


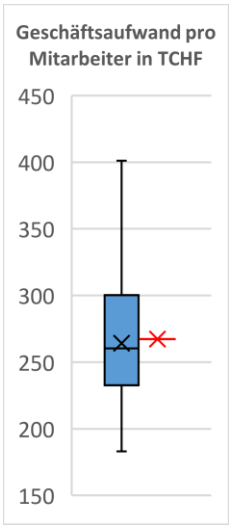


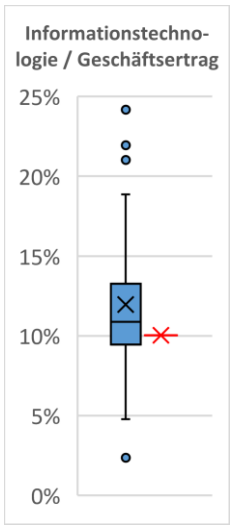


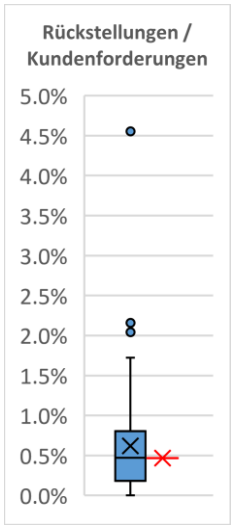
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.20%**	**79%**	**9.0%**	**39.9%**	**0.0878 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.1%**	**670**	**267**	**10.0%**	**0.5%**

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Bank Linth

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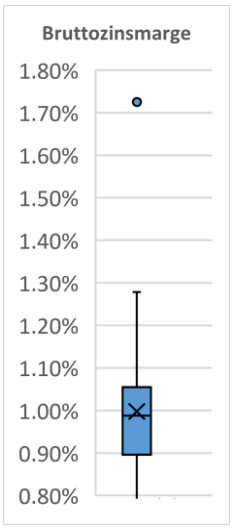
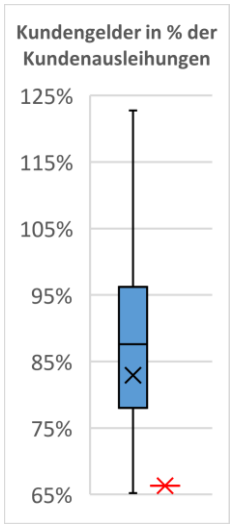
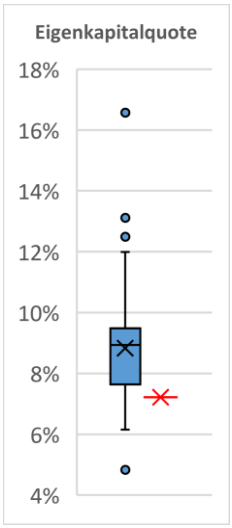
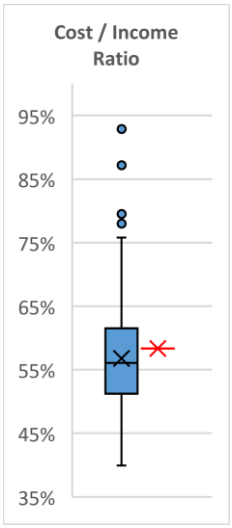
Kennzahlenanalyse

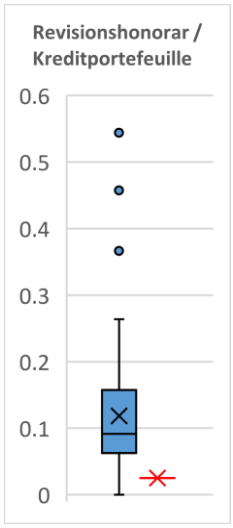
Stichtag: 31. Dezember 2022



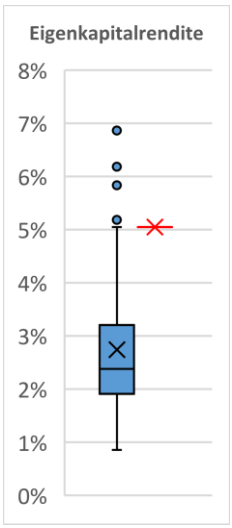


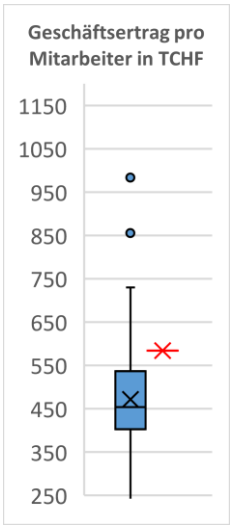


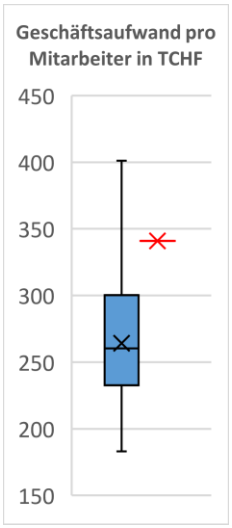


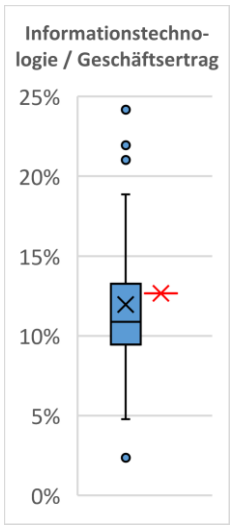


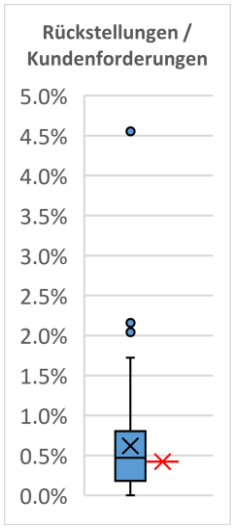
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.77%**	**66%**	**7.2%**	**58.3%**	**0.0254 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**5.1%**	**584**	**341**	**12.7%**	**0.4%**

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Clientis Bank Oberaargau

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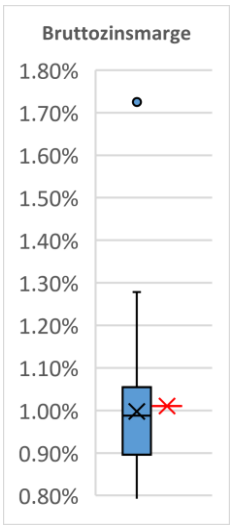
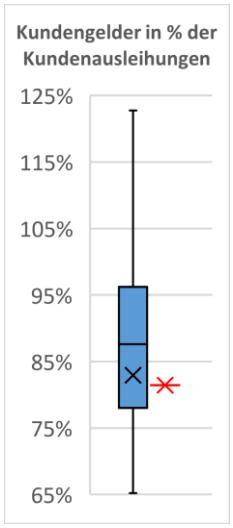
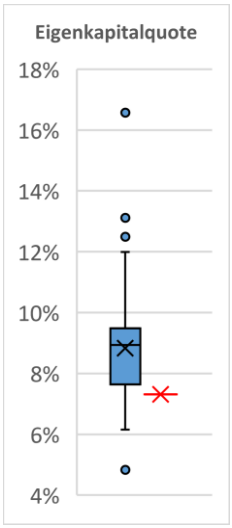
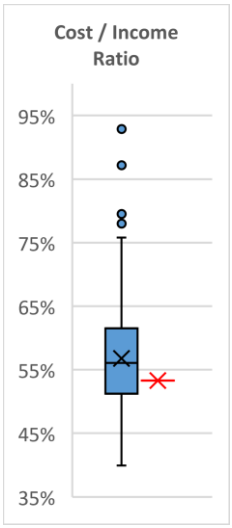
Kennzahlenanalyse

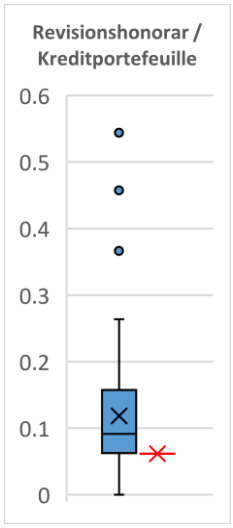
Stichtag: 31. Dezember 2022



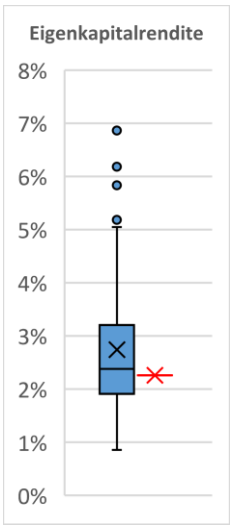


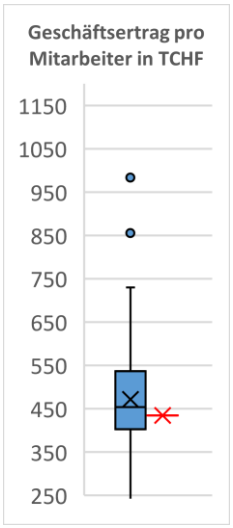


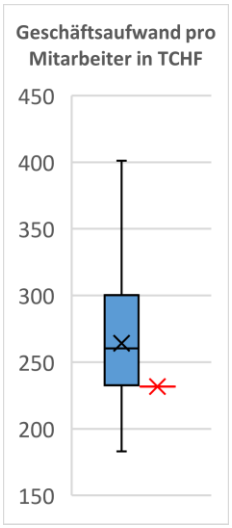


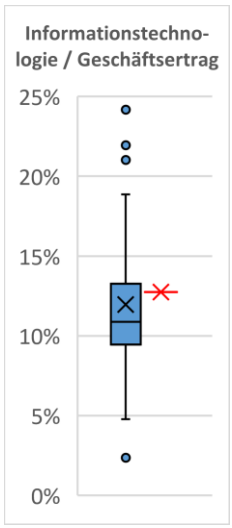


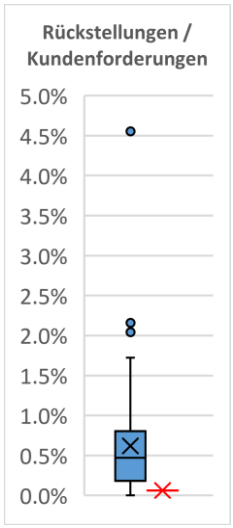
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.01%**	**81%**	**7.3%**	**53.3%**	**0.0618 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.3%**	**435**	**232**	**12.8%**	**0.1%**

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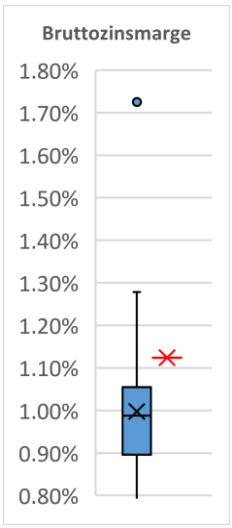
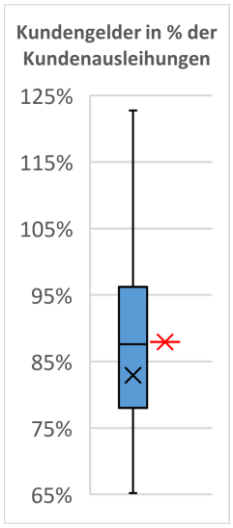
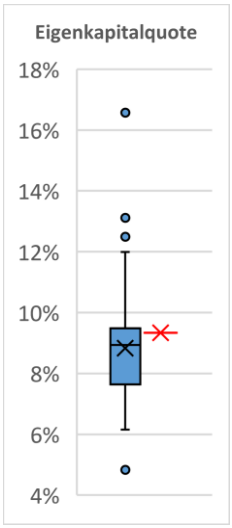
Bank SLM AG

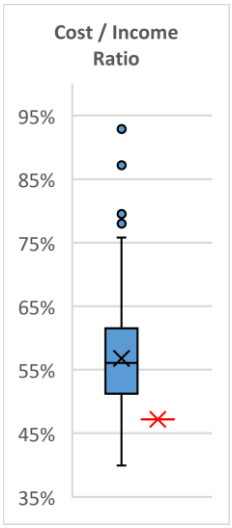
Kennzahlenanalyse

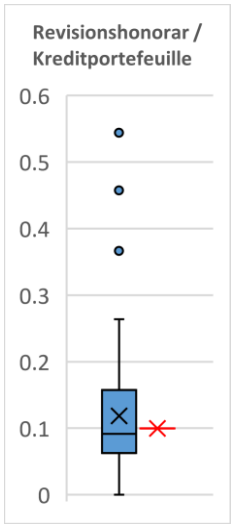
Stichtag: 31. Dezember 2022



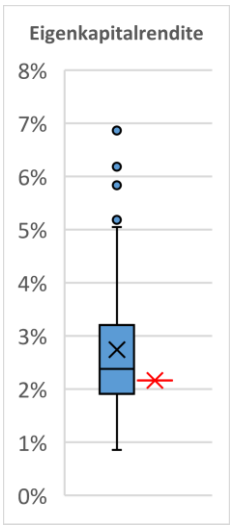


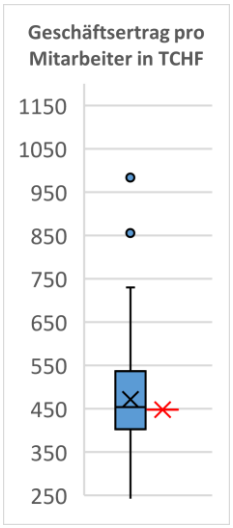


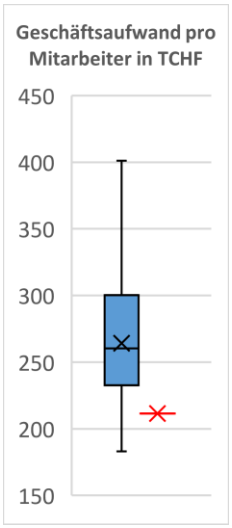


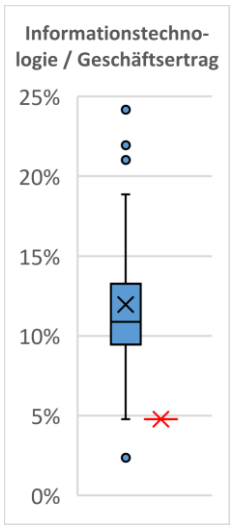


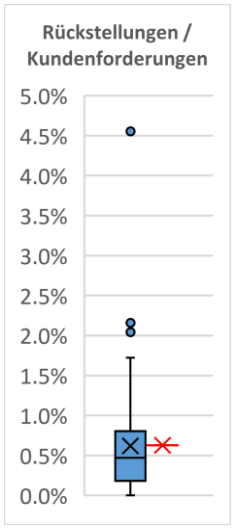
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.12%**	**88%**	**9.3%**	**47.2%**	**0.0996 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.2%**	**448**	**212**	**4.8%**	**0.6%**

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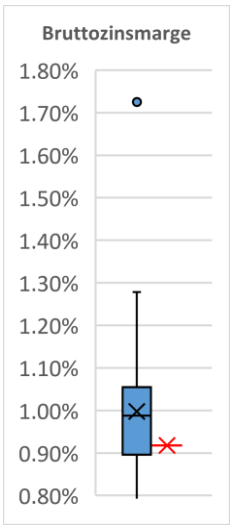
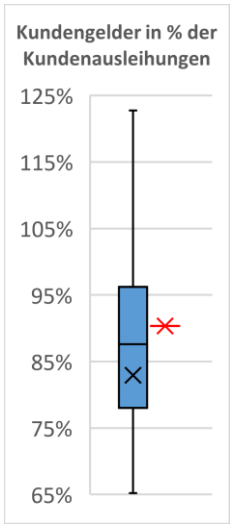
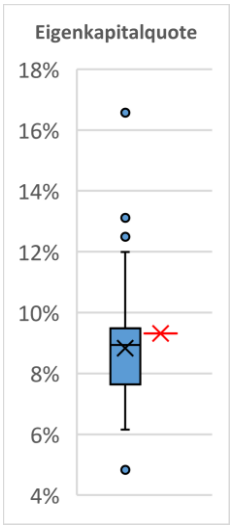
Bank Thalwil Genossenschaft

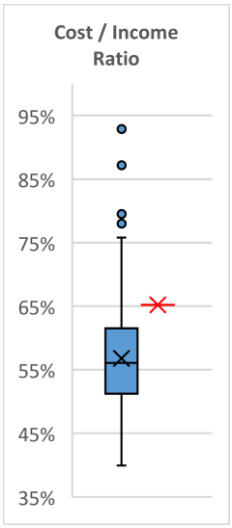
Kennzahlenanalyse

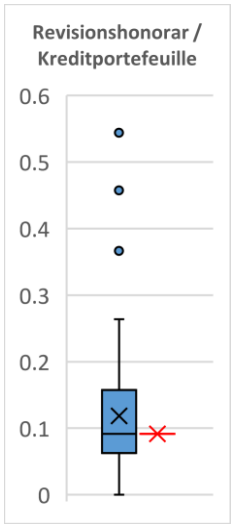
Stichtag: 31. Dezember 2022



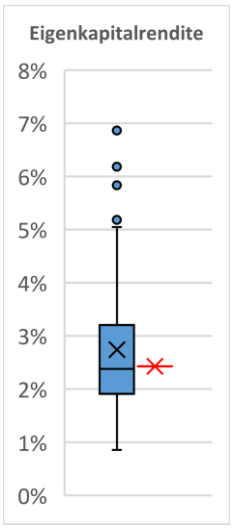


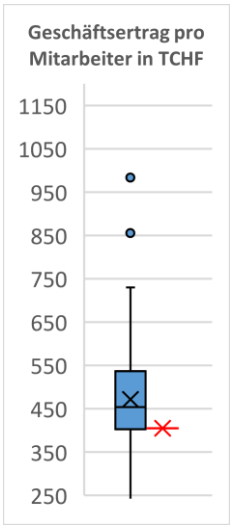


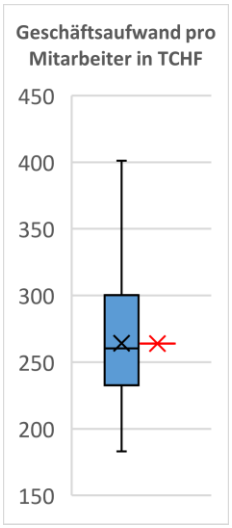


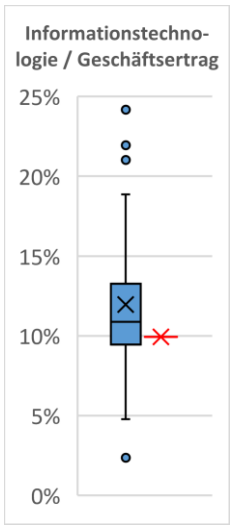


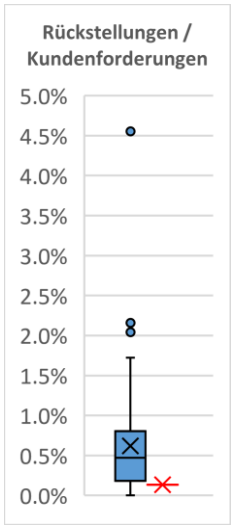
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.92%**	**90%**	**9.3%**	**65.2%**	**0.0914 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.4%**	**405**	**264**	**9.9%**	**0.1%**

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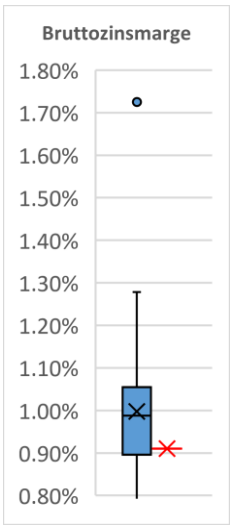
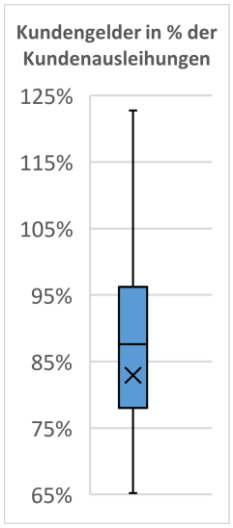
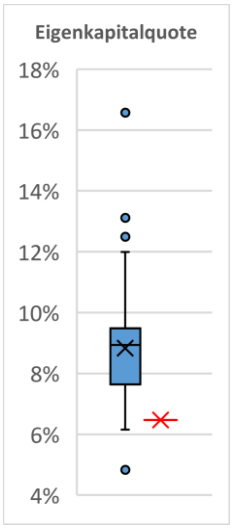
BANK ZIMMERBERG AG

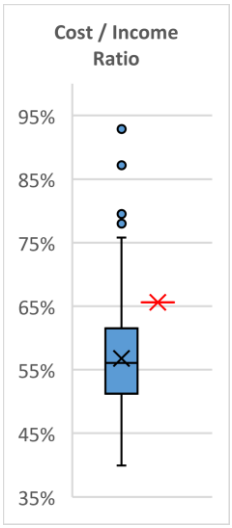
Kennzahlenanalyse

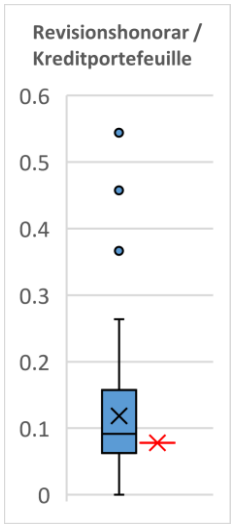
Stichtag: 31. Dezember 2022



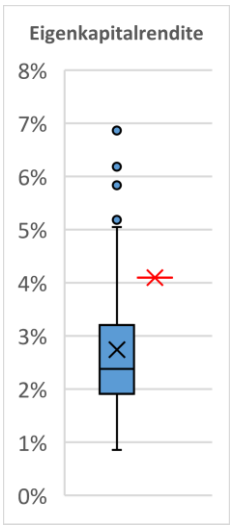


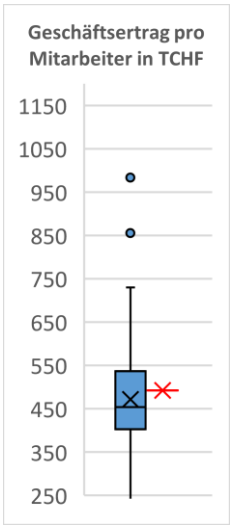


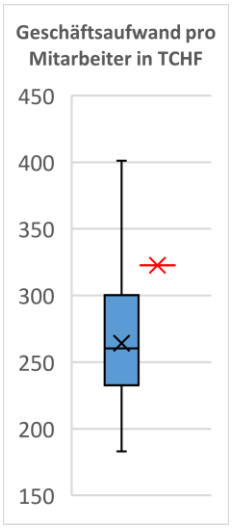


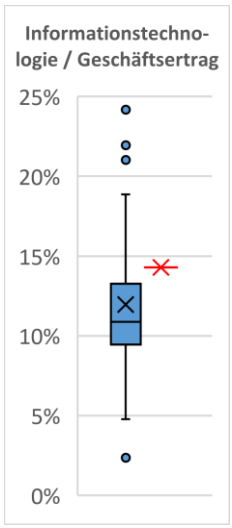


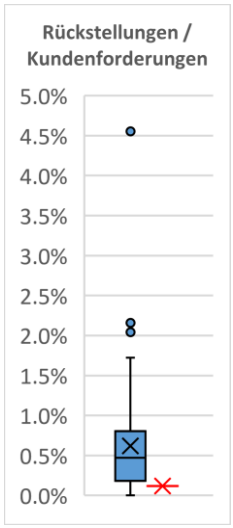
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.91%**	**1%**	**6.5%**	**65.6%**	**0.0780 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**4.1%**	**492**	**323**	**14.3%**	**0.1%**

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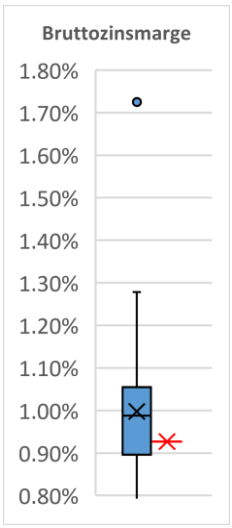
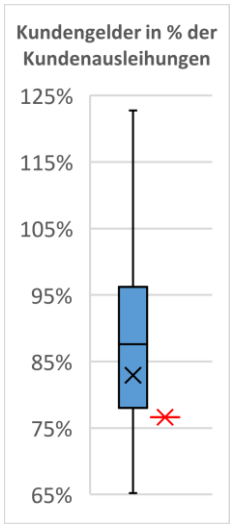
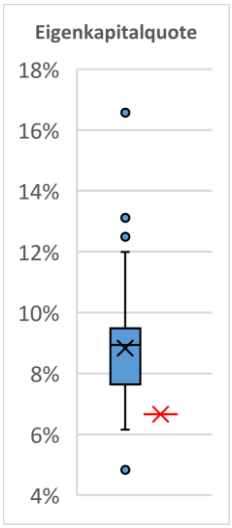
Banque Cantonale du Jura SA

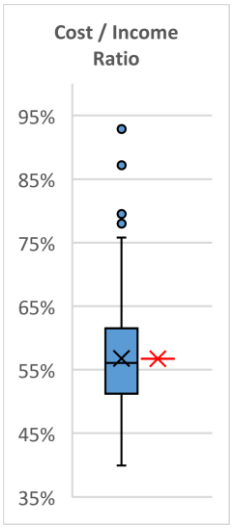
Kennzahlenanalyse

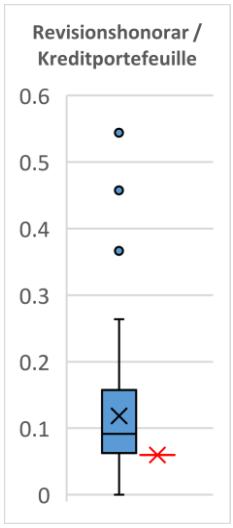
Stichtag: 31. Dezember 2022



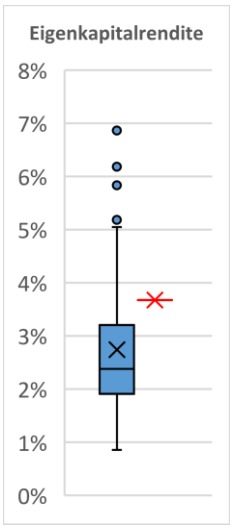


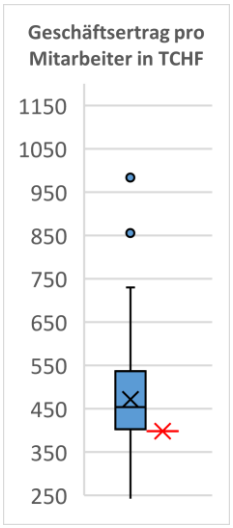


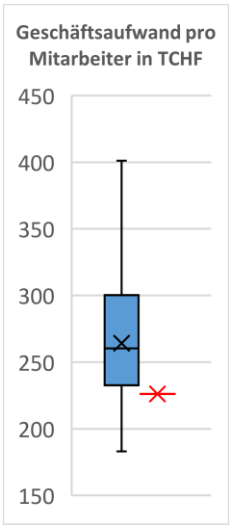


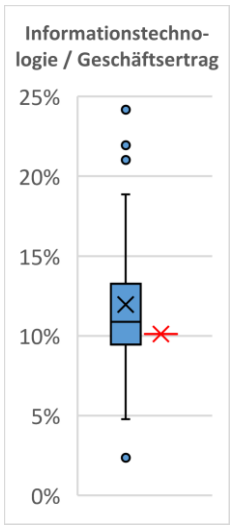


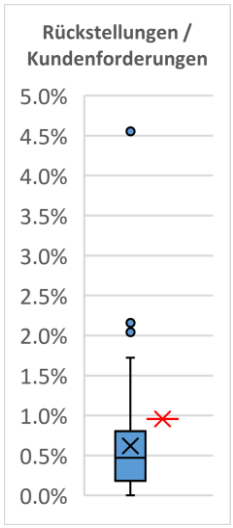
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.93%**	**77%**	**6.7%**	**56.7%**	**0.0596 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**3.7%**	**398**	**226**	**10.1%**	**1.0%**

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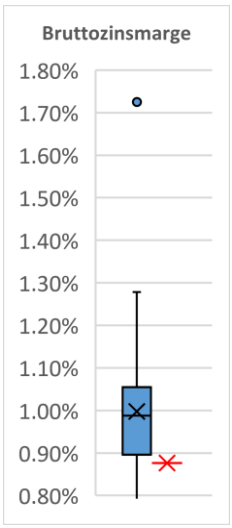
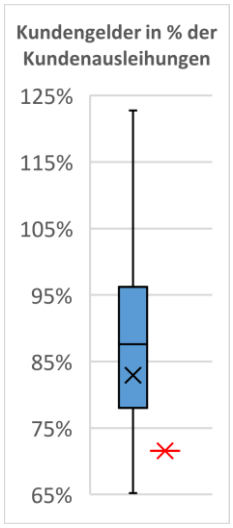
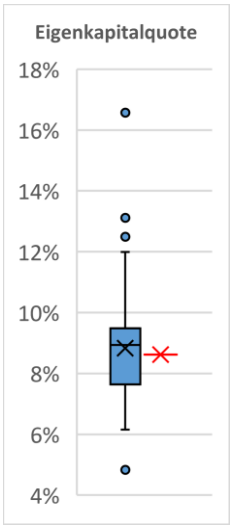
Banque cantonale neuchâteloise

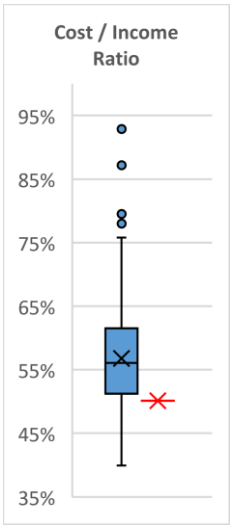
Kennzahlenanalyse

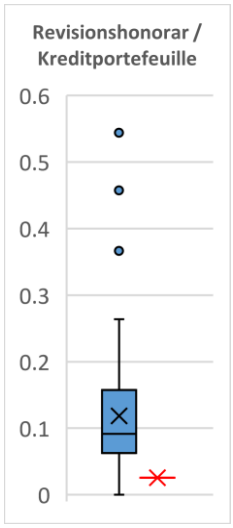
Stichtag: 31. Dezember 2022



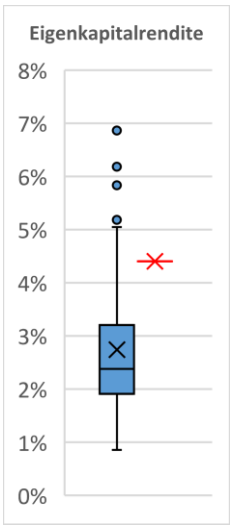


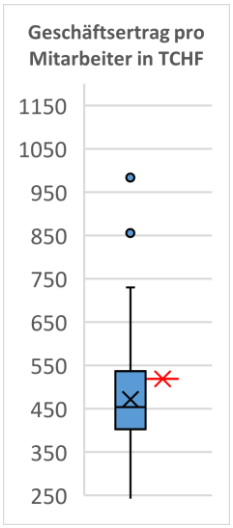


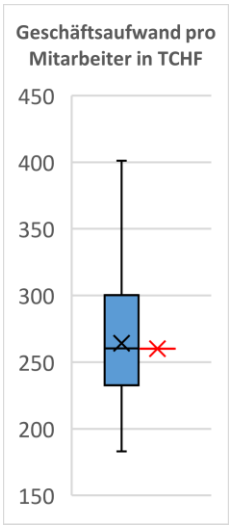


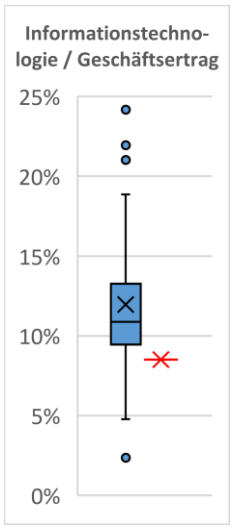


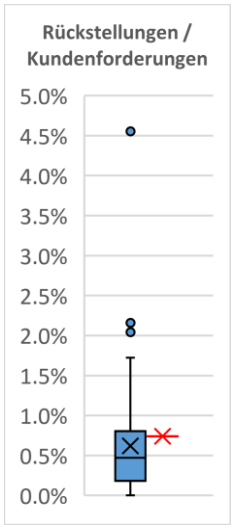
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.88%**	**72%**	**8.6%**	**50.1%**	**0.0256 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**4.4%**	**519**	**260**	**8.5%**	**0.7%**

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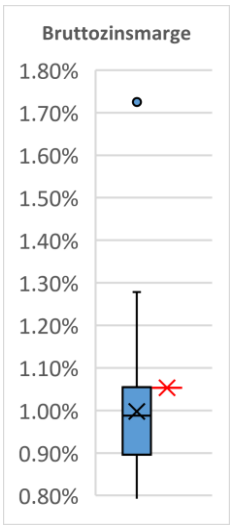
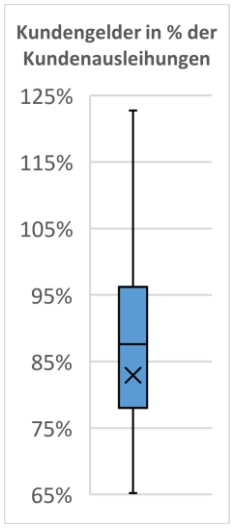
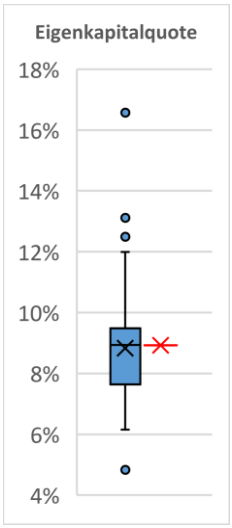
BBO Bank Brienz Oberhasli AG

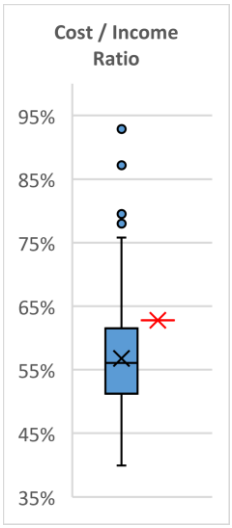
Kennzahlenanalyse

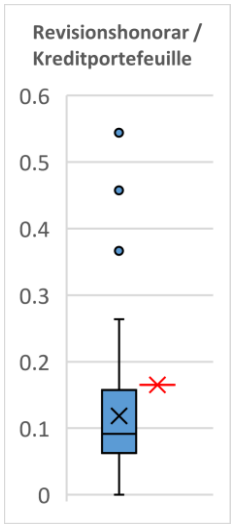
Stichtag: 31. Dezember 2022



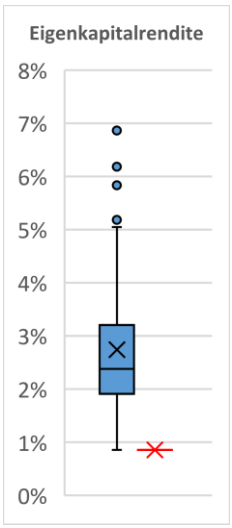


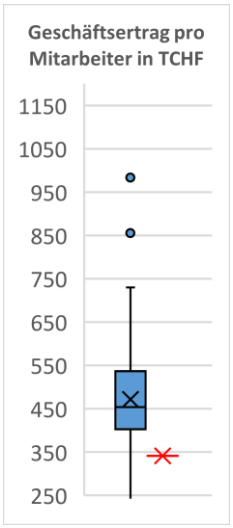


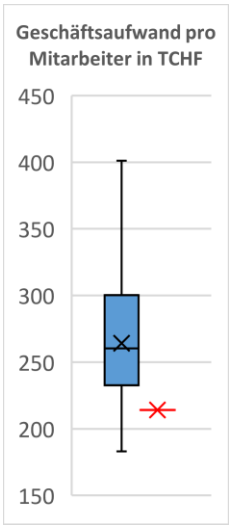


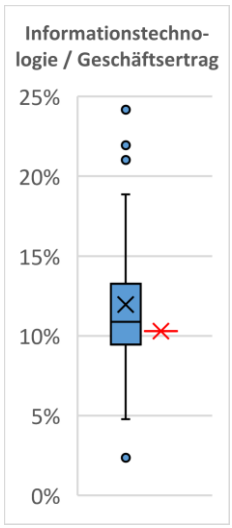


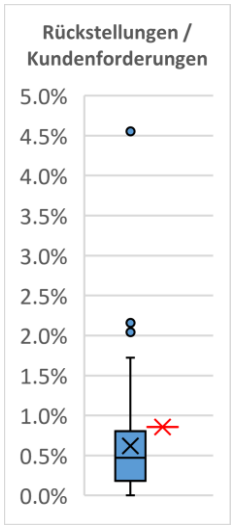
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.05%**	**1%**	**8.9%**	**62.8%**	**0.1651 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**0.9%**	**341**	**214**	**10.3%**	**0.9%**

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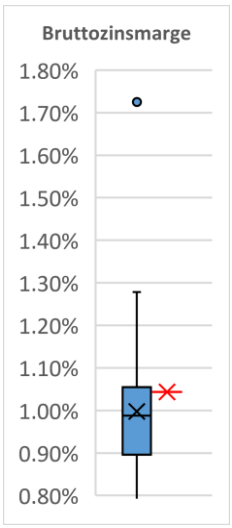
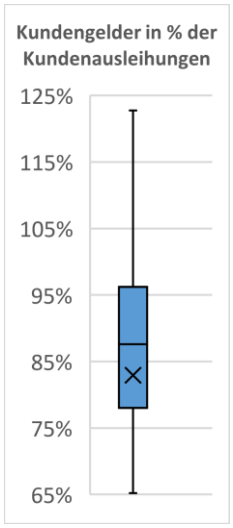
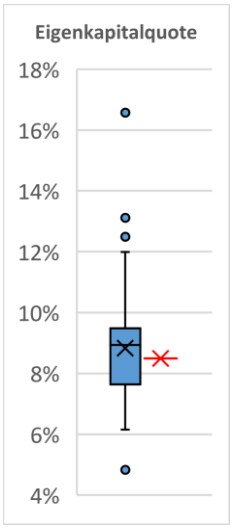
Bernerland Bank AG

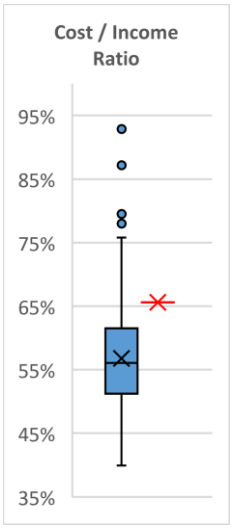
Kennzahlenanalyse

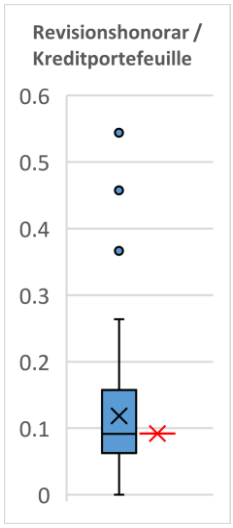
Stichtag: 31. Dezember 2022



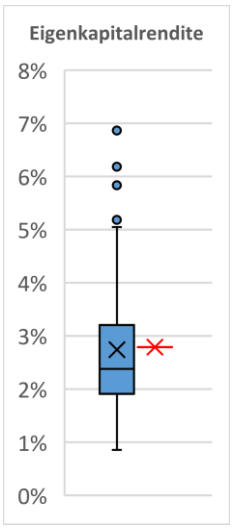


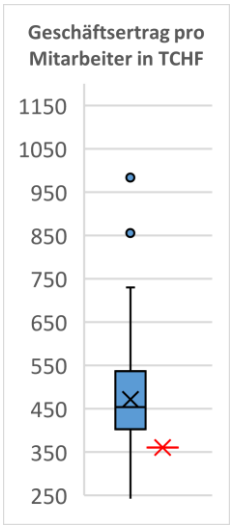


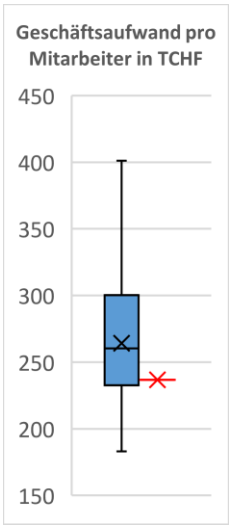


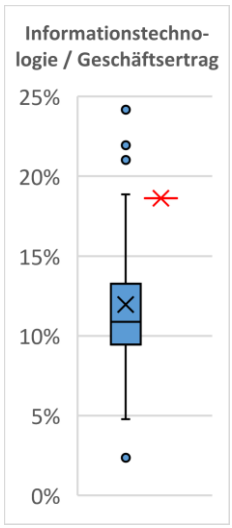


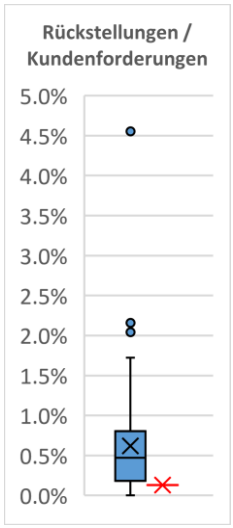
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.04%**	**4%**	**8.5%**	**65.6%**	**0.0918 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.8%**	**361**	**237**	**18.6%**	**0.1%**

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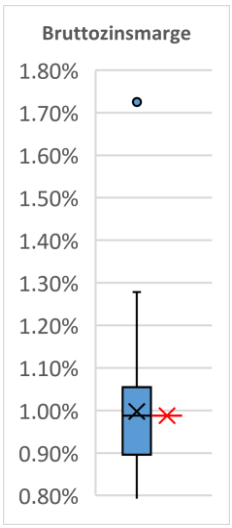
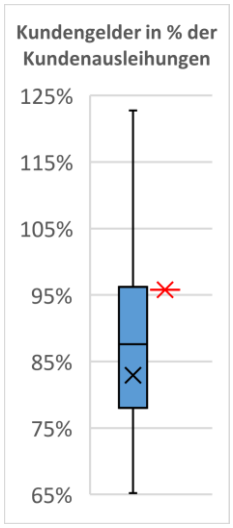
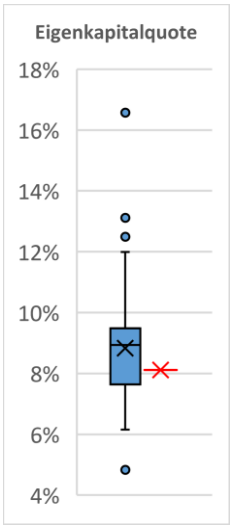
Bezirks-Sparkasse Dielsdorf Genossenschaft

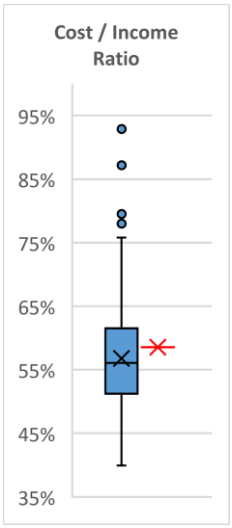
Kennzahlenanalyse

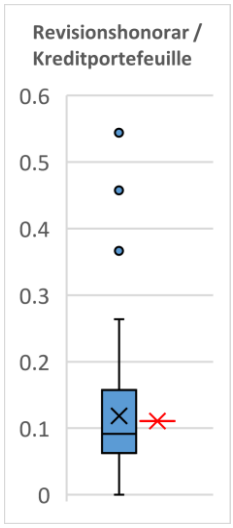
Stichtag: 31. Dezember 2022



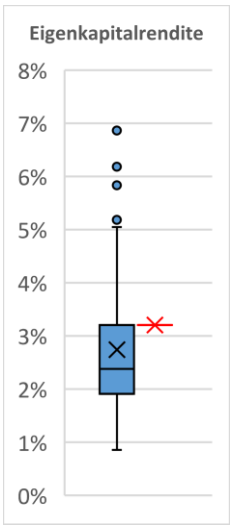


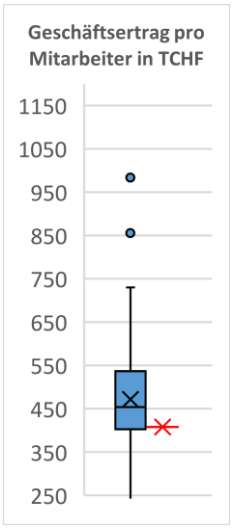


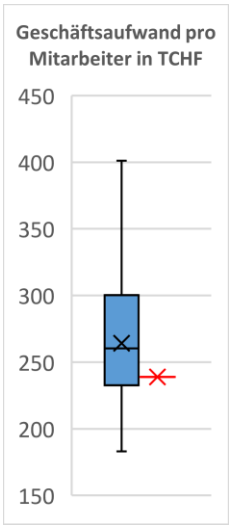


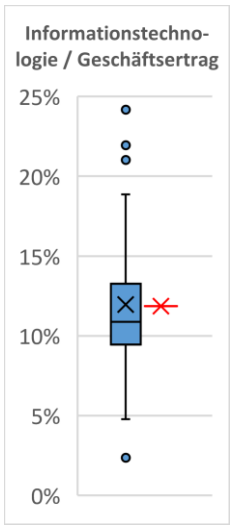


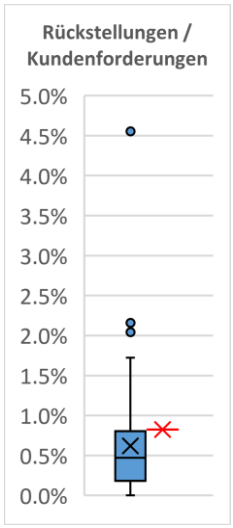
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.99%**	**96%**	**8.1%**	**58.5%**	**0.1109 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**3.2%**	**408**	**239**	**11.9%**	**0.8%**

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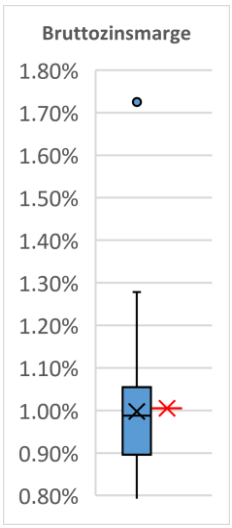
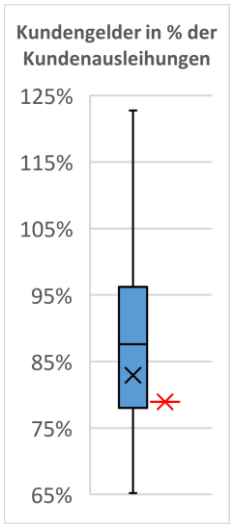
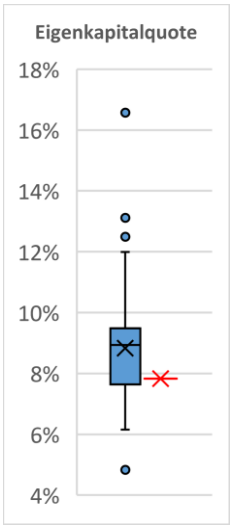
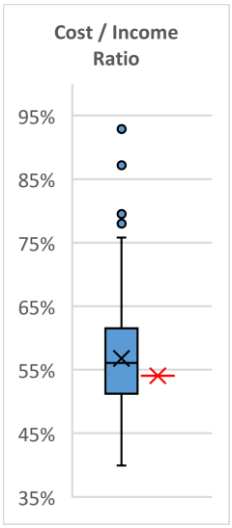
Biene Bank im Rheintal Genossenschaft

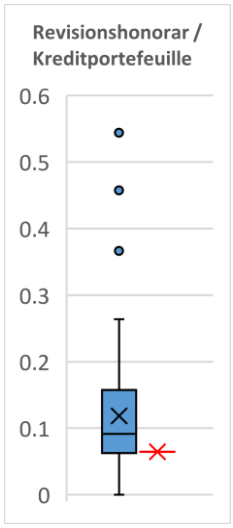
Kennzahlenanalyse
Stichtag: 31. Dezember 2022



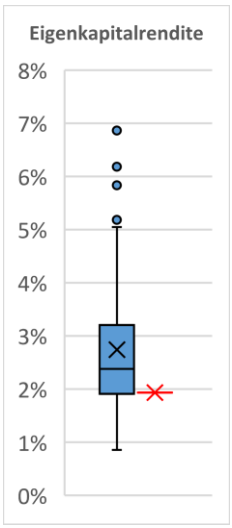


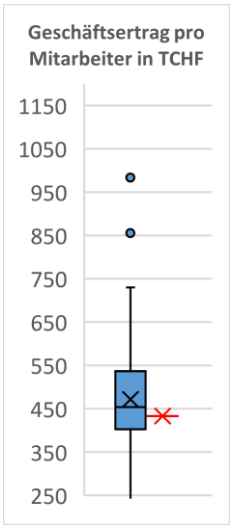


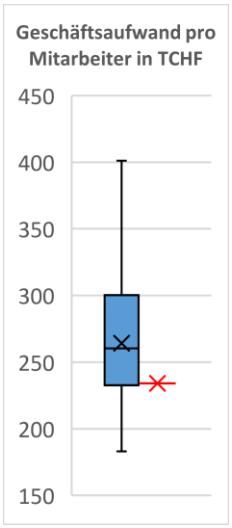


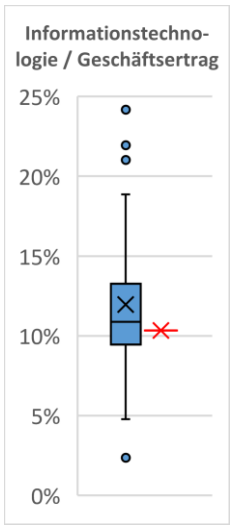


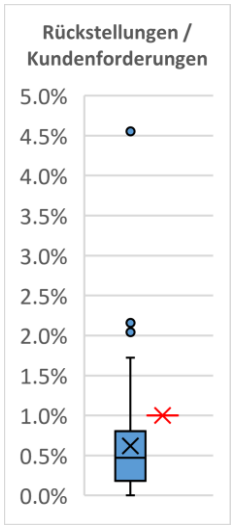
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.01%**	**79%**	**7.8%**	**54.0%**	**0.0645 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.9%**	**433**	**234**	**10.3%**	**1.0%**

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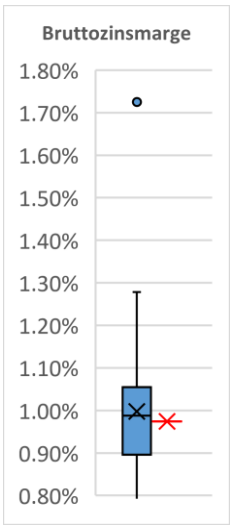
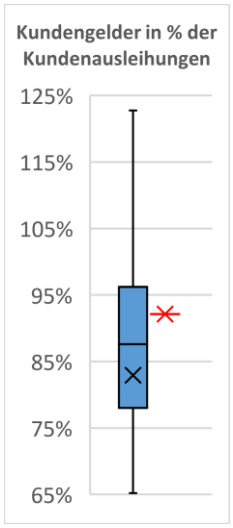
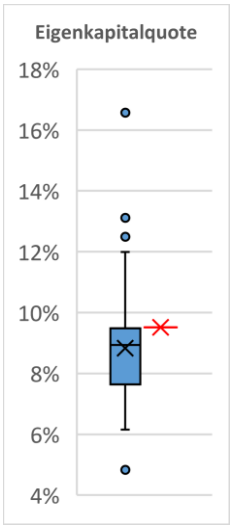
BS Bank Schaffhausen AG

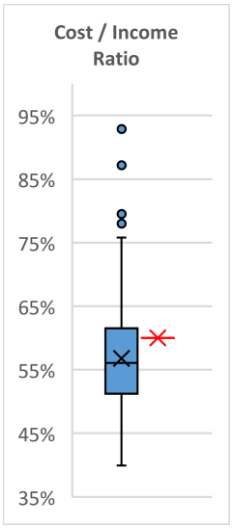
Kennzahlenanalyse

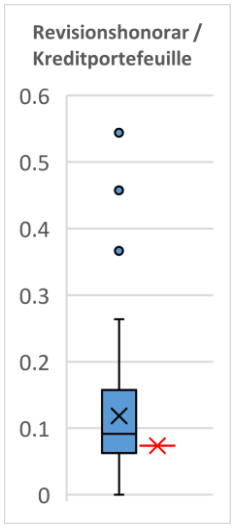
Stichtag: 31. Dezember 2022



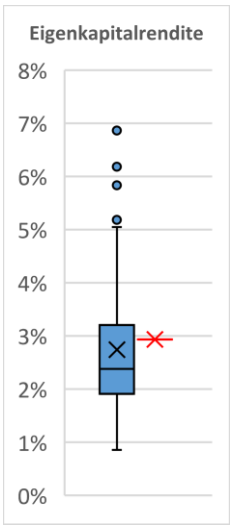


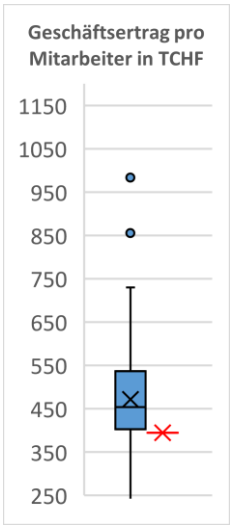


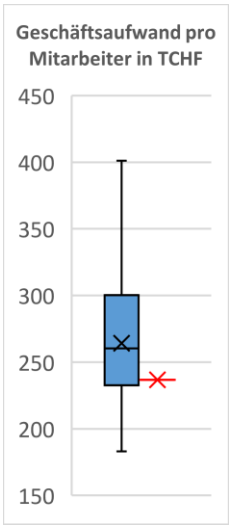


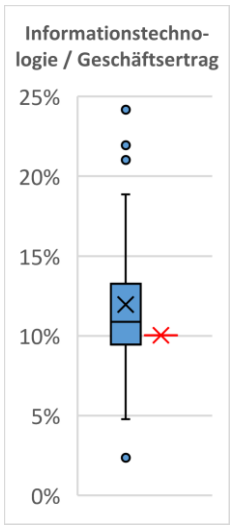


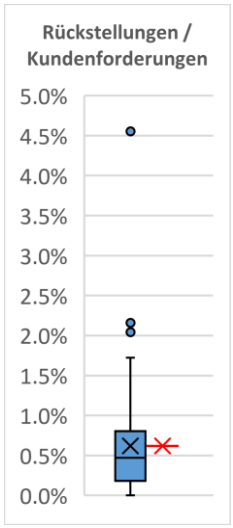
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.97%**	**92%**	**9.5%**	**60.0%**	**0.0736 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.9%**	**394**	**237**	**10.0%**	**0.6%**

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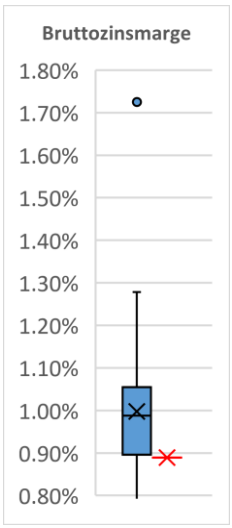
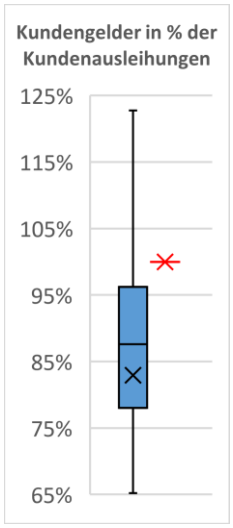
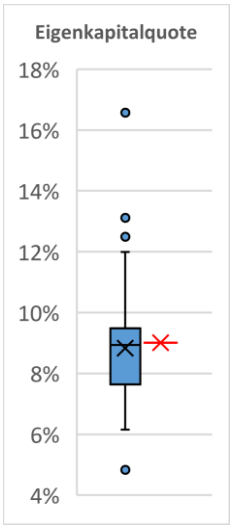
Burgergemeinde Bern, DC Bank, Deposito-Cassa der Stadt Bern

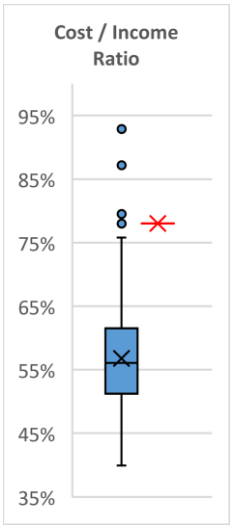
Kennzahlenanalyse

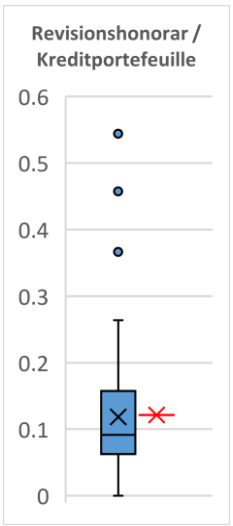
Stichtag: 31. Dezember 2022



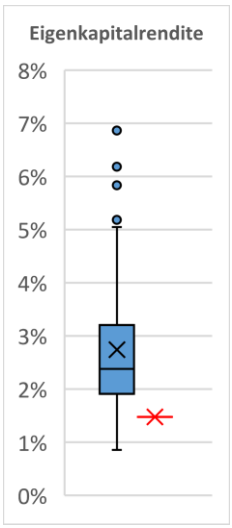


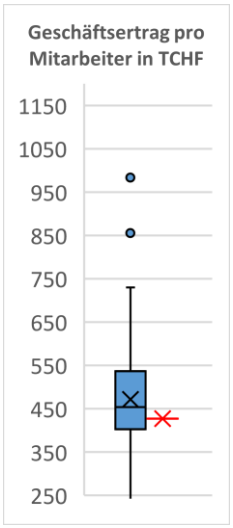


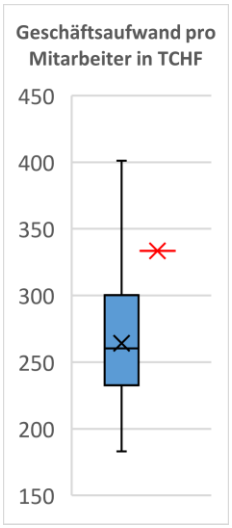


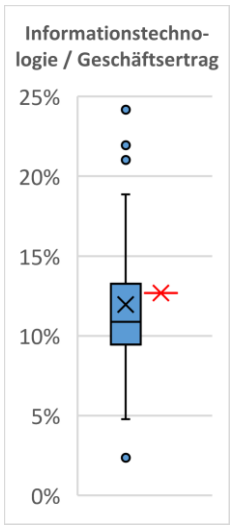


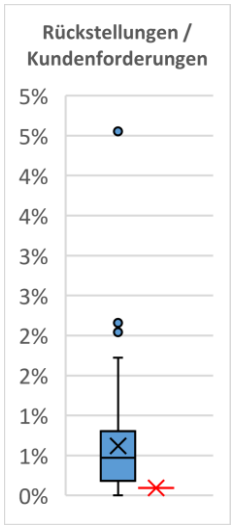
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.89%**	**100%**	**9.0%**	**78.0%**	**0.1215 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.5%**	**428**	**334**	**12.7%**	**0.1%**

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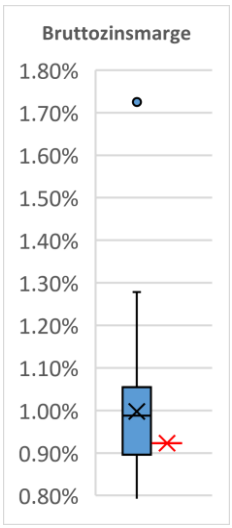
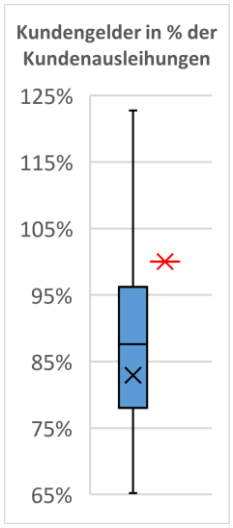
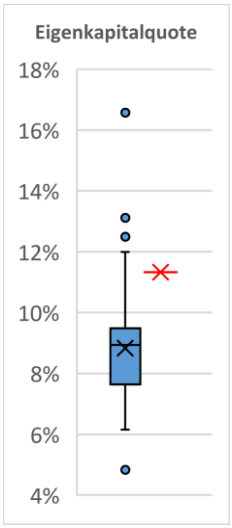
Burgerliche Ersparniskasse Bern, Genossenschaft

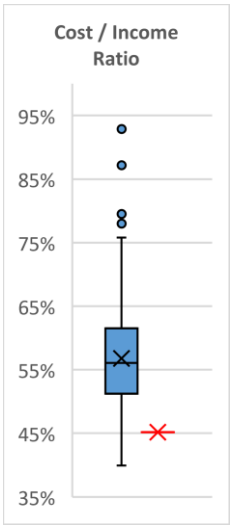
Kennzahlenanalyse

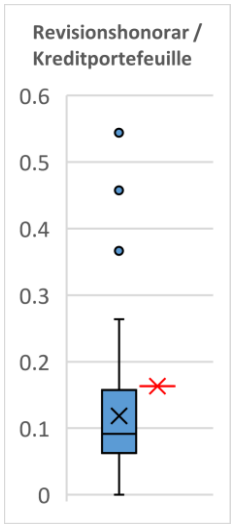
Stichtag: 31. Dezember 2022



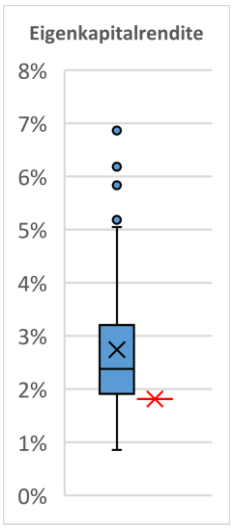


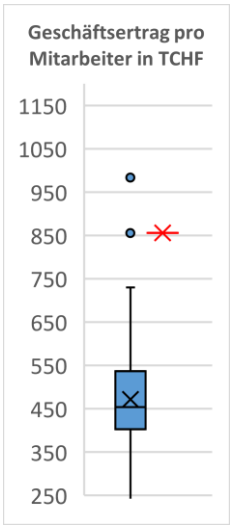


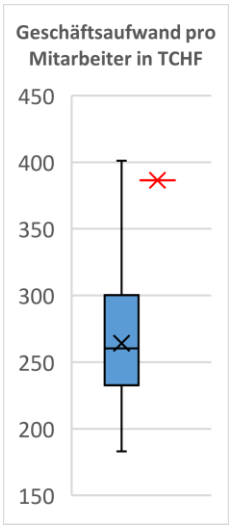


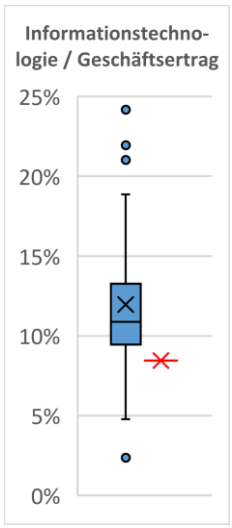


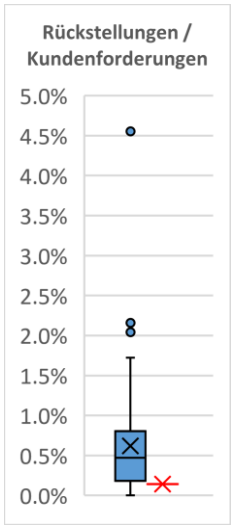
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.92%**	**100%**	**11.3%**	**45.2%**	**0.1632 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.8%**	**856**	**386**	**8.5%**	**0.1%**

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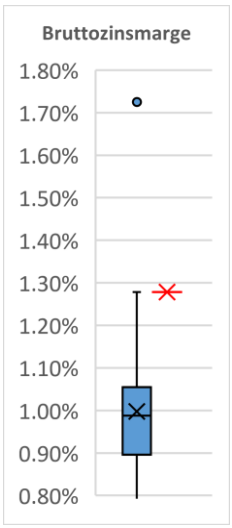
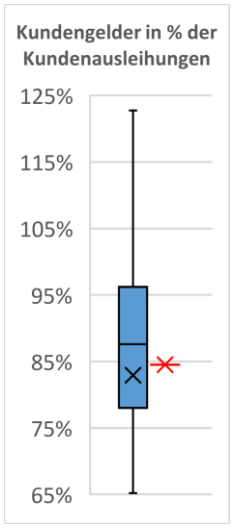
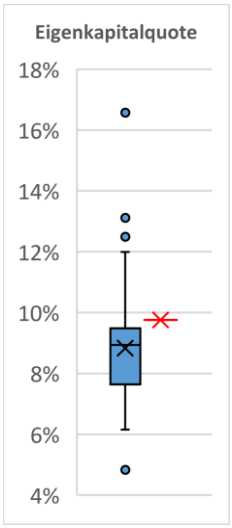
Caisse d'Epargne Courtelary SA

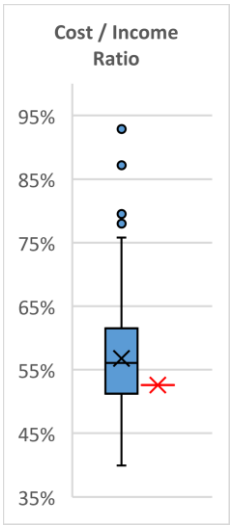
Kennzahlenanalyse

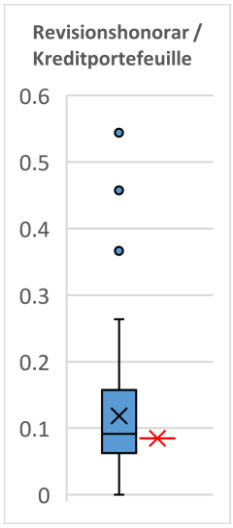
Stichtag: 31. Dezember 2022



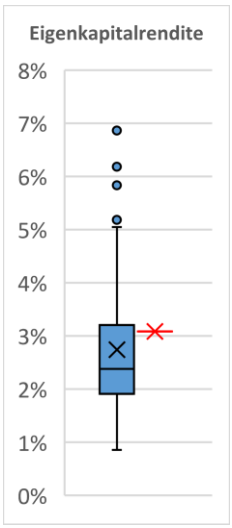


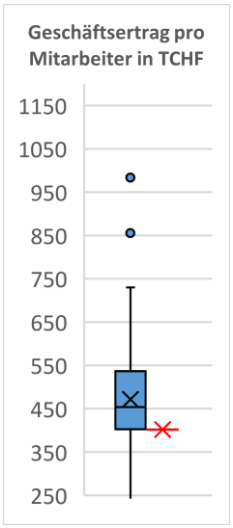


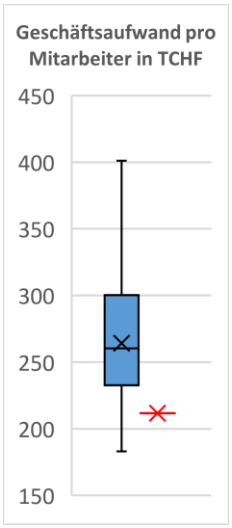


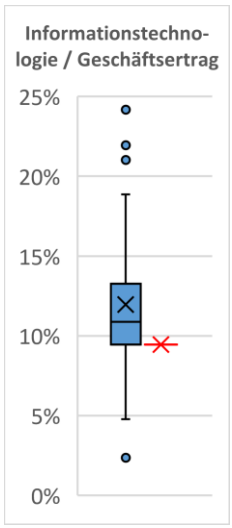


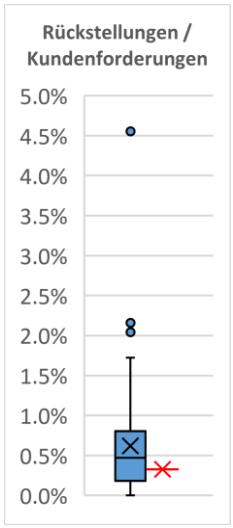
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.28%**	**85%**	**9.8%**	**52.6%**	**0.0848 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**3.1%**	**402**	**212**	**9.4%**	**0.3%**

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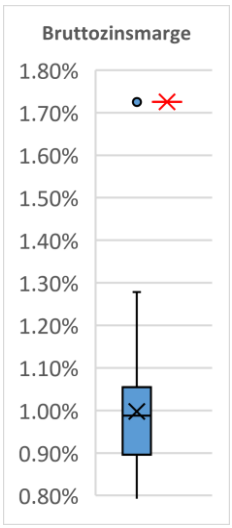
CAISSE D'EPARGNE D'AUBONNE

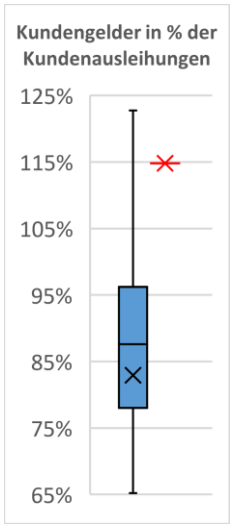
swa Swiss Auditors

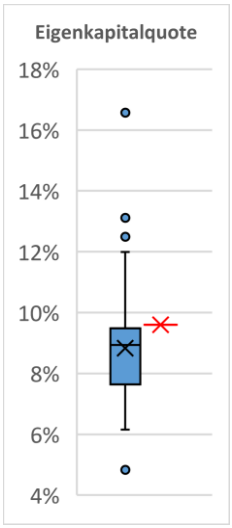
Caisse d'Epargne d'Aubonne société coopérative

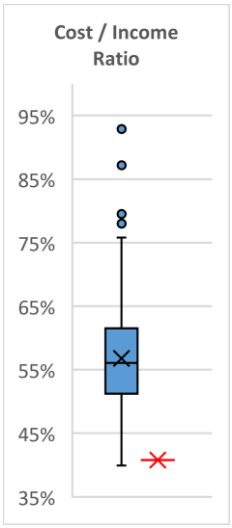
Kennzahlenanalyse

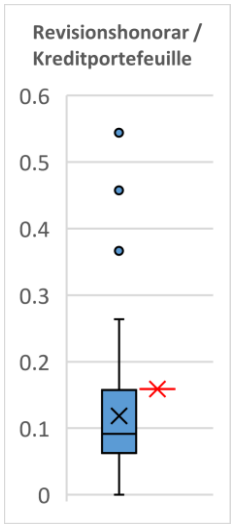
Stichtag: 31. Dezember 2022



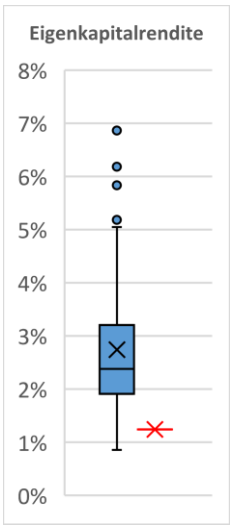


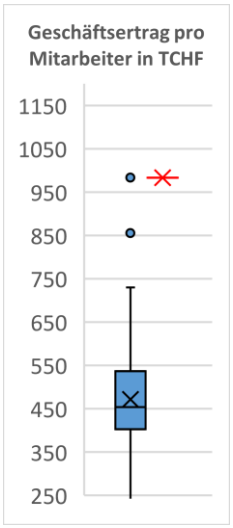


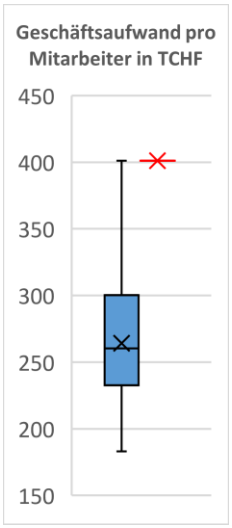


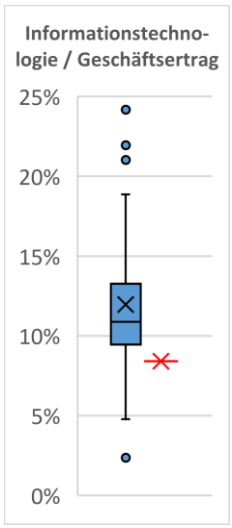


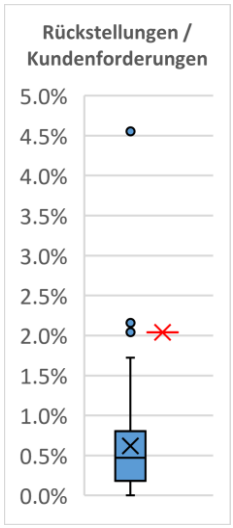
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.73%**	**115%**	**9.6%**	**40.8%**	**0.1590 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.2%**	**983**	**401**	**8.4%**	**2.0%**

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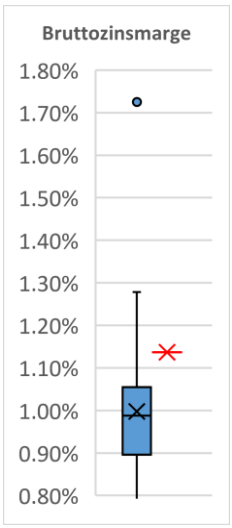
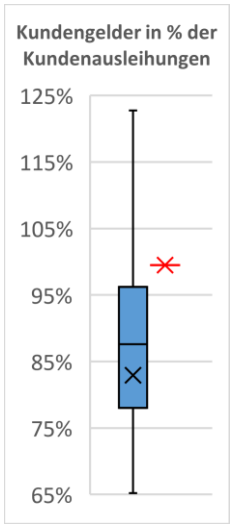
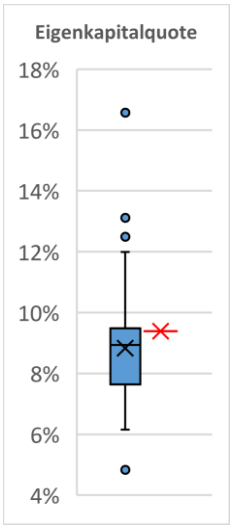
Caisse d'Epargne de Cossonay société coopérative

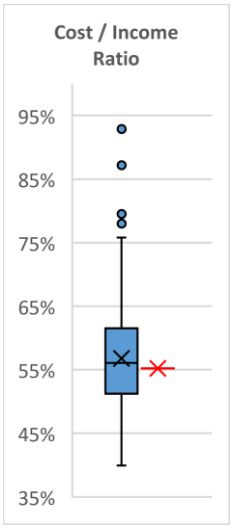
Kennzahlenanalyse

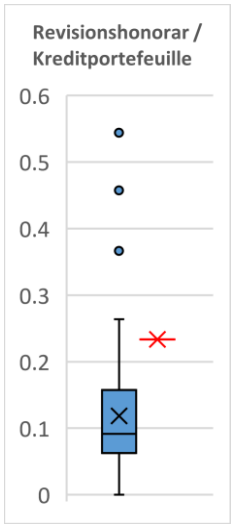
Stichtag: 31. Dezember 2022



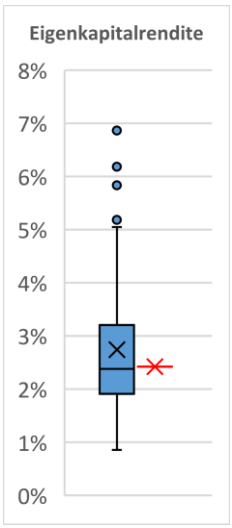


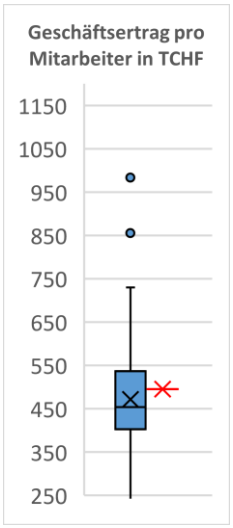


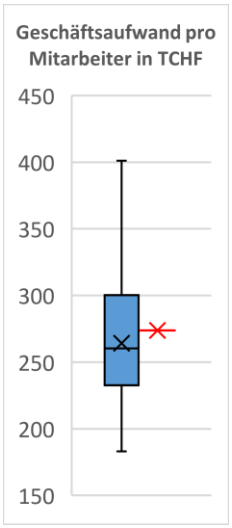


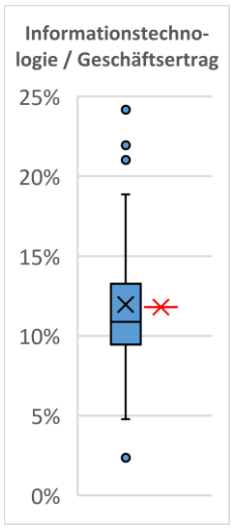


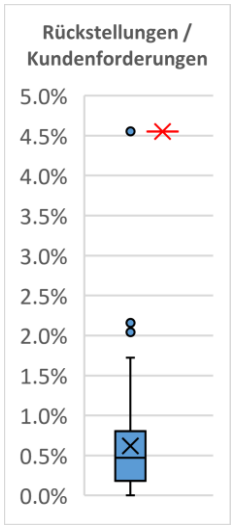
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.14%**	**100%**	**9.4%**	**55.2%**	**0.2334 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.4%**	**496**	**274**	**11.8%**	**4.6%**

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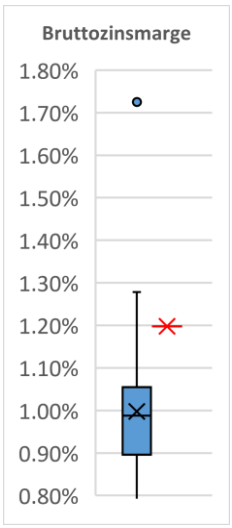
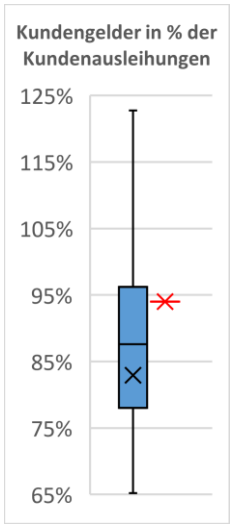
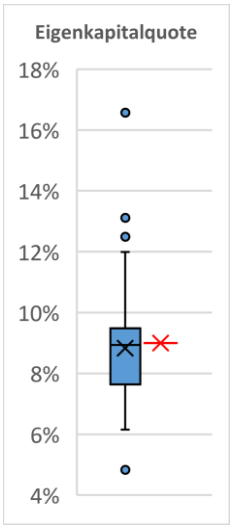
Caisse d'Epargne de Nyon société coopérative

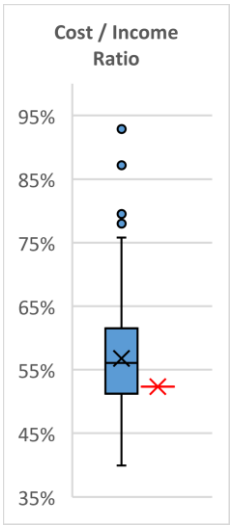
Kennzahlenanalyse

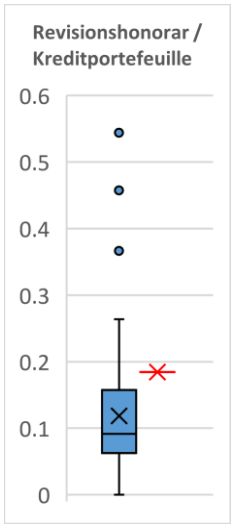
Stichtag: 31. Dezember 2022



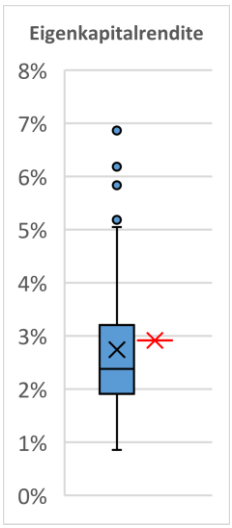


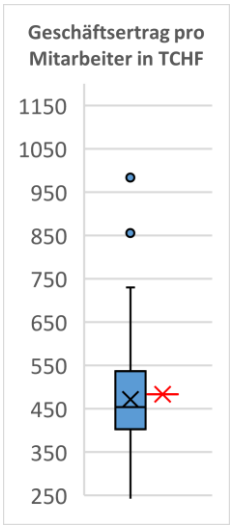


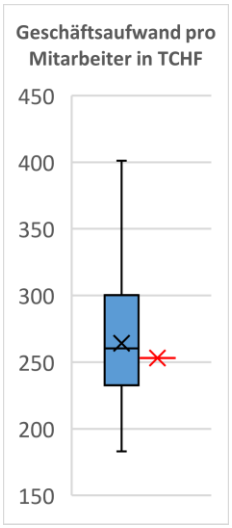


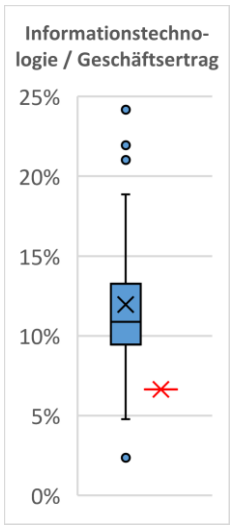


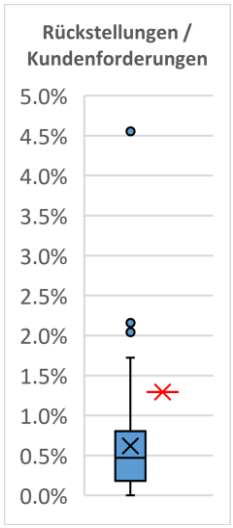
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.20%**	**94%**	**9.0%**	**52.3%**	**0.1843 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.9%**	**483**	**253**	**6.7%**	**1.3%**

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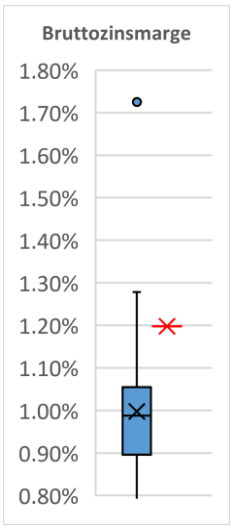
CAISSE D'EPARGNE DE NYON

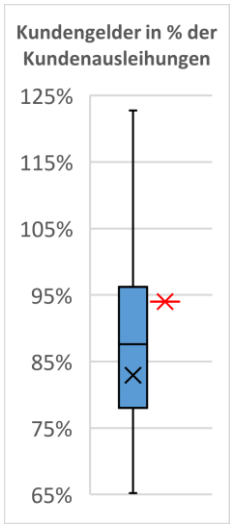
swa Swiss Auditors

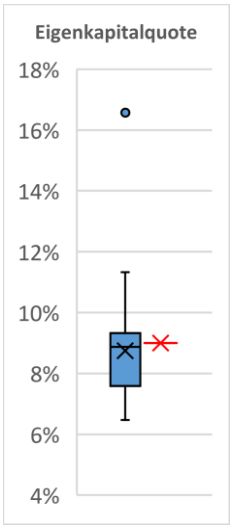
Caisse d'Epargne de Nyon

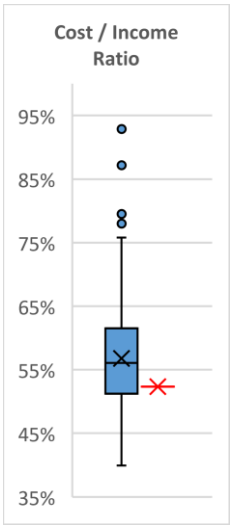
Kennzahlenanalyse

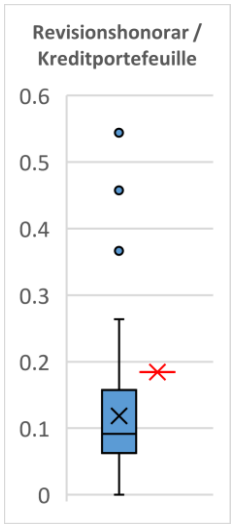
Stichtag: 31. Dezember 2022



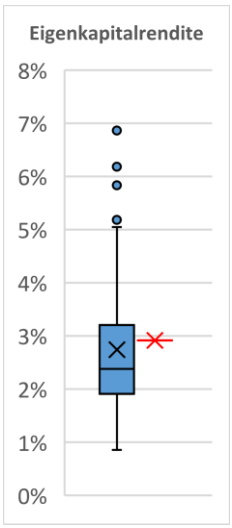


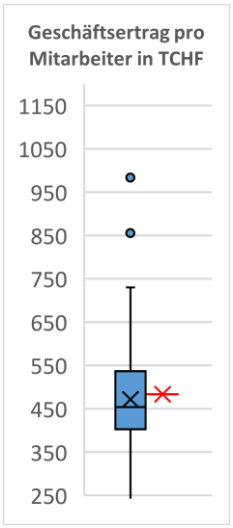


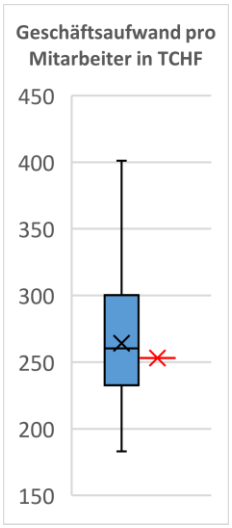


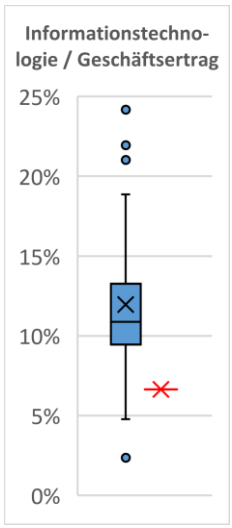


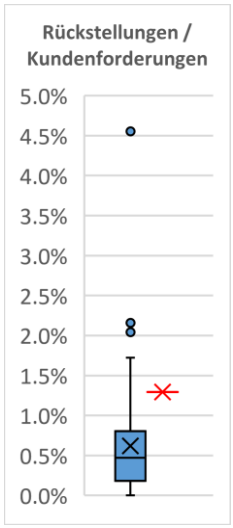
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.20%**	**94%**	**9.0%**	**52.3%**	0.1843 ‰











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.9%**	**483**	**253**	**6.7%**	**1.3%**

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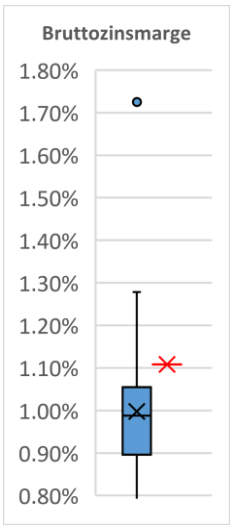
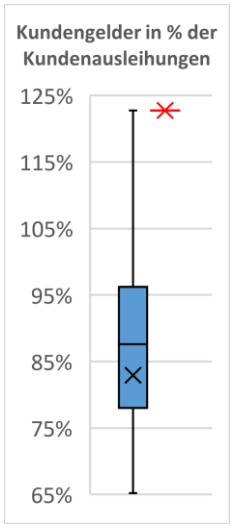
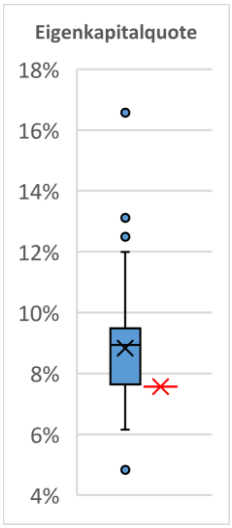
Caisse d'Epargne Riviera, société coopérative

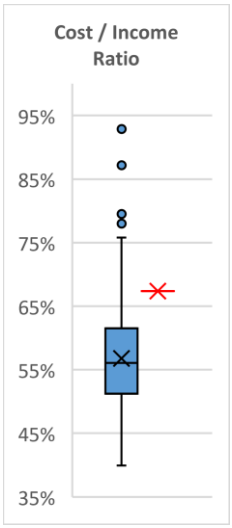
Kennzahlenanalyse

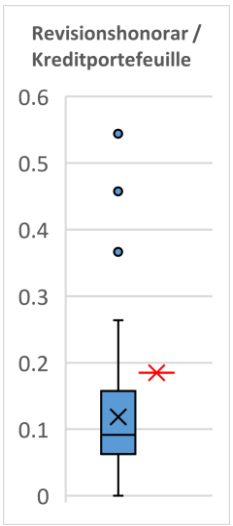
Stichtag: 31. Dezember 2022



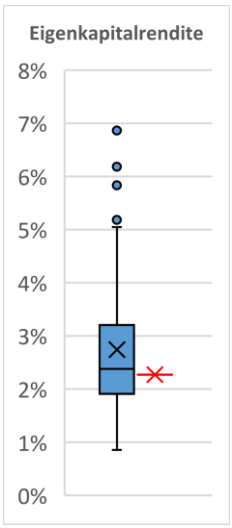


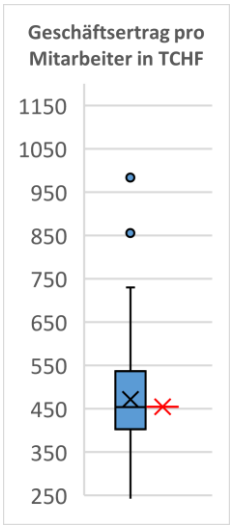


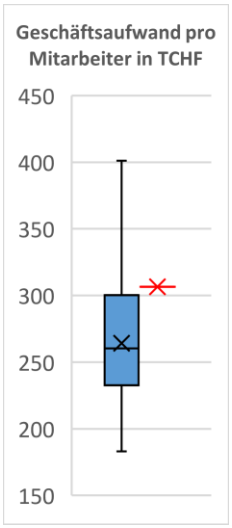


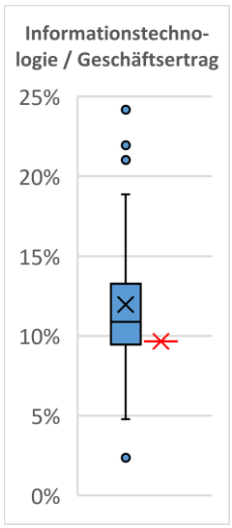


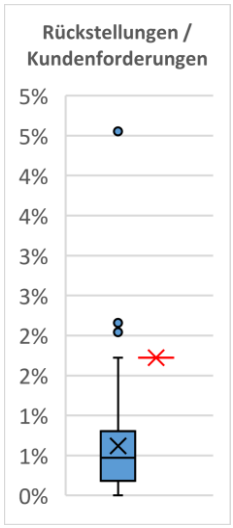
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.11%**	**123%**	**7.6%**	**67.4%**	**0.1851 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.3%**	**455**	**306**	**9.7%**	**1.7%**

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Clientis Bank Aareland

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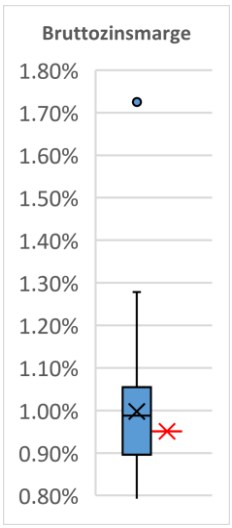
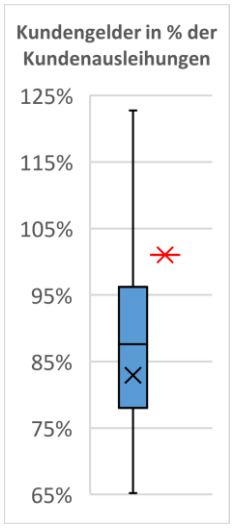
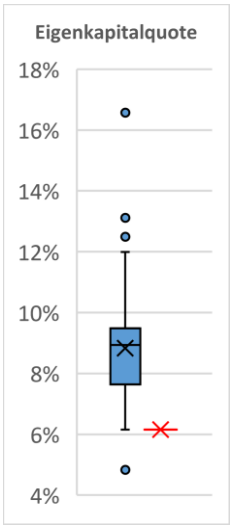
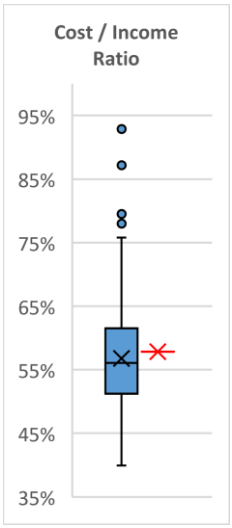
Kennzahlenanalyse

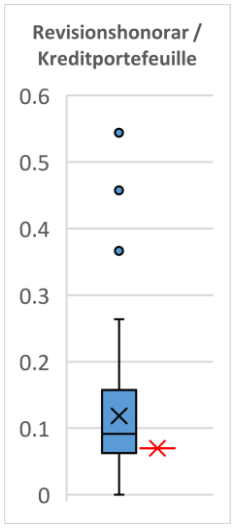
Stichtag: 31. Dezember 2022



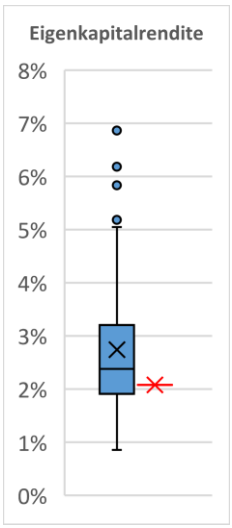


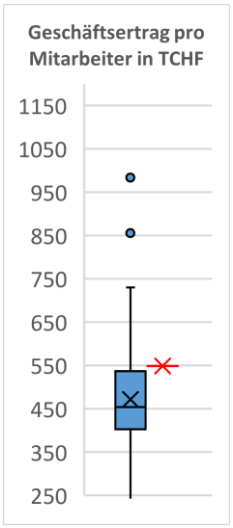


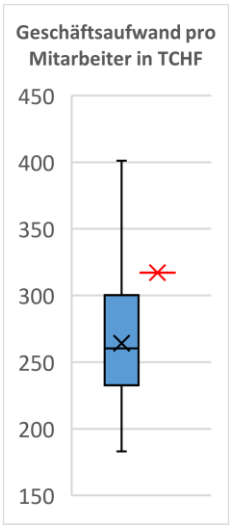


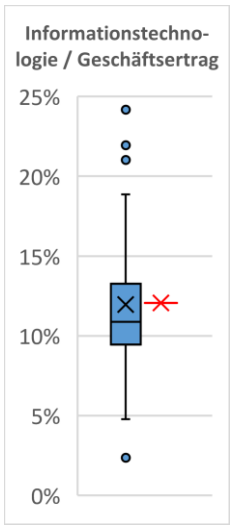


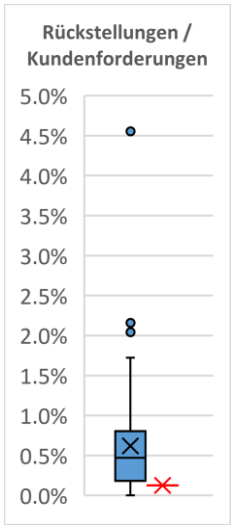
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.95%**	**101%**	**6.2%**	**57.8%**	**0.0698 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.1%**	**548**	**317**	**12.1%**	**0.1%**

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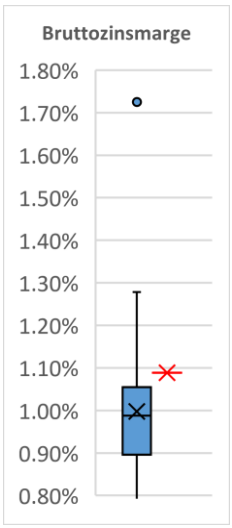
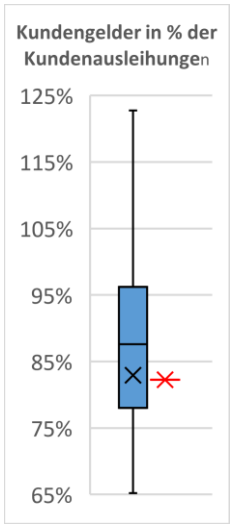
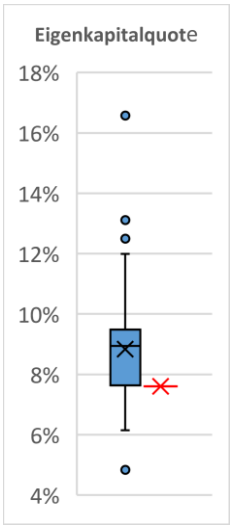
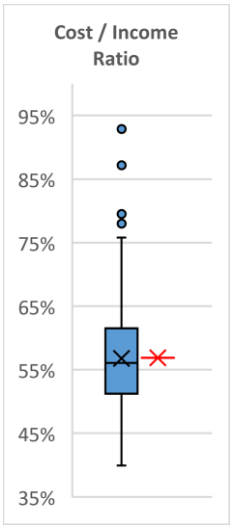
Kennzahlenanalyse

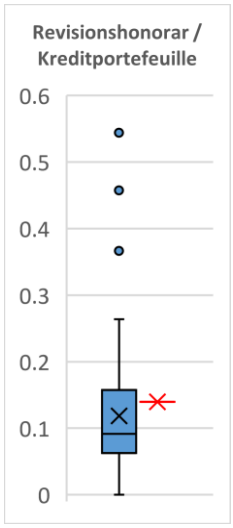
Stichtag: 31. Dezember 2022



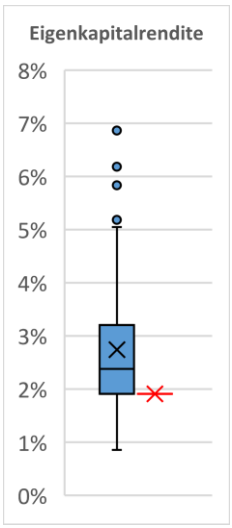


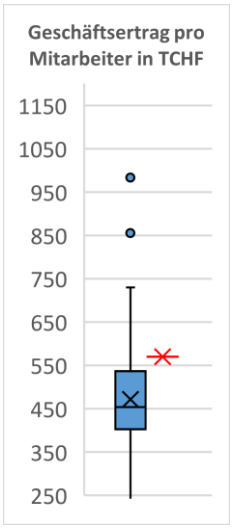


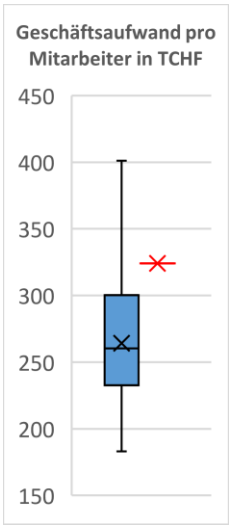


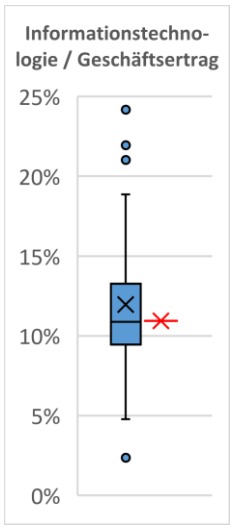


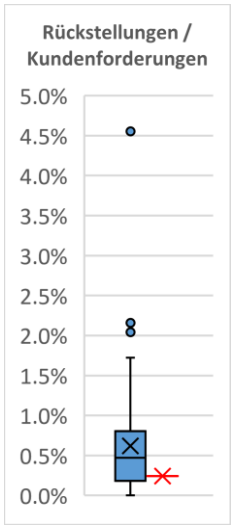
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.09%**	**82%**	**7.6%**	**56.9%**	**0.1397 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.9%**	**570**	**324**	**10.9%**	**0.2%**

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Clientis Bank Oberuzwil

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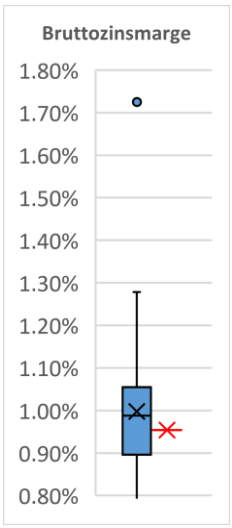
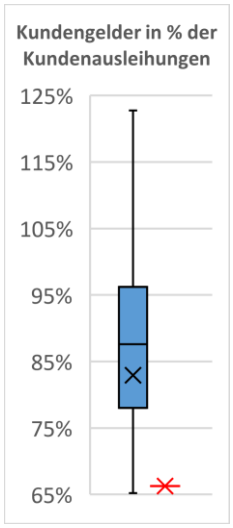
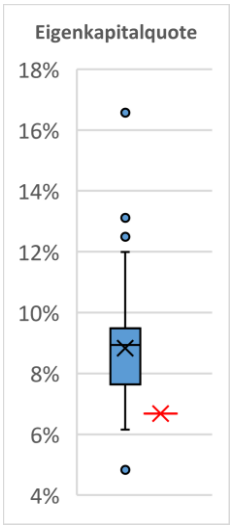
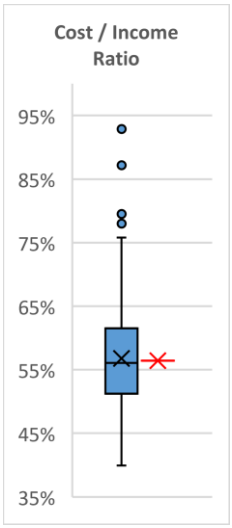
Kennzahlenanalyse

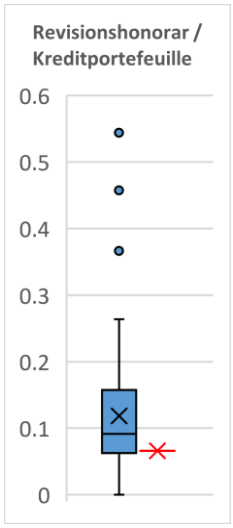
Stichtag: 31. Dezember 2022



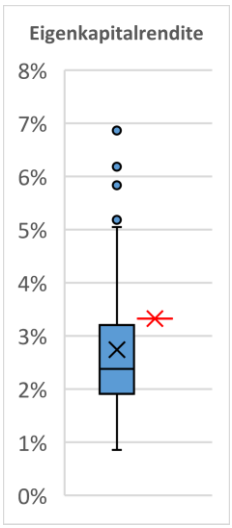


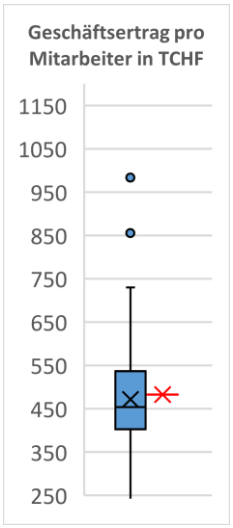


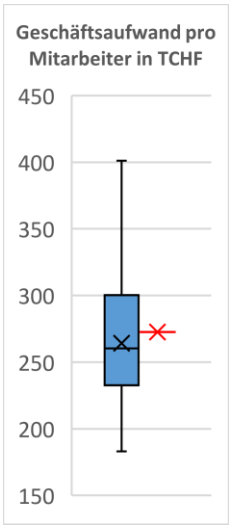


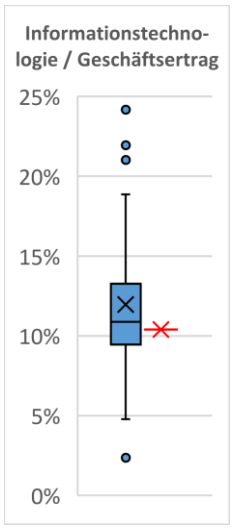


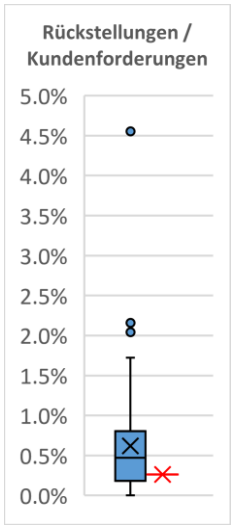
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.95%**	**66%**	**6.7%**	**56.4%**	**0.0661 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**3.3%**	**483**	**273**	**10.4%**	**0.3%**

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Clientis Bank Thur

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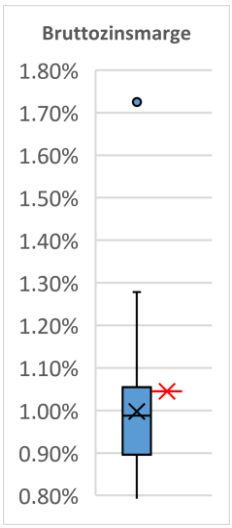
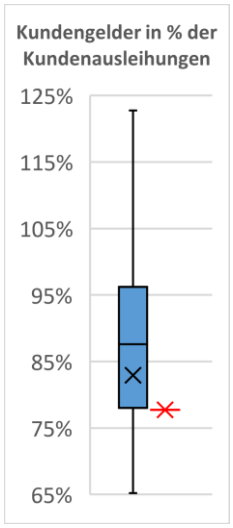
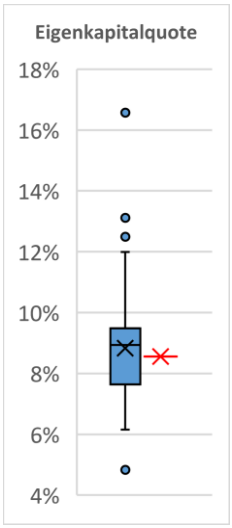
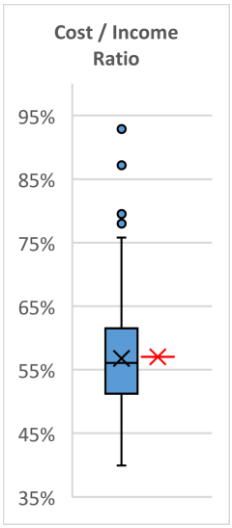
Kennzahlenanalyse

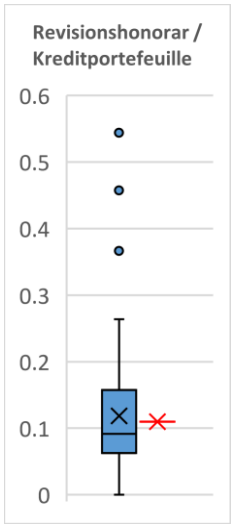
Stichtag: 31. Dezember 2022



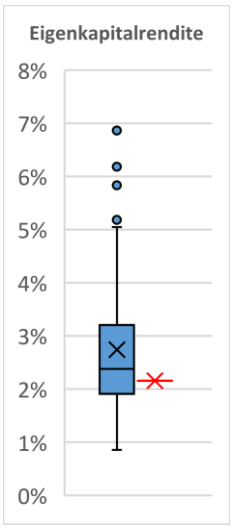


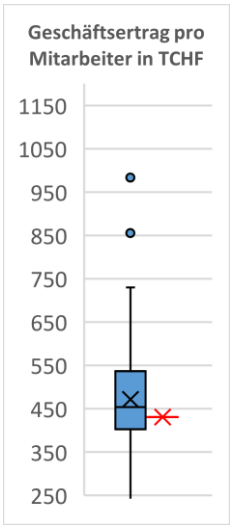


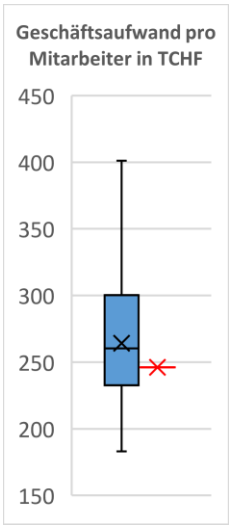


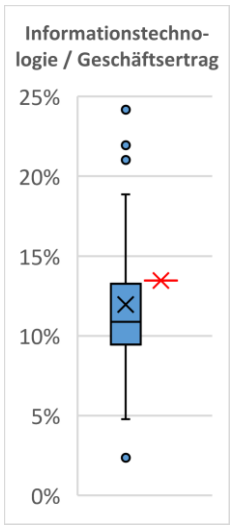


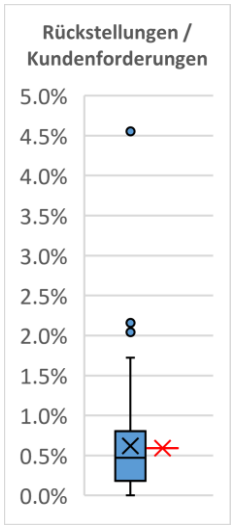
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.05%**	**78%**	**8.6%**	**57.0%**	**0.1098 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.2%**	**431**	**246**	**13.5%**	**0.6%**

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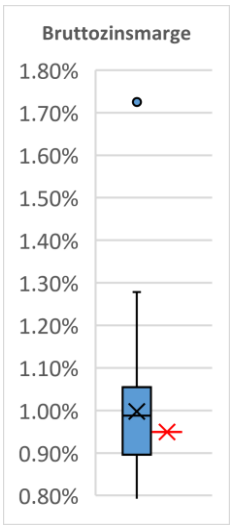
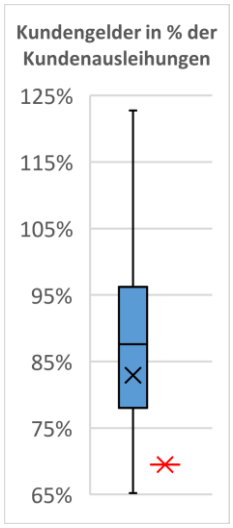
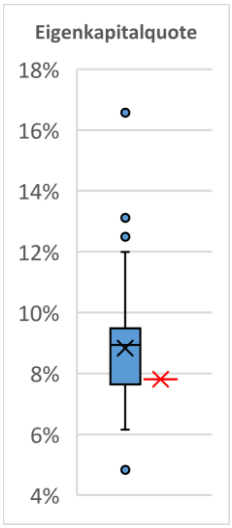
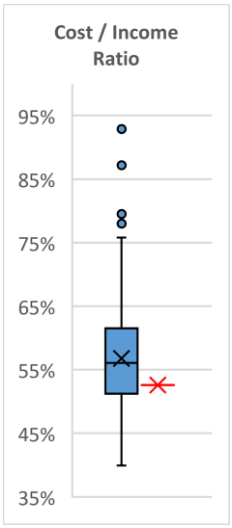
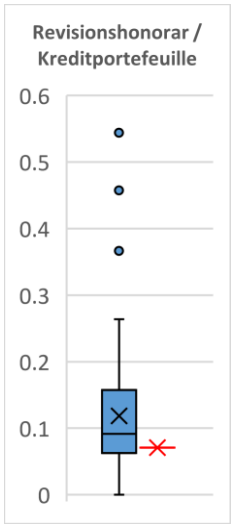
Stichtag: 31. Dezember 2022



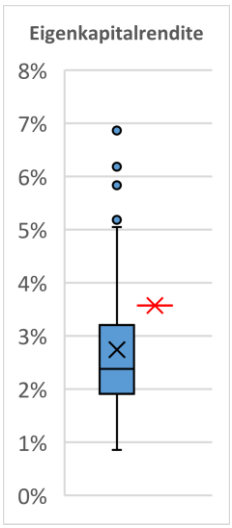


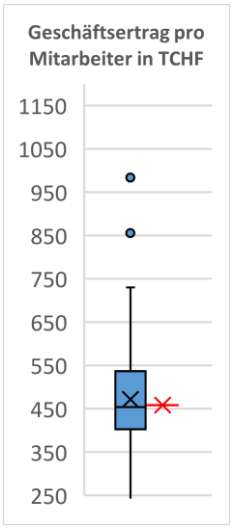


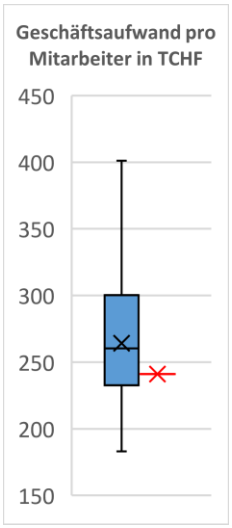


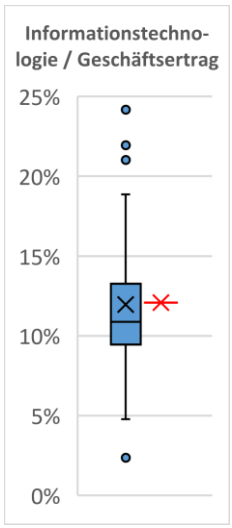


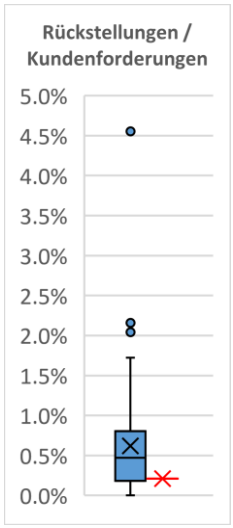
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.95%**	**69%**	**7.8%**	**52.6%**	**0.0708 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**3.6%**	**458**	**241**	**12.1%**	**0.2%**

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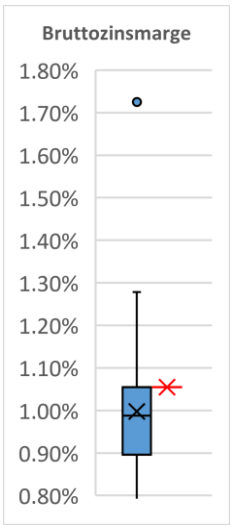
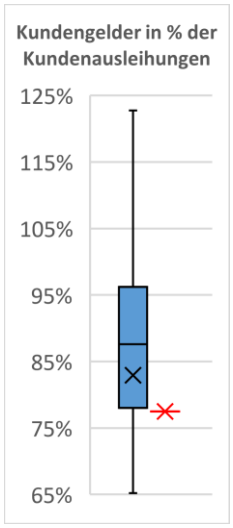
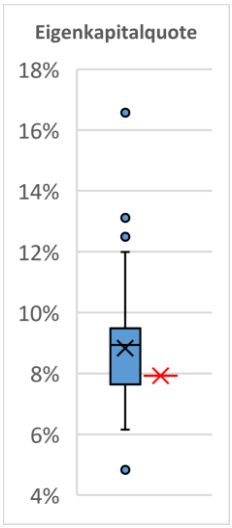
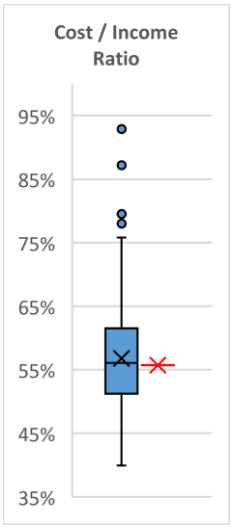
Clientis EB Entlebucher Bank AG

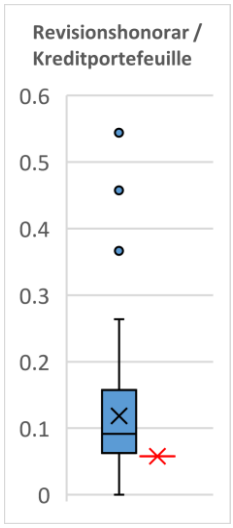
Kennzahlenanalyse
Stichtag: 31. Dezember 2022



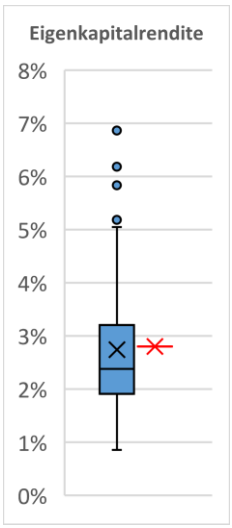


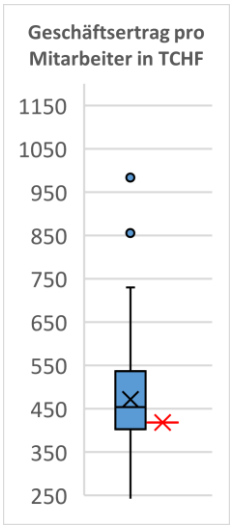


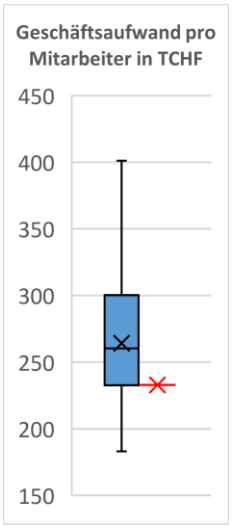


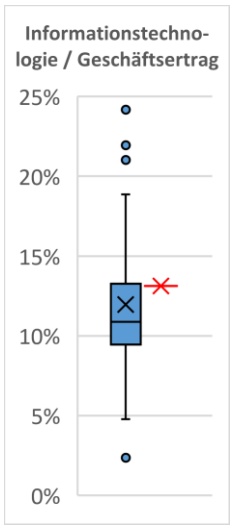


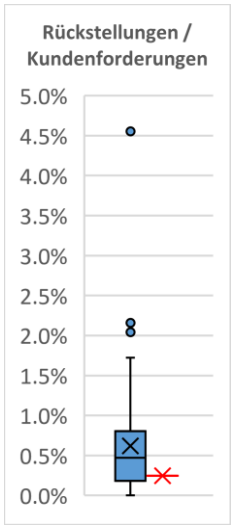
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.05%**	**77%**	**7.9%**	**55.7%**	**0.0581 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.8%**	**418**	**233**	**13.1%**	**0.2%**

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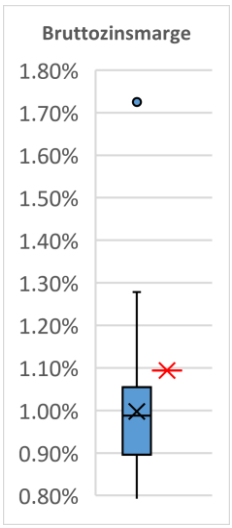
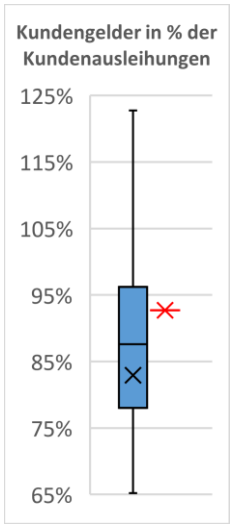
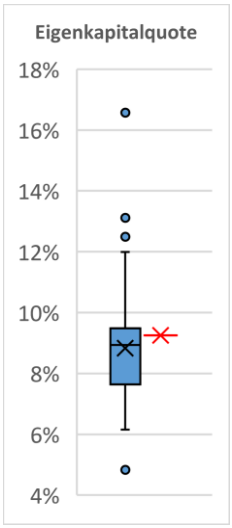
Clientis Sparkasse Oftringen Genossenschaft

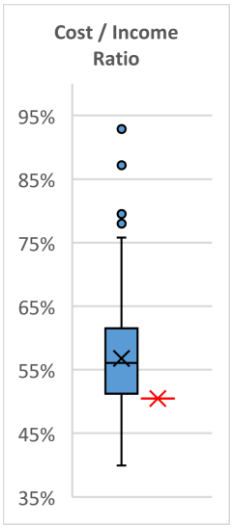
Kennzahlenanalyse

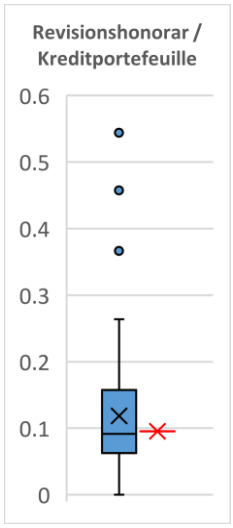
Stichtag: 31. Dezember 2022



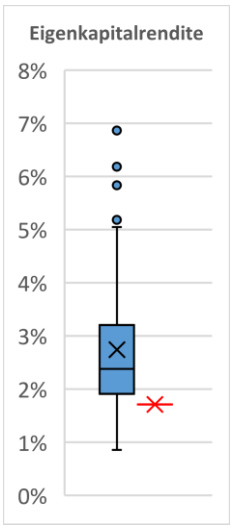


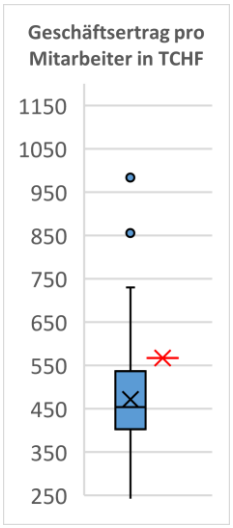


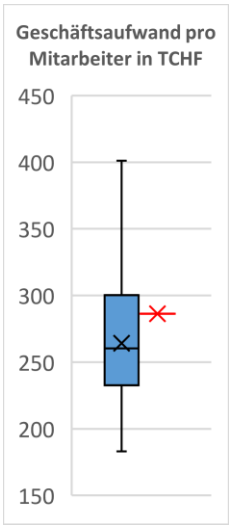


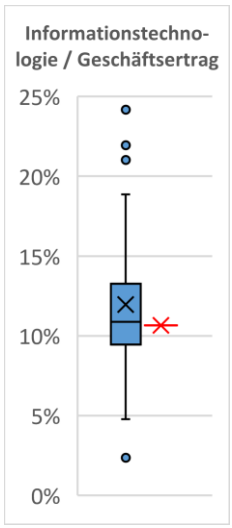


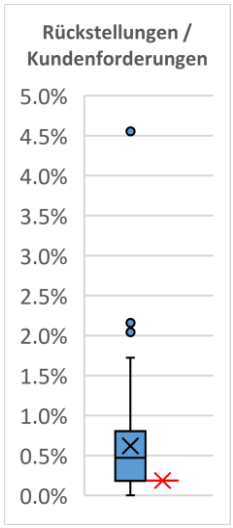
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.09%**	**93%**	**9.2%**	**50.5%**	**0.0953 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.7%**	**567**	**286**	**10.7%**	**0.2%**

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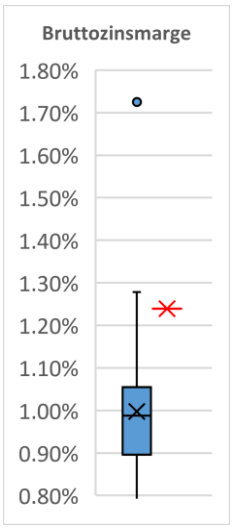
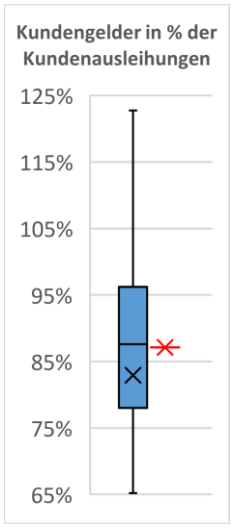
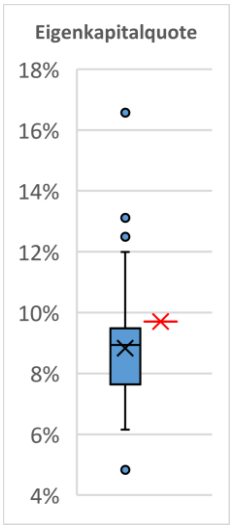
CREDIT MUTUEL DE LA VALLEE SA

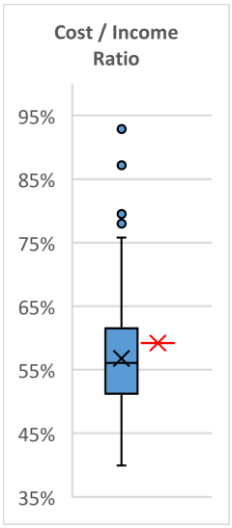
Kennzahlenanalyse

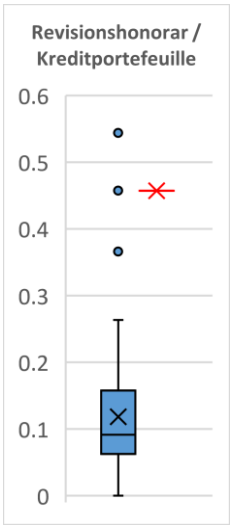
Stichtag: 31. Dezember 2022



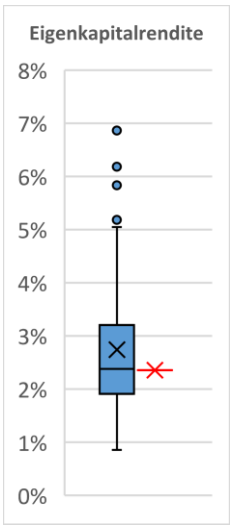


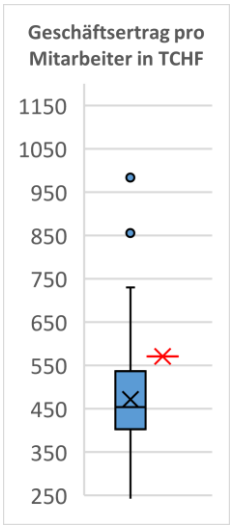


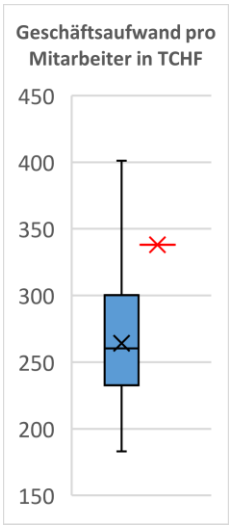


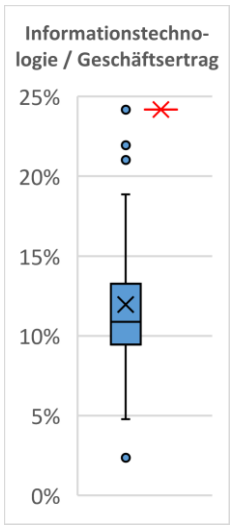


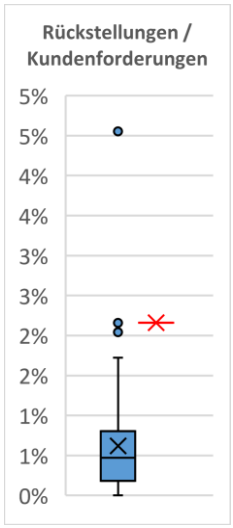
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.24%**	**87%**	**9.7%**	**59.2%**	**0.4574 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.4%**	**571**	**338**	**24.2%**	**2.2%**

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ERSPARNISKASSE
AFFOLTERN IM EMMENTAL

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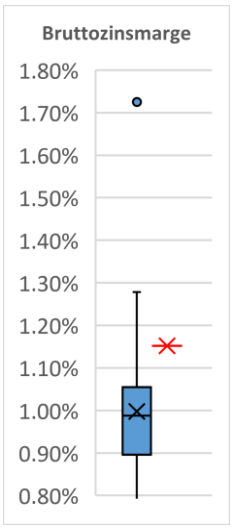
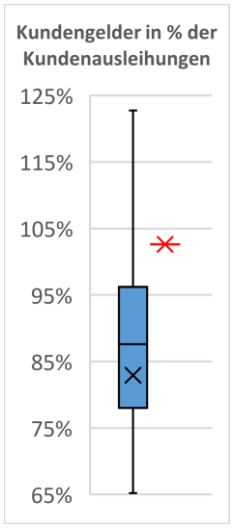
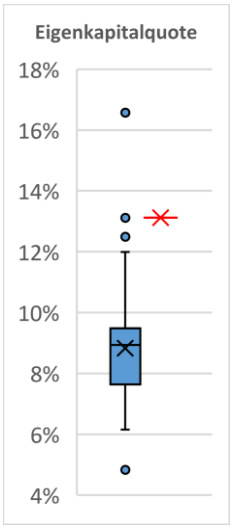
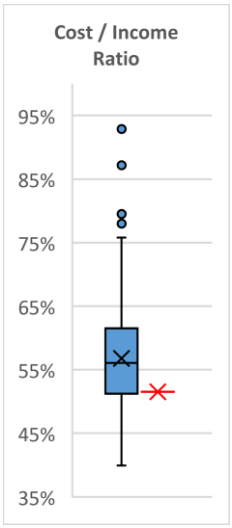
Kennzahlenanalyse

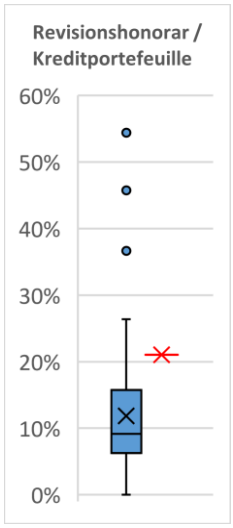
Stichtag: 31. Dezember 2022



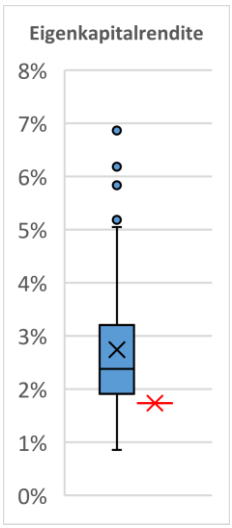


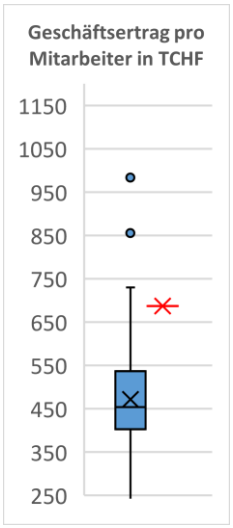


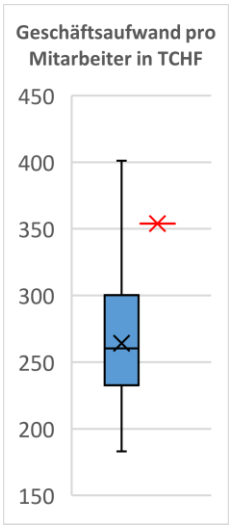


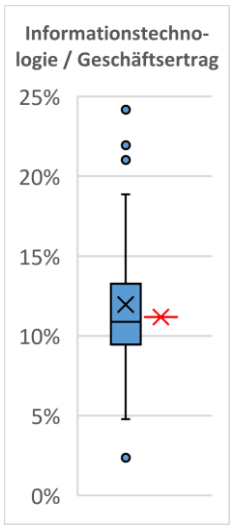


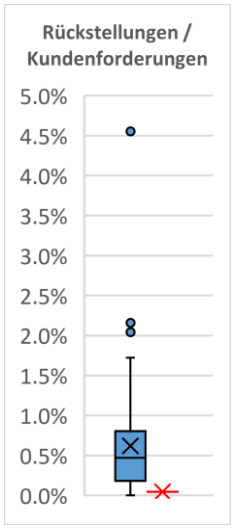
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.15%**	**103%**	**13.1%**	**51.5%**	**0.2104 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.7%**	**687**	**354**	**11.2%**	**0.0%**

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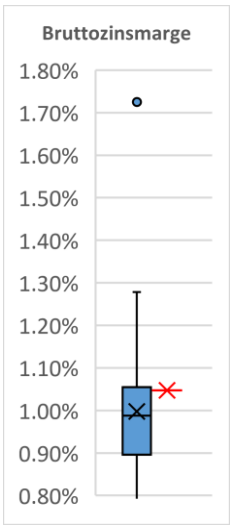
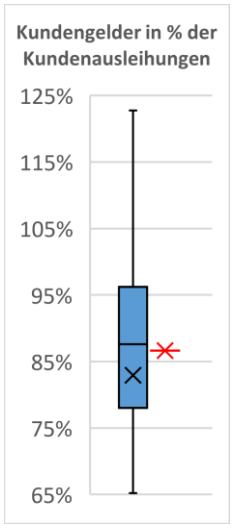
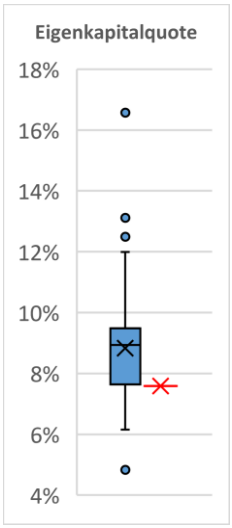
Ersparniskasse Rüeggisberg Genossenschaft

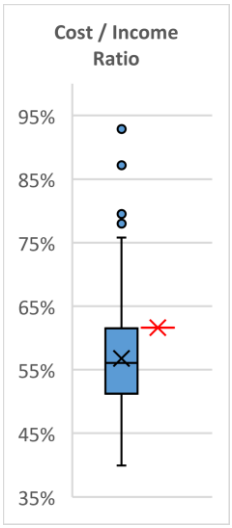
Kennzahlenanalyse

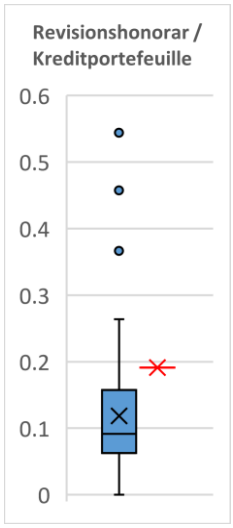
Stichtag: 31. Dezember 2022



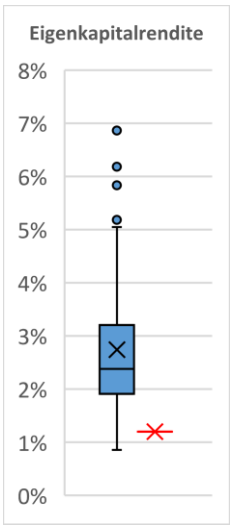


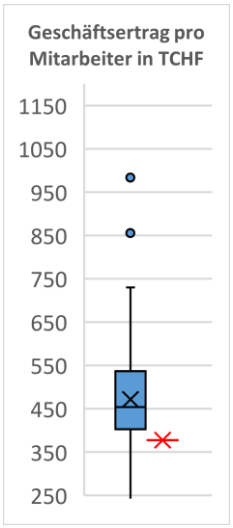


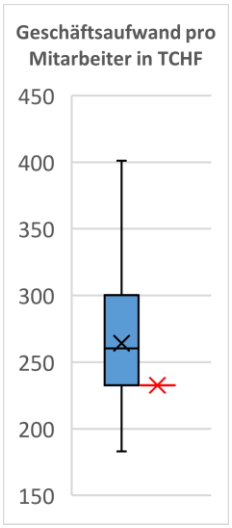


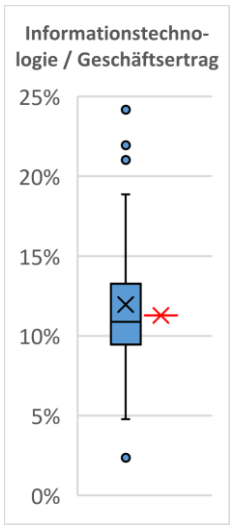


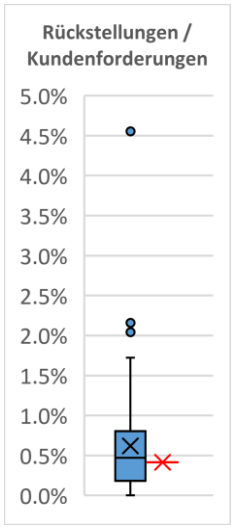
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.05%**	**87%**	**7.6%**	**61.6%**	**0.1910 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.2%**	**378**	**233**	**11.3%**	**0.4%**

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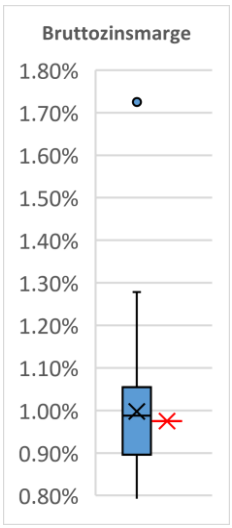
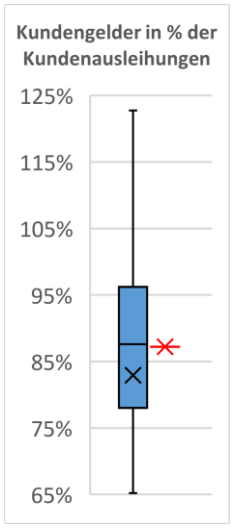
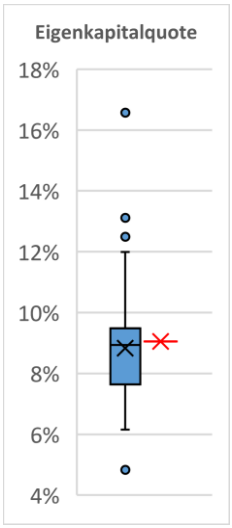
Ersparniskasse Schaffhausen AG

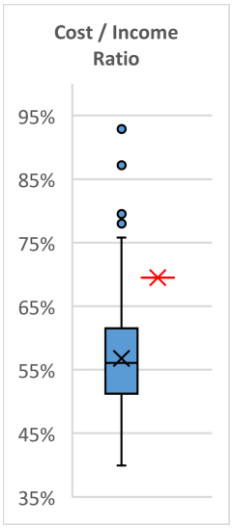
Kennzahlenanalyse

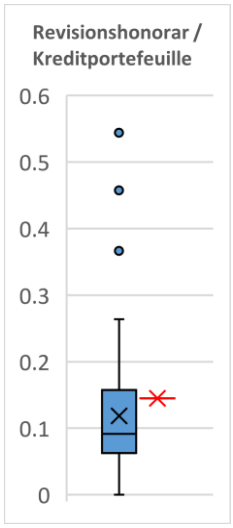
Stichtag: 31. Dezember 2022



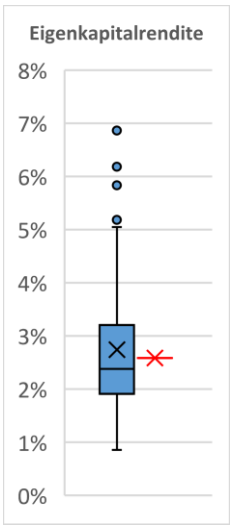


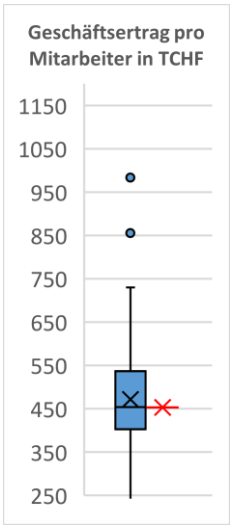


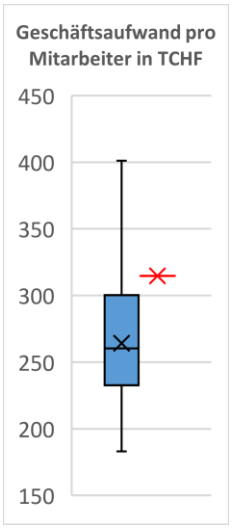


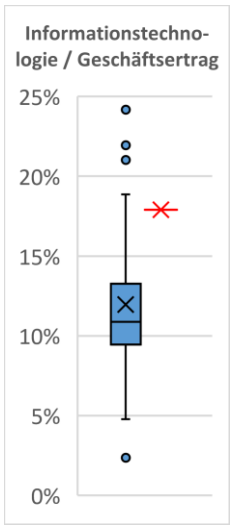


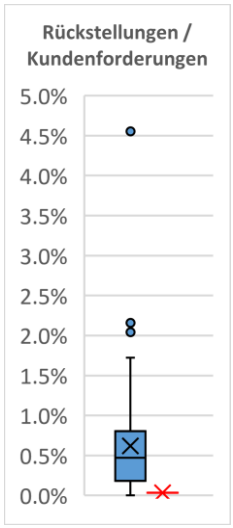
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.97%**	**87%**	**9.1%**	**69.5%**	**0.1450 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.6%**	**453**	**315**	**17.9%**	**0.0%**

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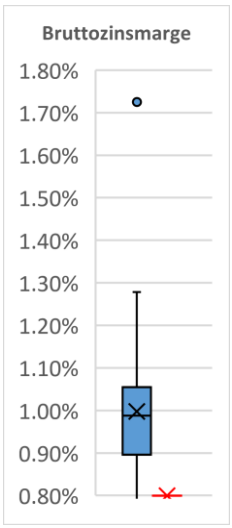
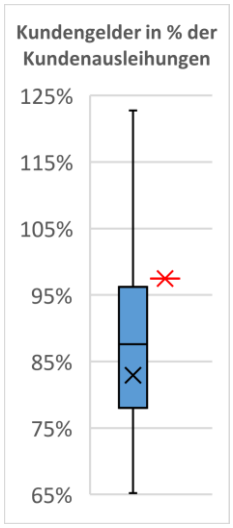
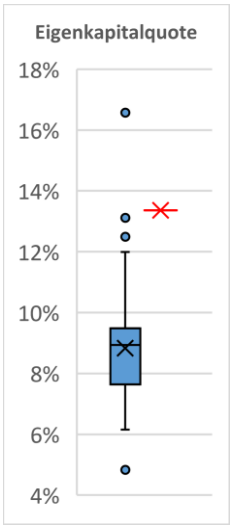
Ersparniskasse Speicher

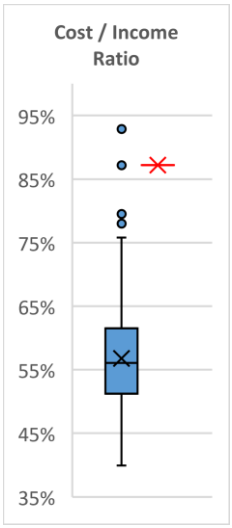
Kennzahlenanalyse

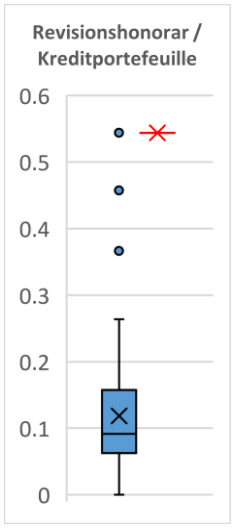
Stichtag: 31. Dezember 2022



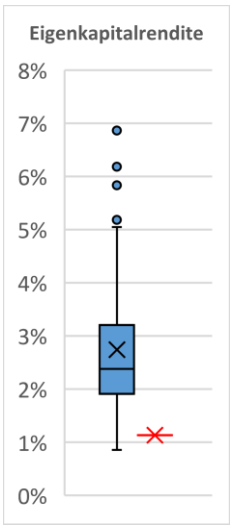


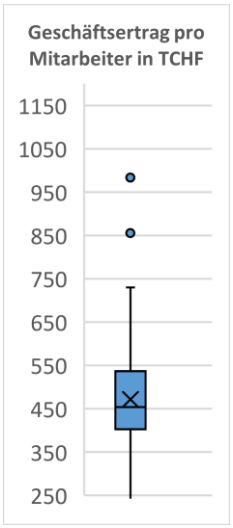


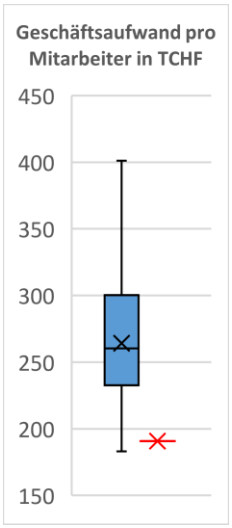


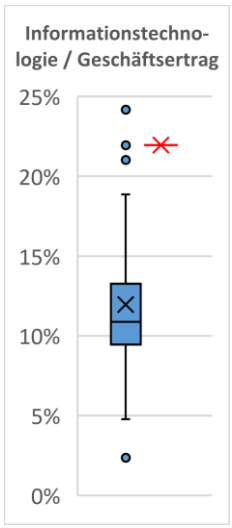


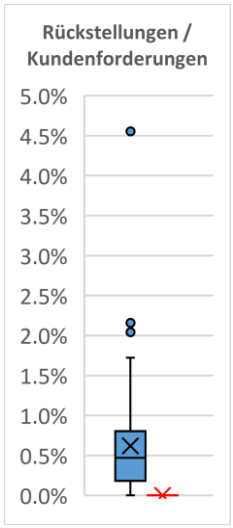
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.80%**	**97%**	**13.4%**	**87.2%**	**0.5439 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.1%**	**219**	**191**	**22.0%**	**0.0%**

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Glarner Kantonalbank

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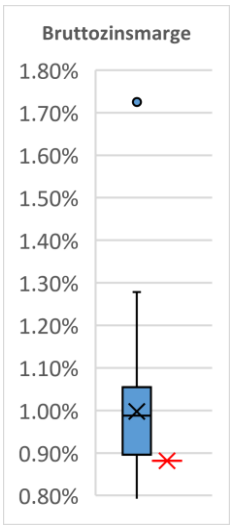
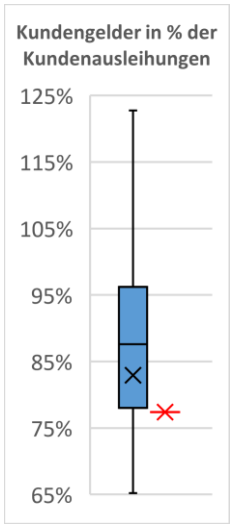
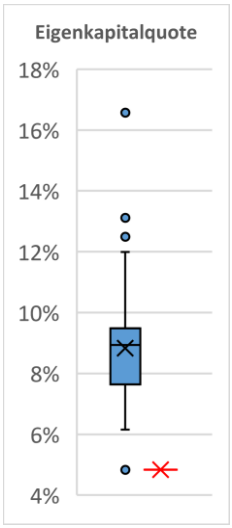
Glarner Kantonalbank

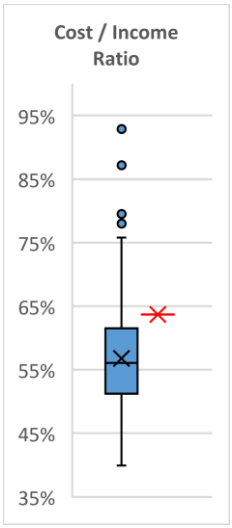
Kennzahlenanalyse

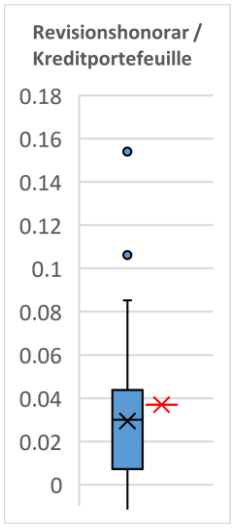
Stichtag: 31. Dezember 2022



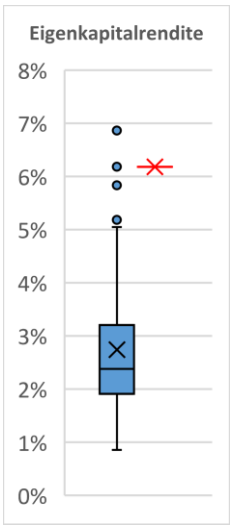


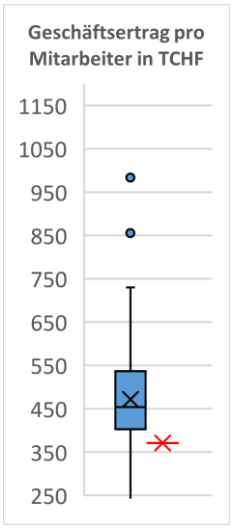


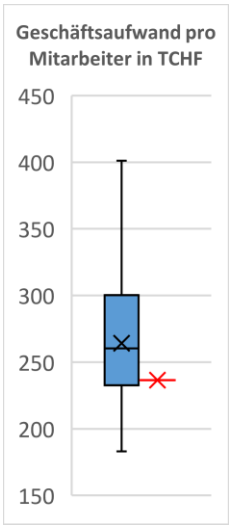


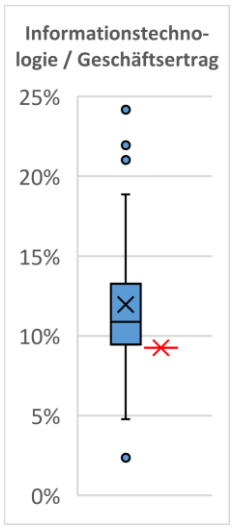


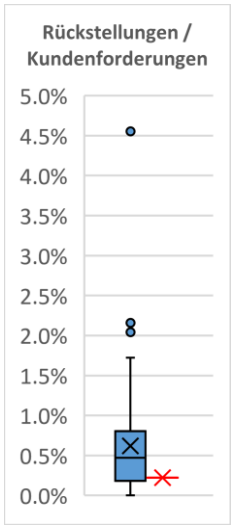
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.88%**	**77%**	**4.8%**	**63.7%**	**0.0370 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**6.2%**	**371**	**236**	**9.3%**	**0.2%**

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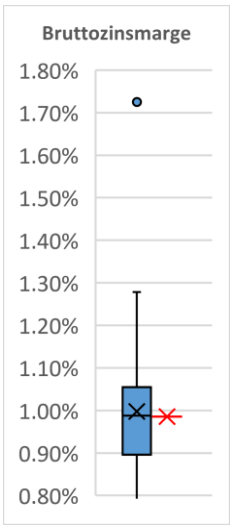
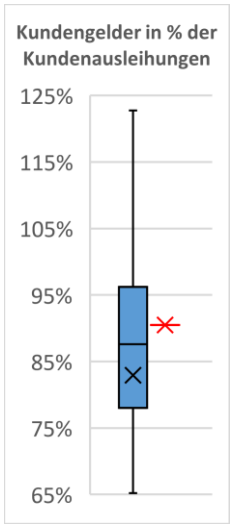
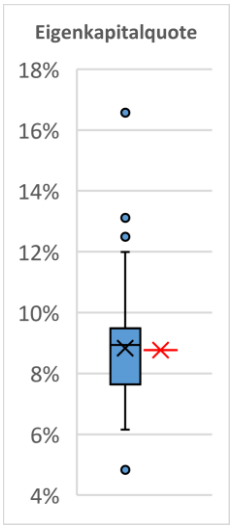
GRB Glarner Regionalbank Genossenschaft

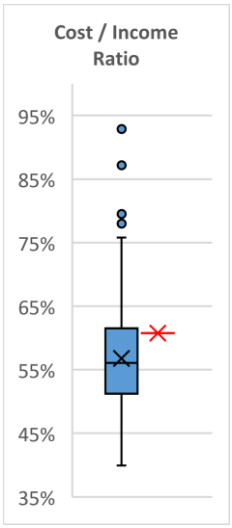
Kennzahlenanalyse

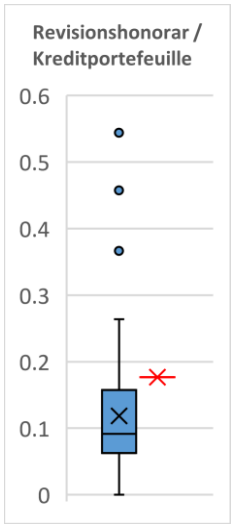
Stichtag: 31. Dezember 2022



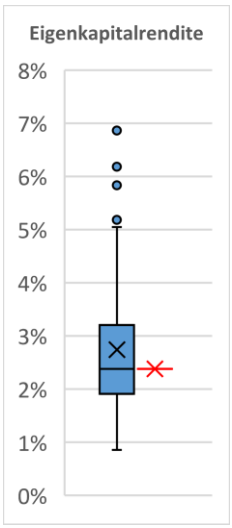


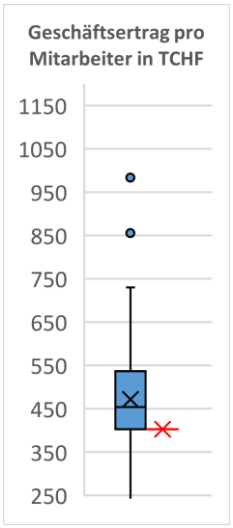


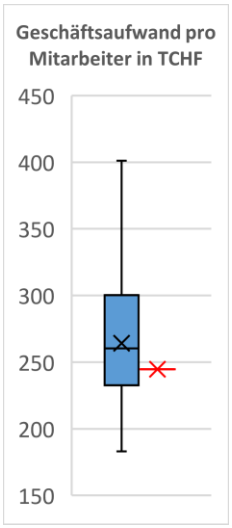


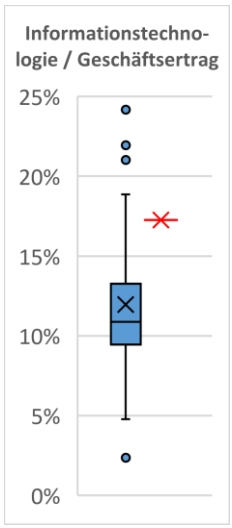


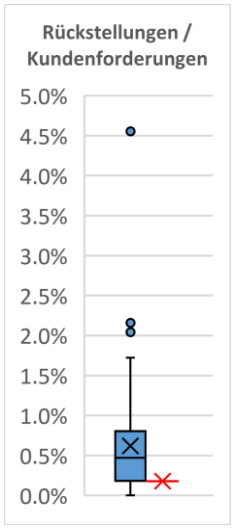
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.99%**	**90%**	**8.8%**	**60.8%**	**0.1766 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.4%**	**403**	**245**	**17.3%**	**0.2%**

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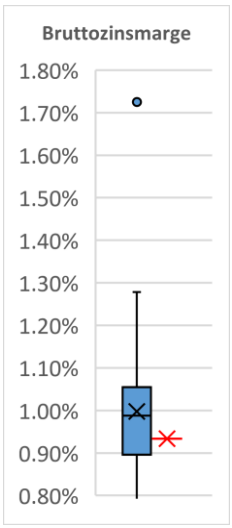
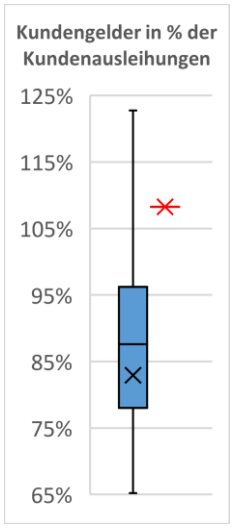
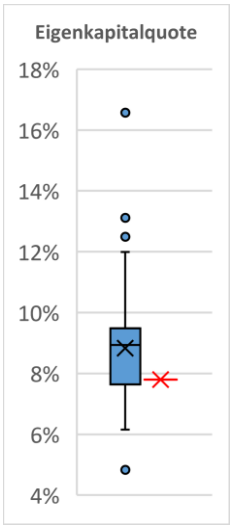
Hypothekarbank Lenzburg AG

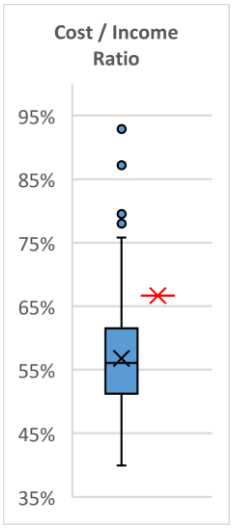
Kennzahlenanalyse

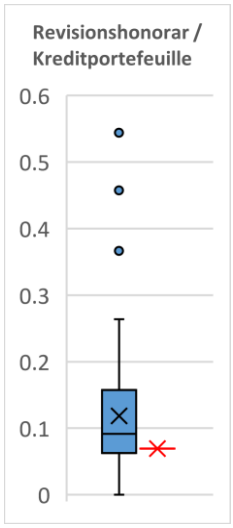
Stichtag: 31. Dezember 2022



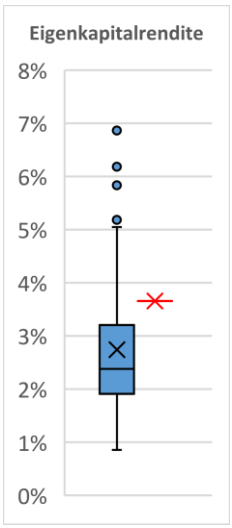


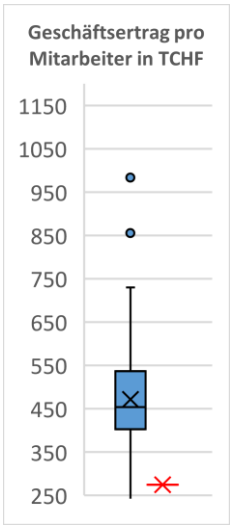


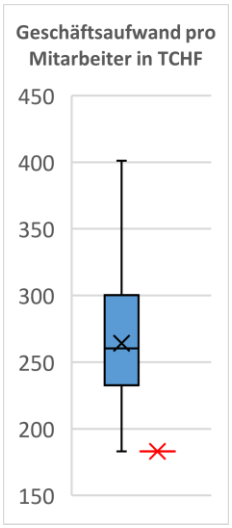


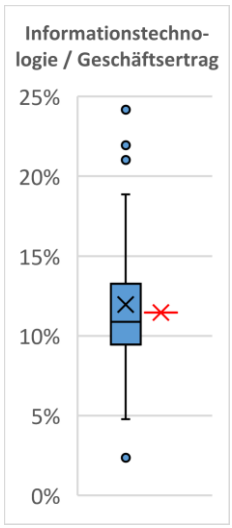


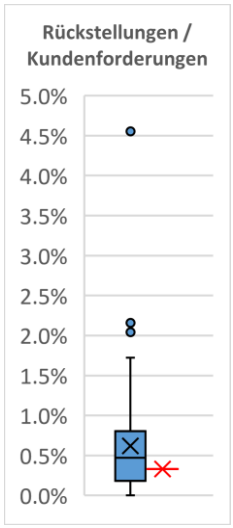
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.93%**	**108%**	**7.8%**	**66.7%**	**0.0693 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**3.7%**	**274**	**183**	**11.5%**	**0.3%**

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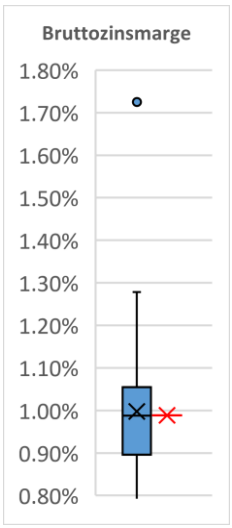
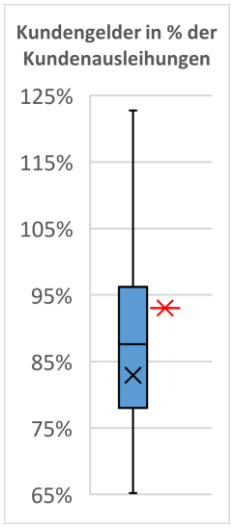
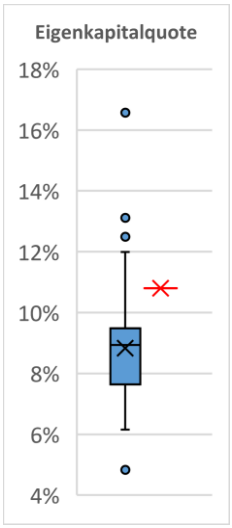
Leihkasse Stammheim AG

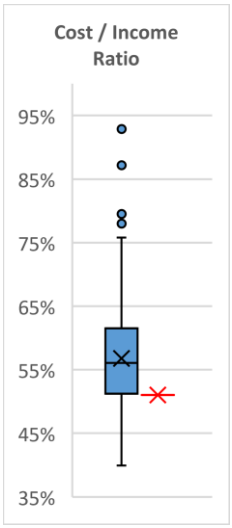
Kennzahlenanalyse

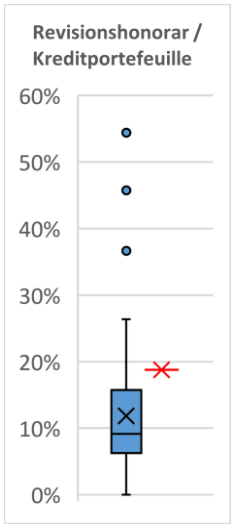
Stichtag: 31. Dezember 2022



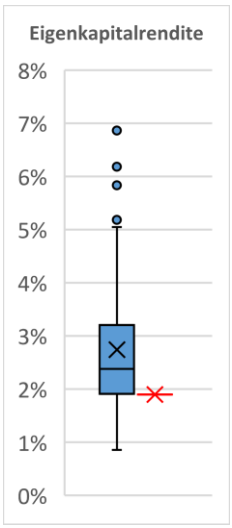


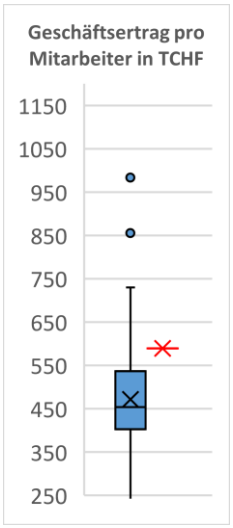


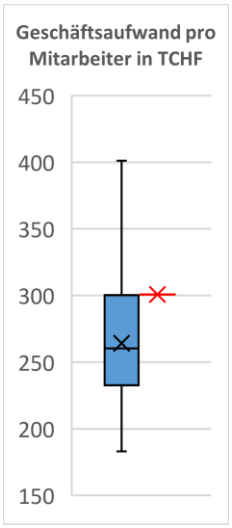


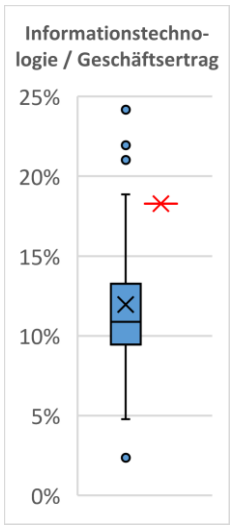


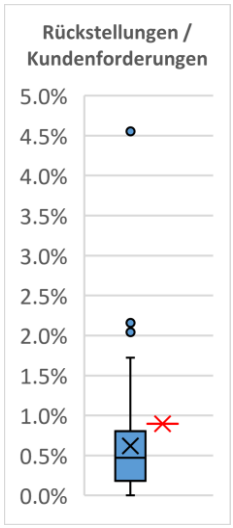
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.99%**	**93%**	**10.8%**	**51.0%**	**0.1875 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.9%**	**589**	**301**	**18.3%**	**0.9%**

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Nidwaldner Kantonalbank

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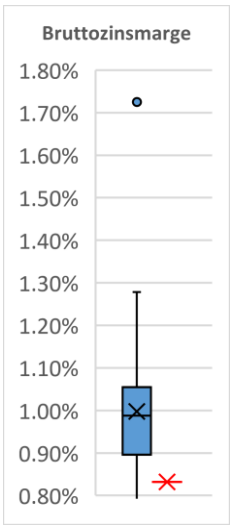
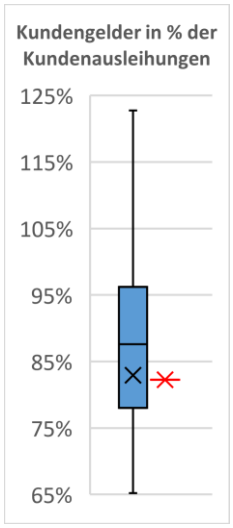
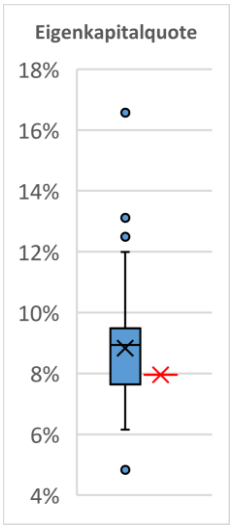
Nidwaldner Kantonalbank

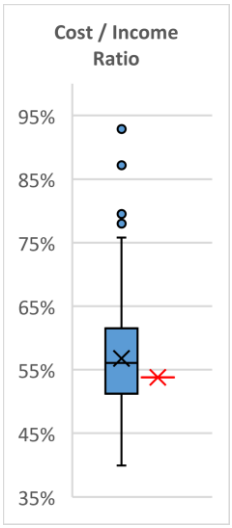
Kennzahlenanalyse

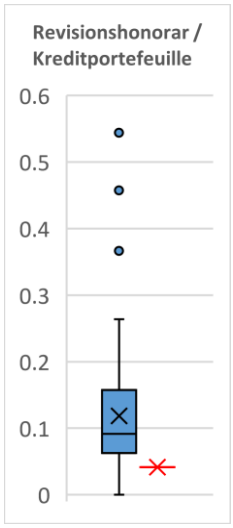
Stichtag: 31. Dezember 2022



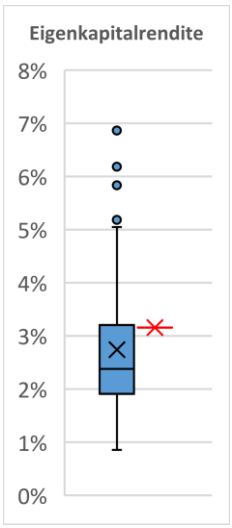


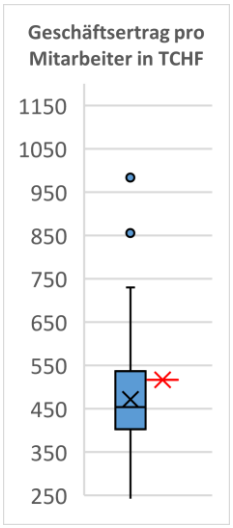


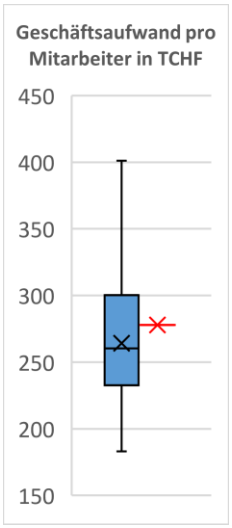


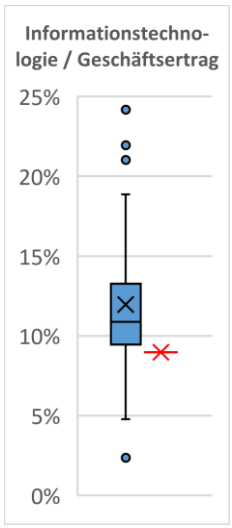


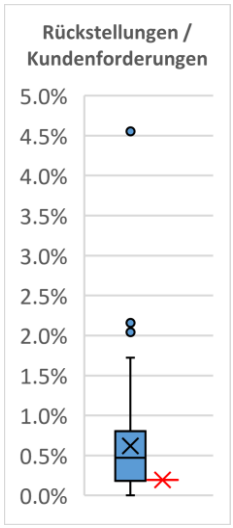
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.83%**	**82%**	**8.0%**	**53.8%**	**0.0415 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**3.2%**	**517**	**278**	**9.0%**	**0.2%**

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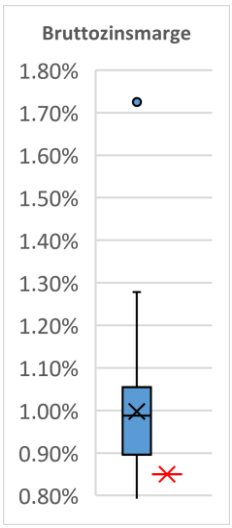
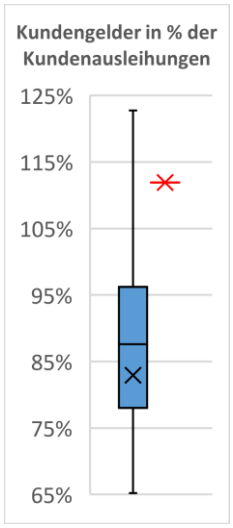
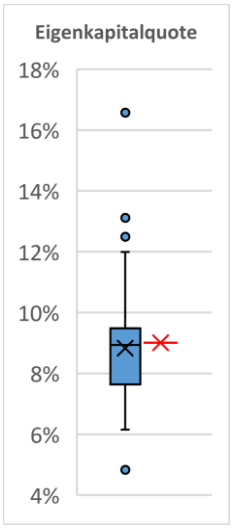
Obwaldner Kantonalbank

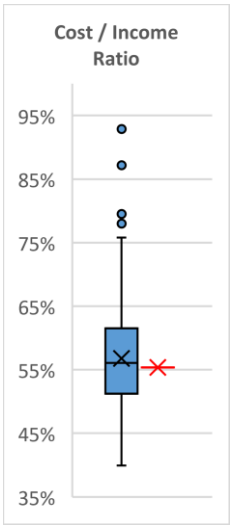
Kennzahlenanalyse

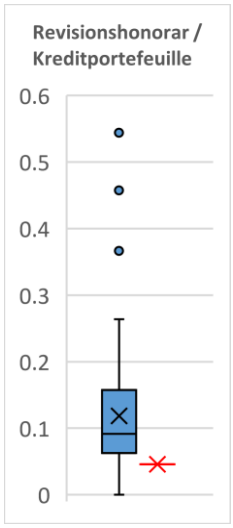
Stichtag: 31. Dezember 2022



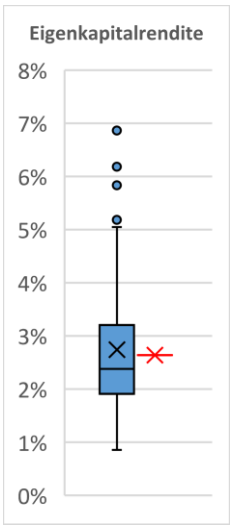


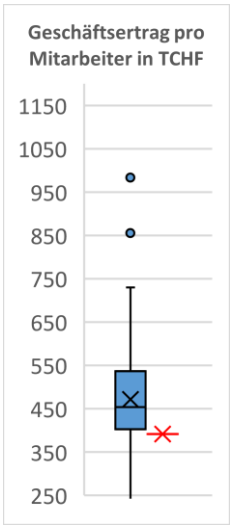


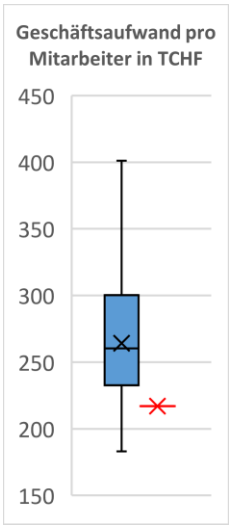


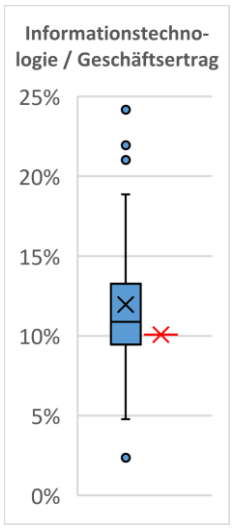


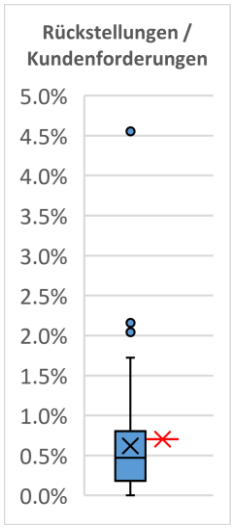
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.85%**	**112%**	**9.0%**	**55.4%**	**0.0460 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.6%**	**392**	**217**	**10.1%**	**0.7%**

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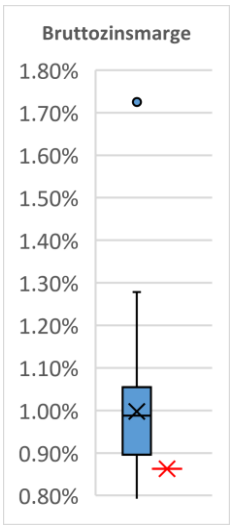
Mitglied der Mattig-Gruppe

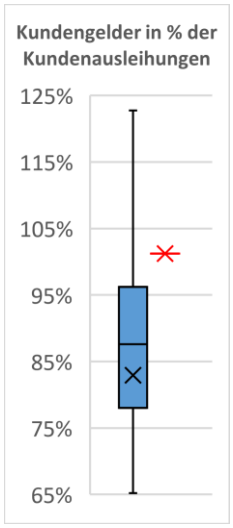
EXPERTsuisse zertifiziertes Unternehmen

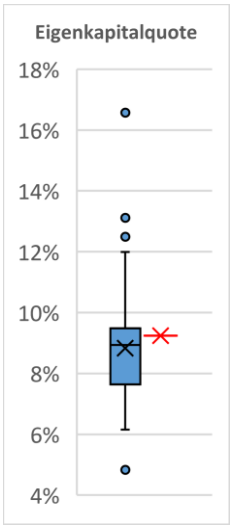
Regiobank Männedorf AG

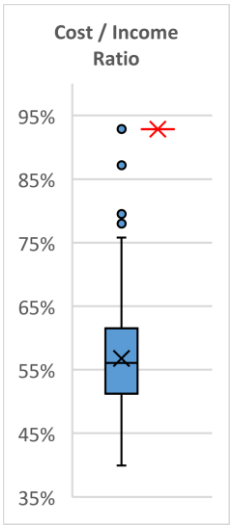
Kennzahlenanalyse

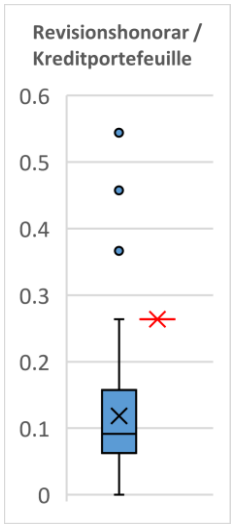
Stichtag: 31. Dezember 2022



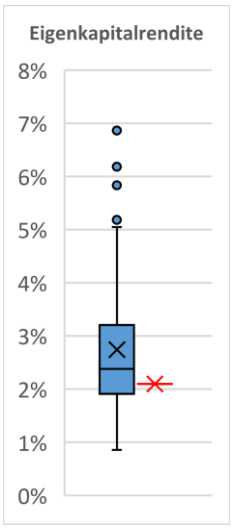


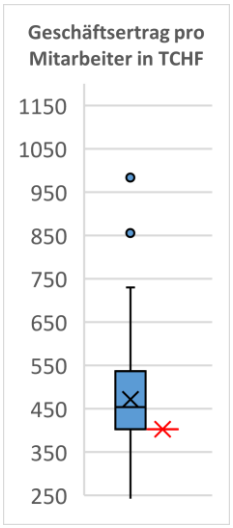


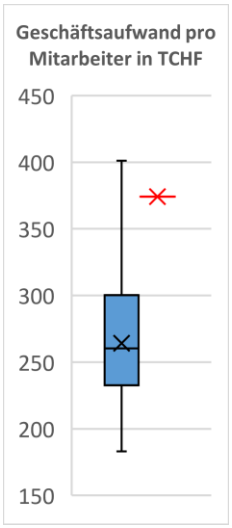


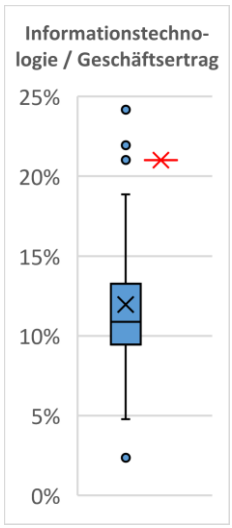


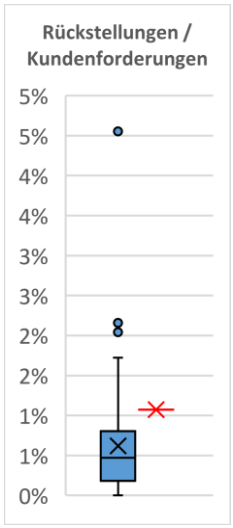
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.86%**	**101%**	**9.2%**	**92.9%**	**0.2635 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.1%**	**403**	**374**	**21.0%**	**1.1%**

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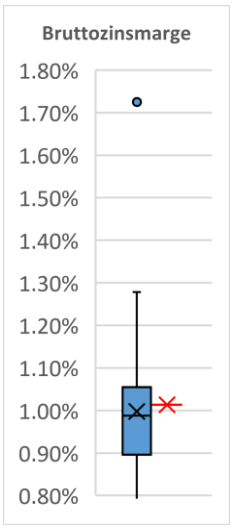
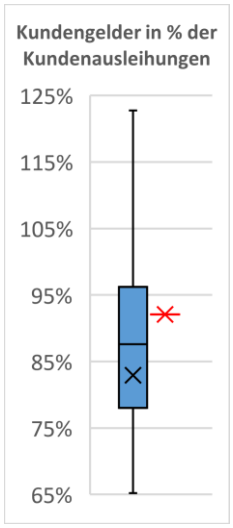
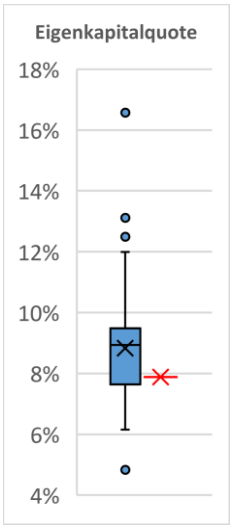
Regiobank Solothurn AG

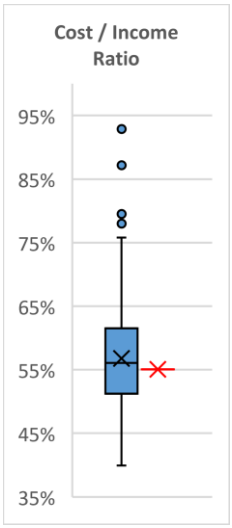
Kennzahlenanalyse

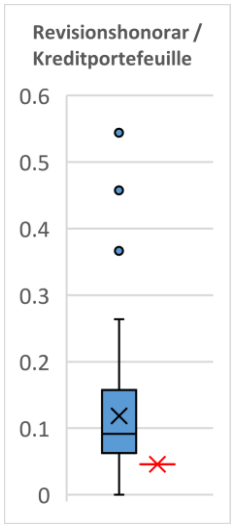
Stichtag: 31. Dezember 2022



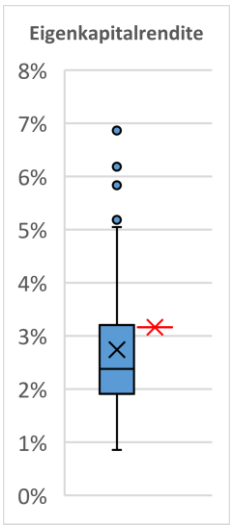


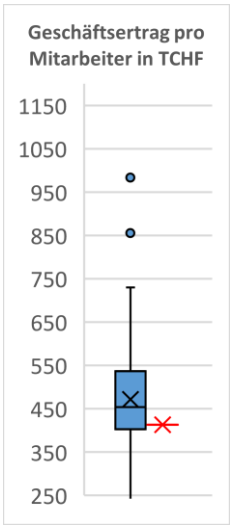


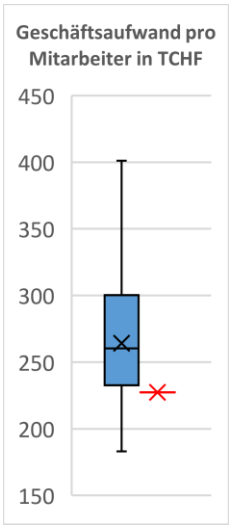


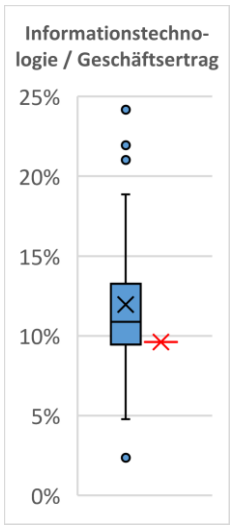


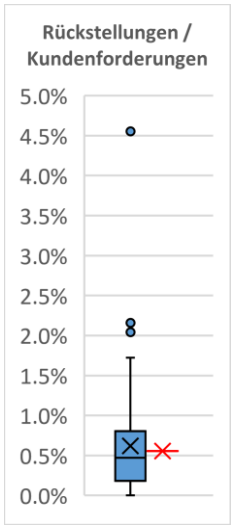
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.01%**	**92%**	**7.9%**	**55.1%**	**0.0458 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**3.2%**	**413**	**227**	**9.6%**	**0.6%**

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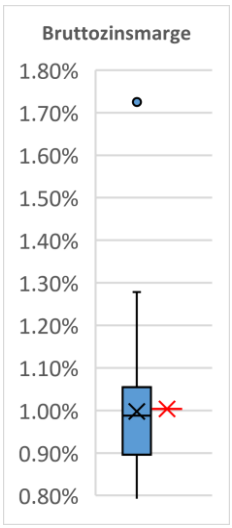
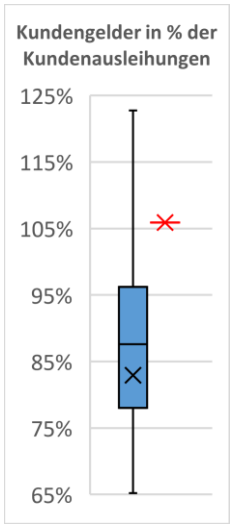
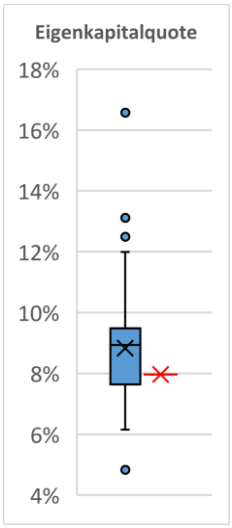
SB Saanen Bank AG

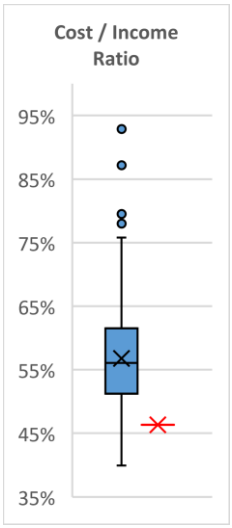
Kennzahlenanalyse

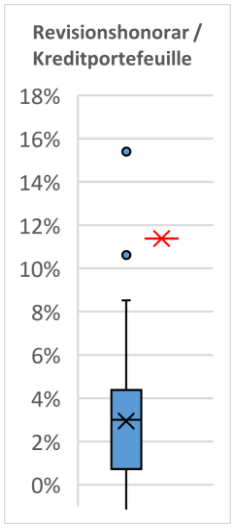
Stichtag: 31. Dezember 2022



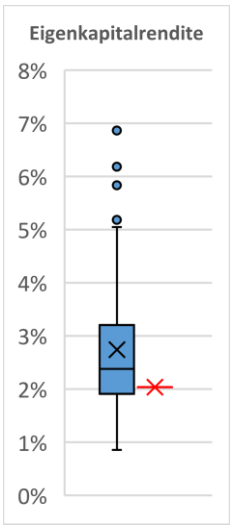


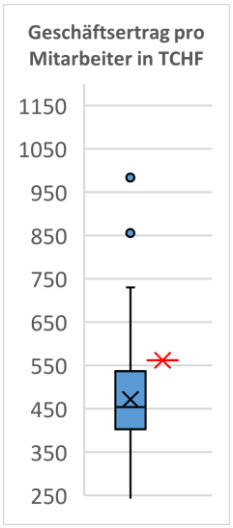


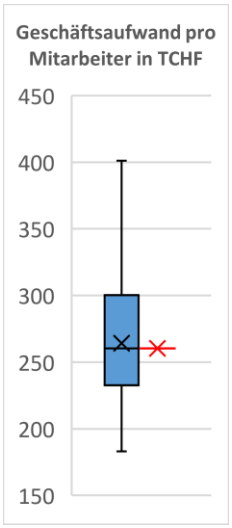


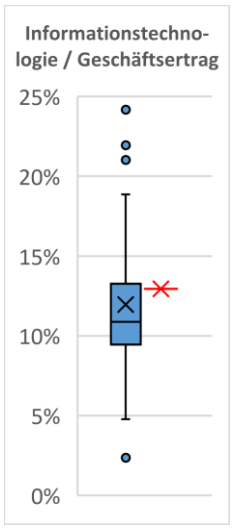


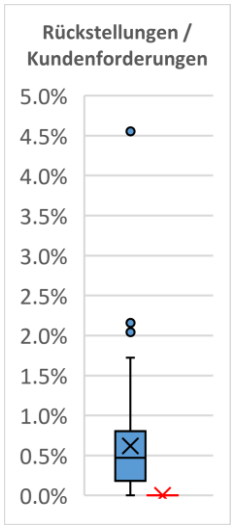
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.00%**	**106%**	**8.0%**	**46.3%**	**0.1138 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.0%**	**562**	**260**	**12.9%**	**0.0%**

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Schaffhauser Kantonalbank

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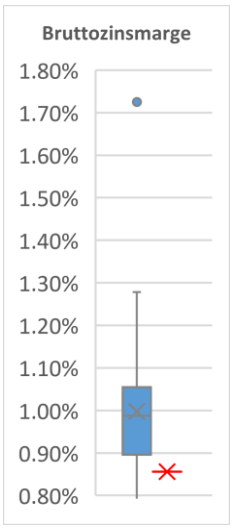
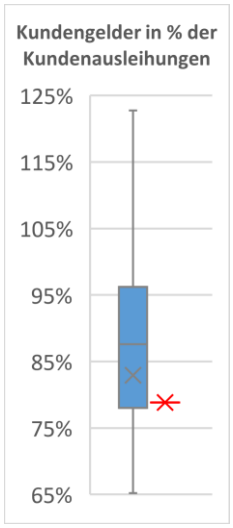
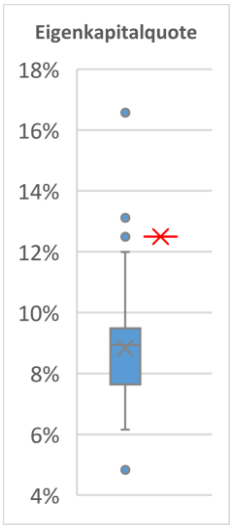
Schaffhauser Kantonalbank

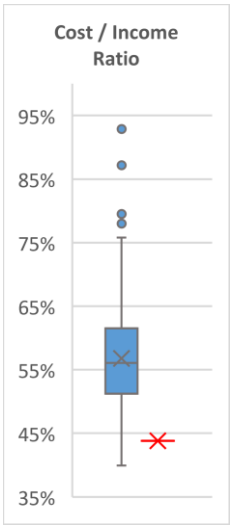
Kennzahlenanalyse

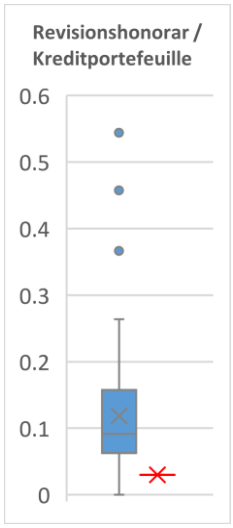
Stichtag: 31. Dezember 2022



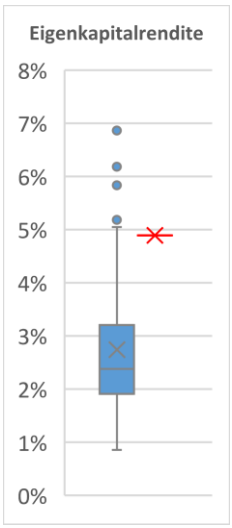


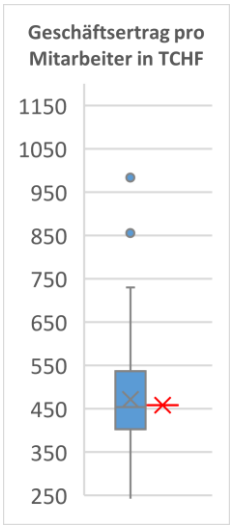


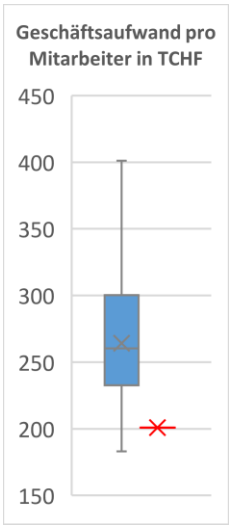


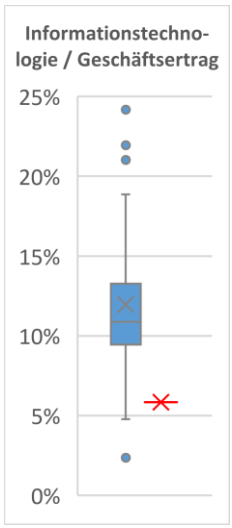


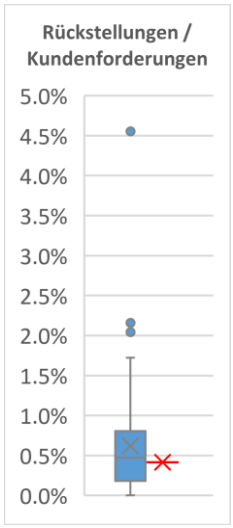
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.86%**	**79%**	**12.5%**	**43.8%**	**0.0299 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**4.9%**	**458**	**201**	**5.8%**	**0.4%**

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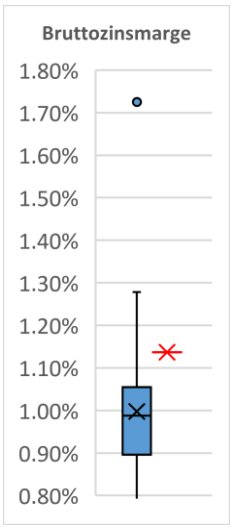
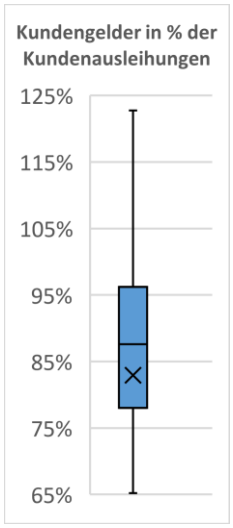
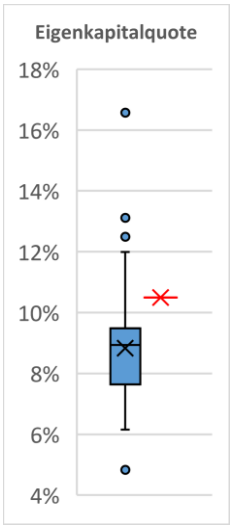
SPAR + LEIHKASSE GÜRBETAL AG

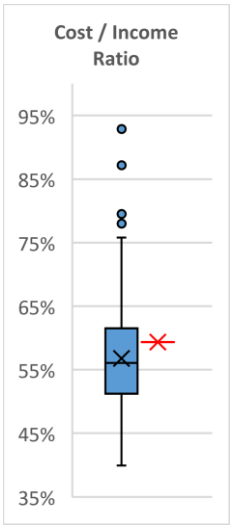
Kennzahlenanalyse

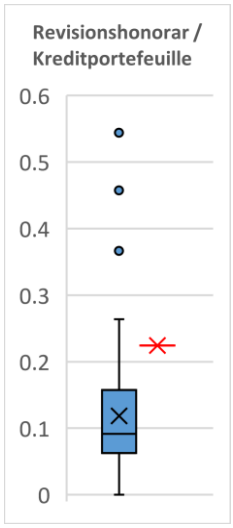
Stichtag: 31. Dezember 2022



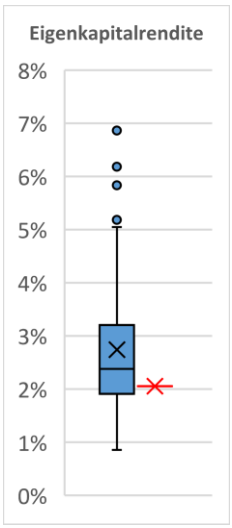


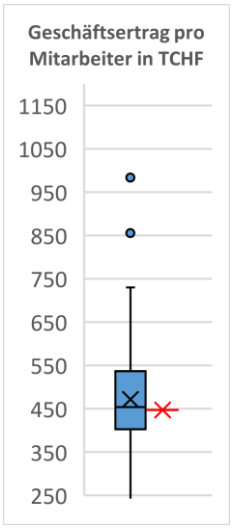


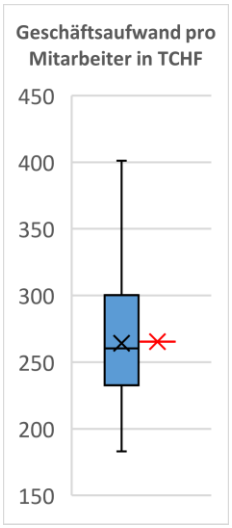


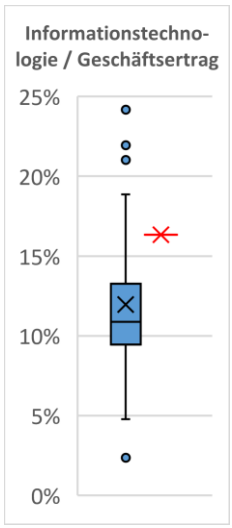


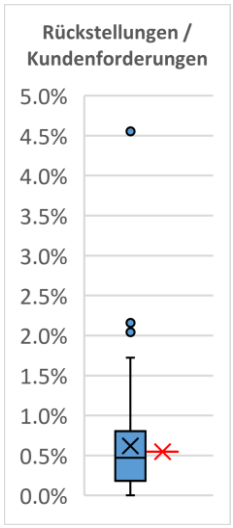
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.14%**	**6%**	**10.5%**	**59.3%**	**0.2241 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.1%**	**447**	**265**	**16.3%**	**0.5%**

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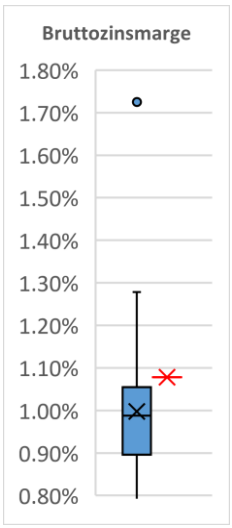
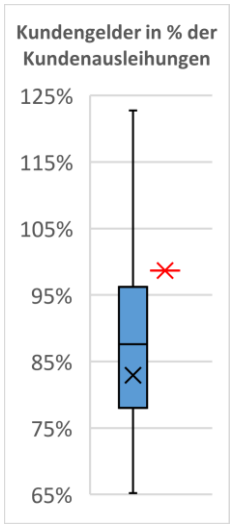
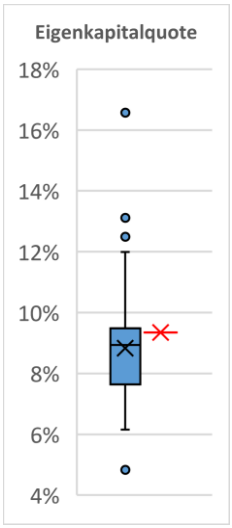
Spar- und Leihkasse Bucheggberg AG

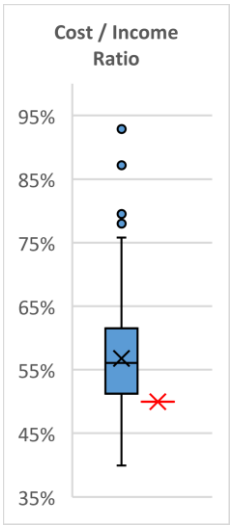
Kennzahlenanalyse

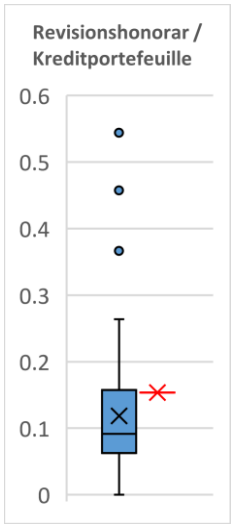
Stichtag: 31. Dezember 2022



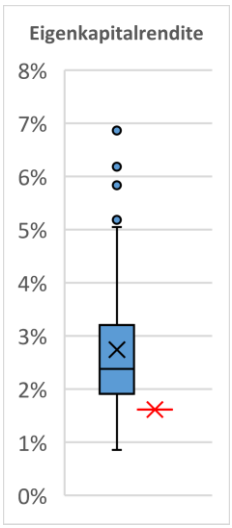


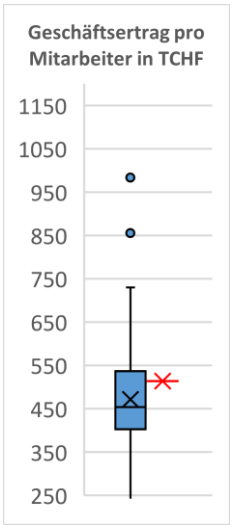


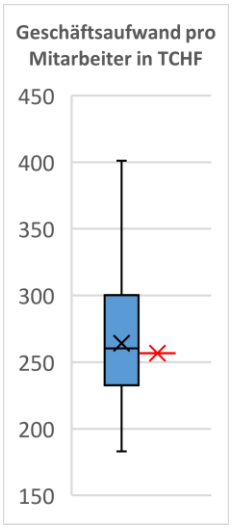


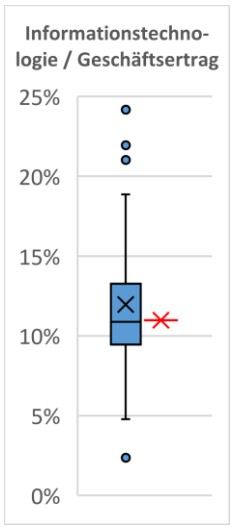


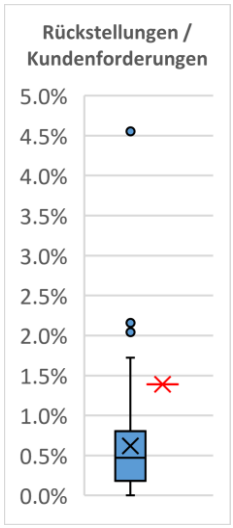
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.08%**	**99%**	**9.4%**	**50.0%**	**0.1536 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.6%**	**514**	**257**	**11.0%**	**1.4%**

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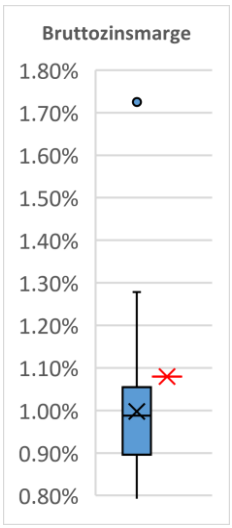
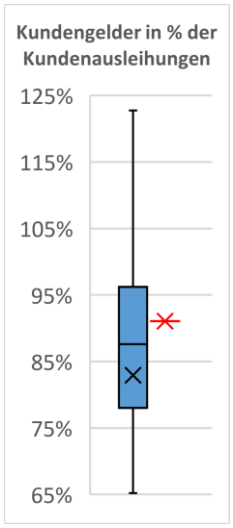
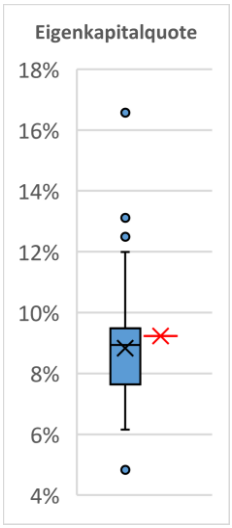
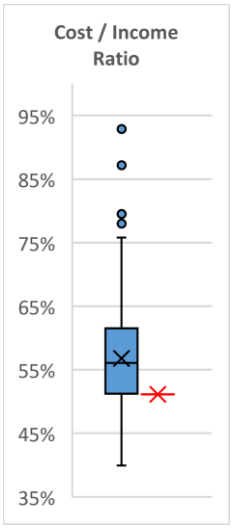
Kennzahlenanalyse

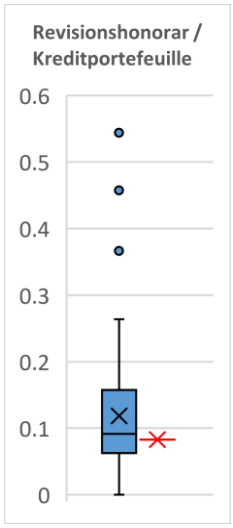
Stichtag: 31. Dezember 2022



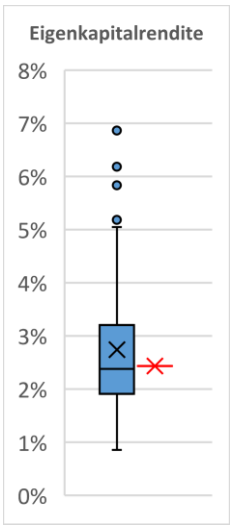


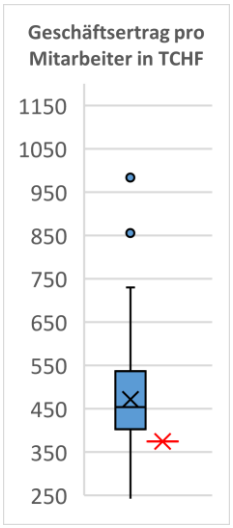


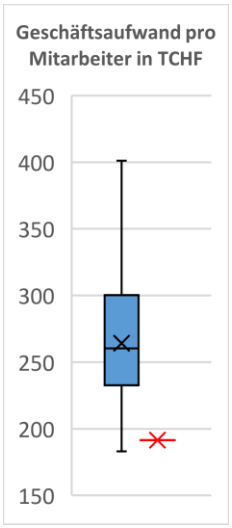


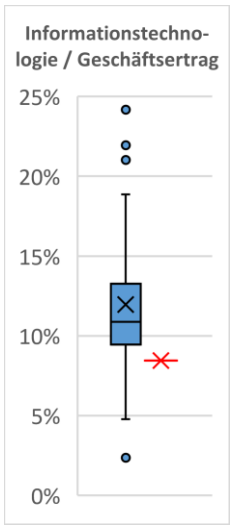


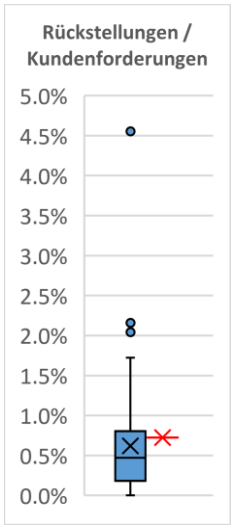
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.08%**	**91%**	**9.2%**	**51.1%**	**0.0829 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.4%**	**374**	**191**	**8.4%**	**0.7%**

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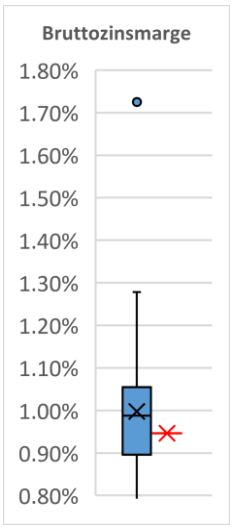
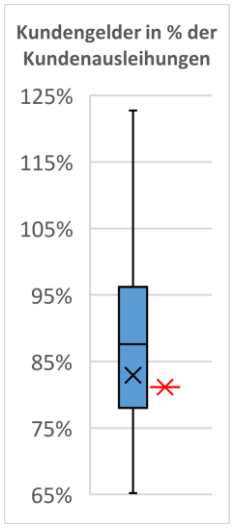
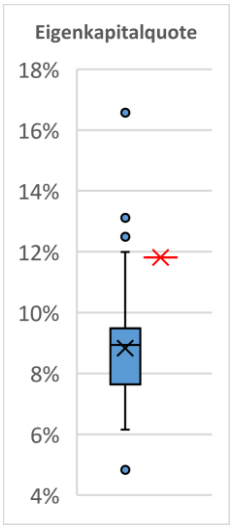
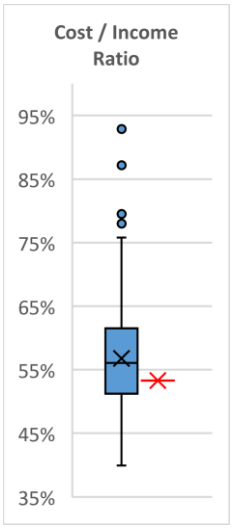
Kennzahlenanalyse

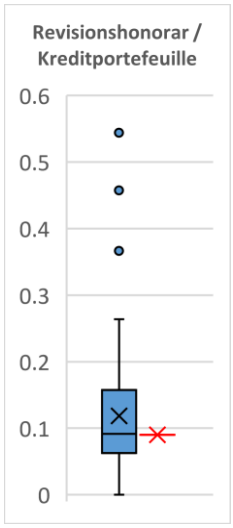
Stichtag: 31. Dezember 2022



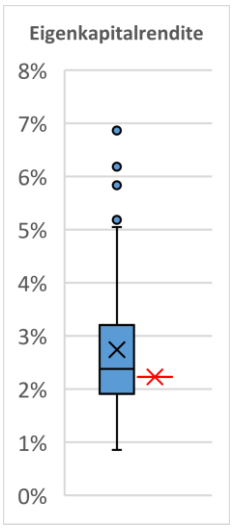


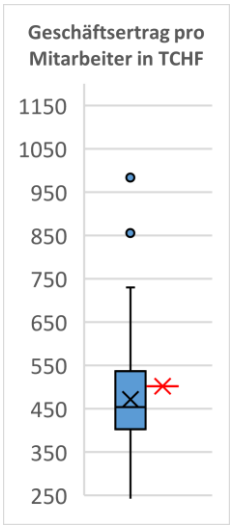


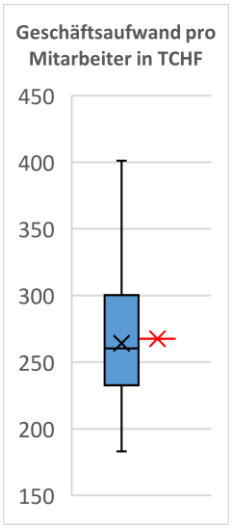


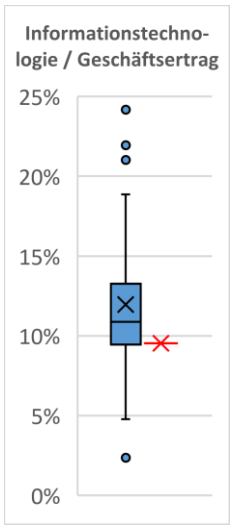


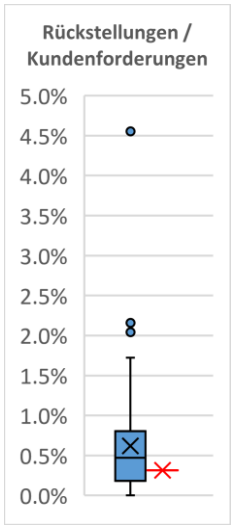
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.95%**	**81%**	**11.8%**	**53.3%**	**0.0900 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.2%**	**502**	**267**	**9.5%**	**0.3%**

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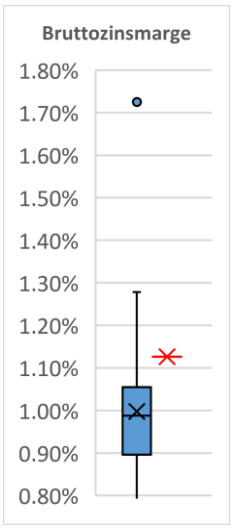
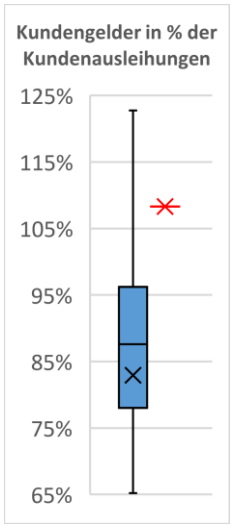
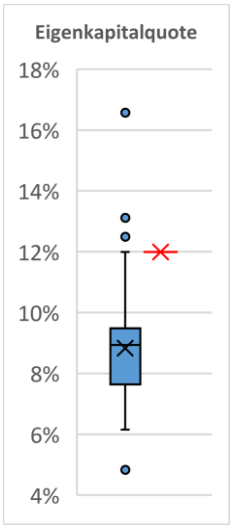
Spar- und Leihkasse Wynigen AG

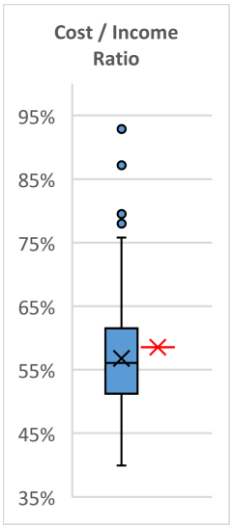
Kennzahlenanalyse

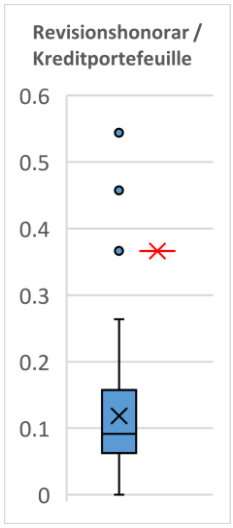
Stichtag: 31. Dezember 2022



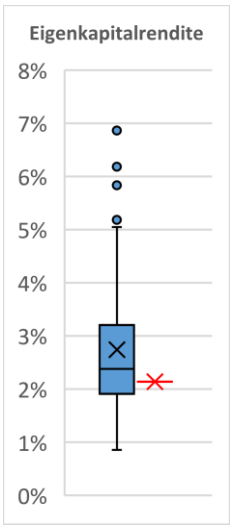


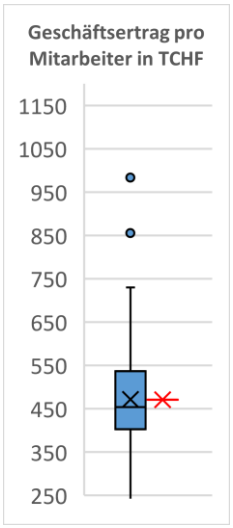


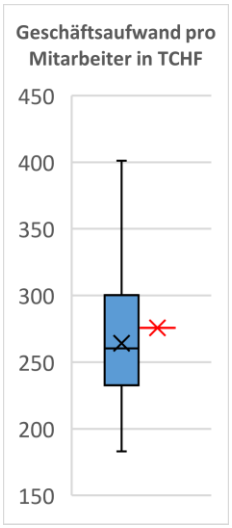


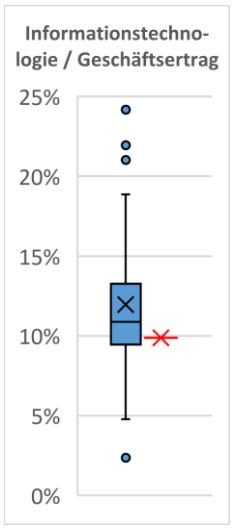


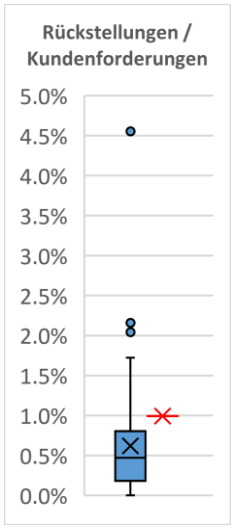
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.13%**	**108%**	**12.0%**	**58.6%**	**0.3663 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.1%**	**471**	**276**	**9.9%**	**1.0%**

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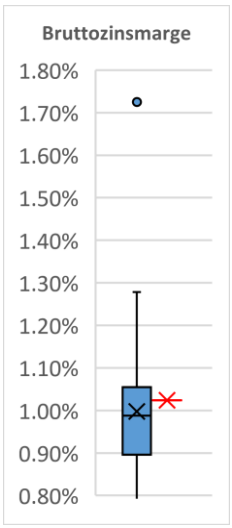
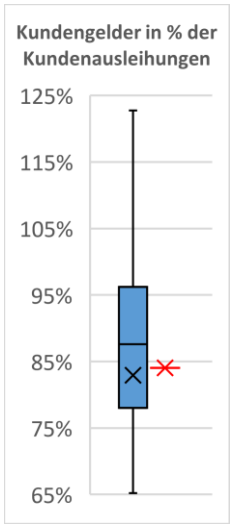
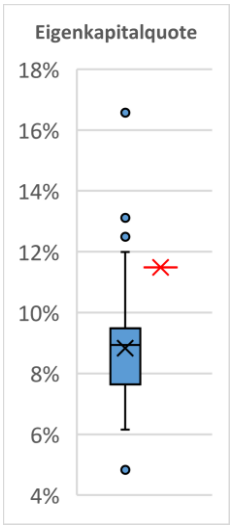
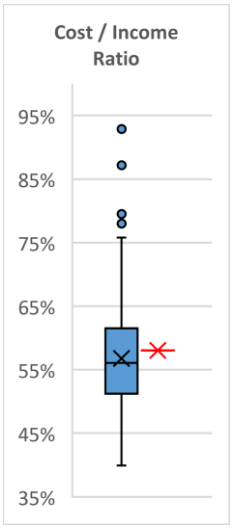
Kennzahlenanalyse

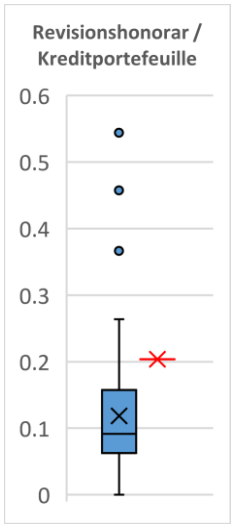
Stichtag: 31. Dezember 2022



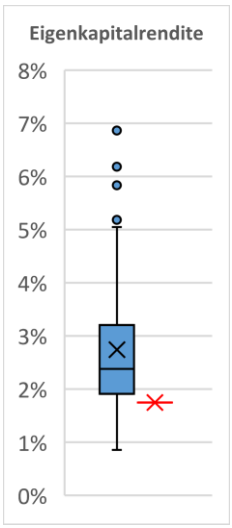


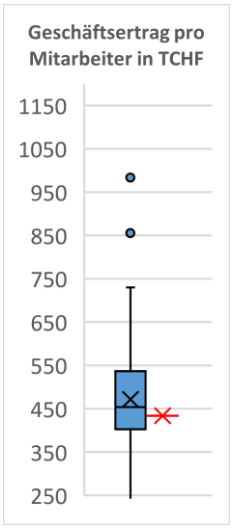


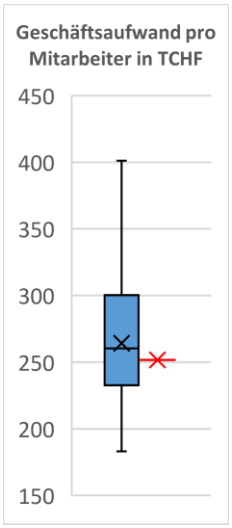


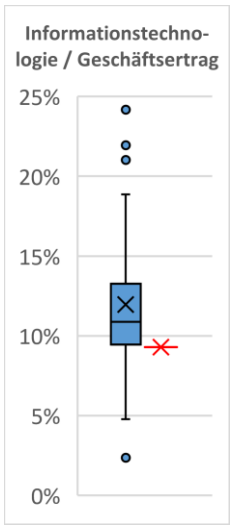


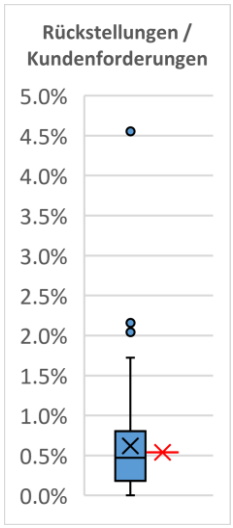
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.02%**	**84%**	**11.5%**	**58.0%**	**0.2038 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.8%**	**434**	**252**	**9.3%**	**0.5%**

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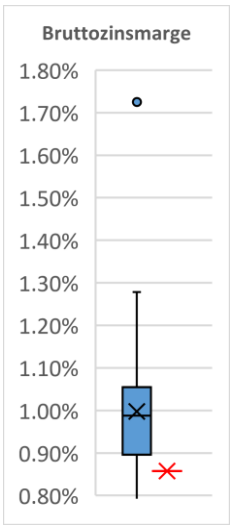
Clientis Sparcassa 1816

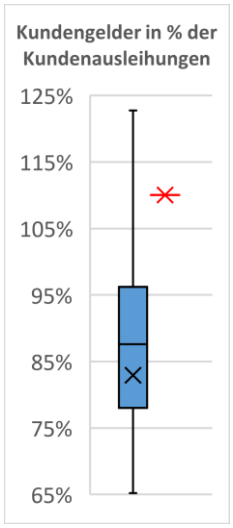
swa Swiss Auditors

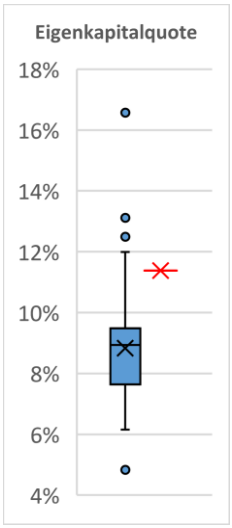
Sparcassa 1816 Genossenschaft

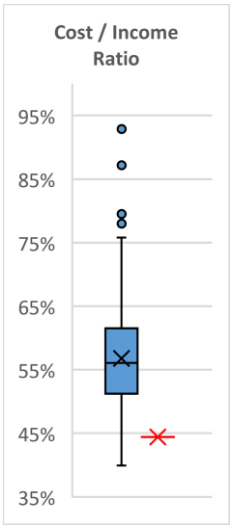
Kennzahlenanalyse

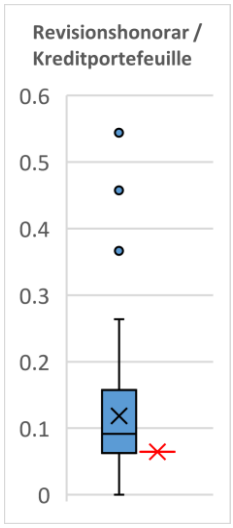
Stichtag: 31. Dezember 2022



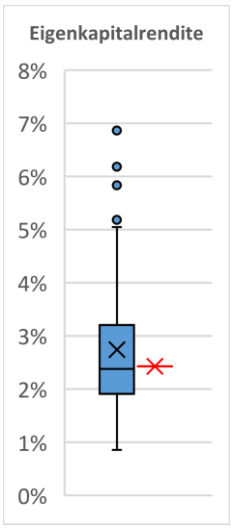


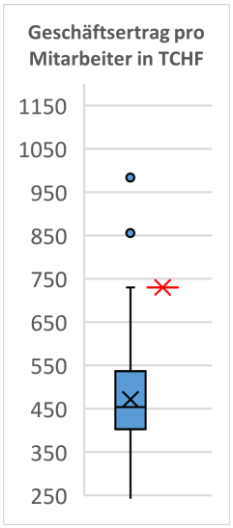


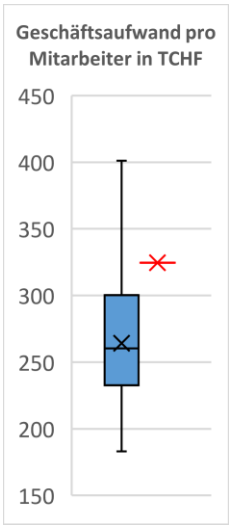


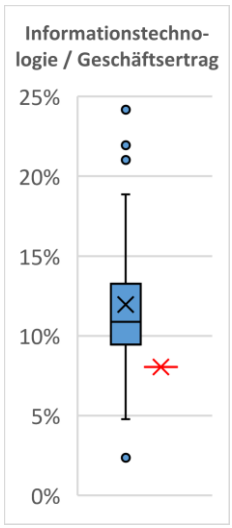


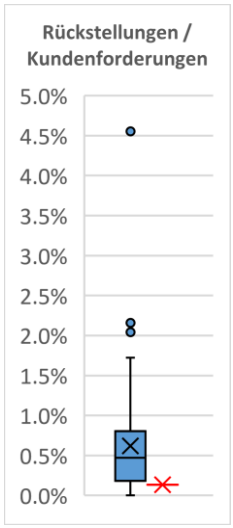
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.86%**	**110%**	**11.4%**	**44.4%**	**0.0646 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.4%**	**730**	**324**	**8.0%**	**0.1%**

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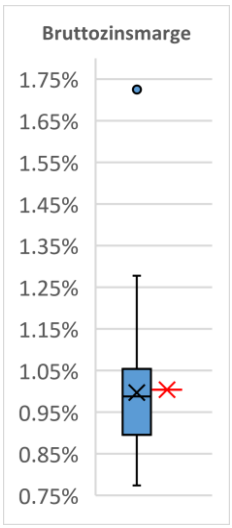
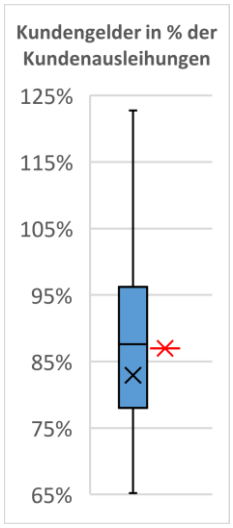
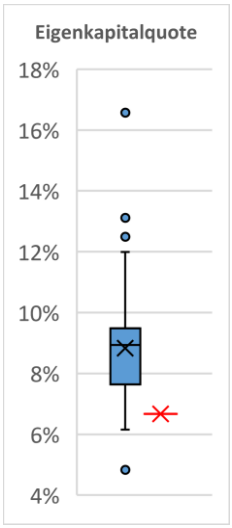
Sparhafen Bank AG

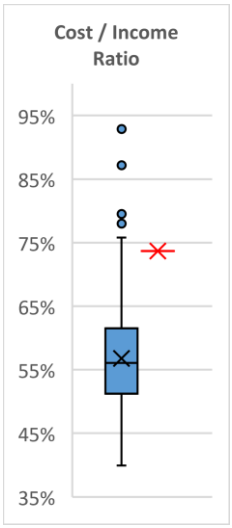
Kennzahlenanalyse

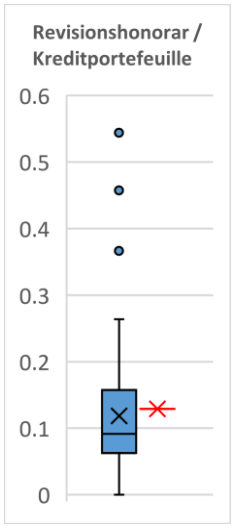
Stichtag: 31. Dezember 2022



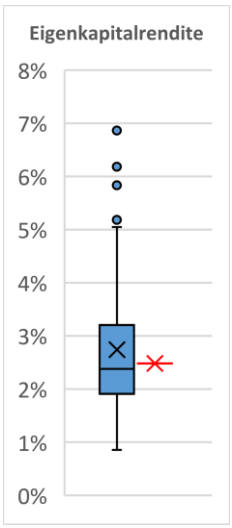


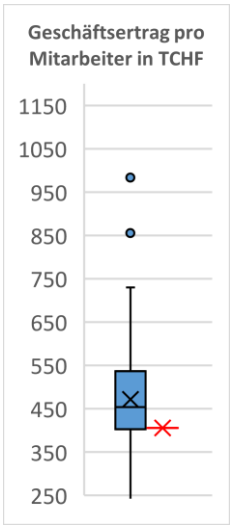


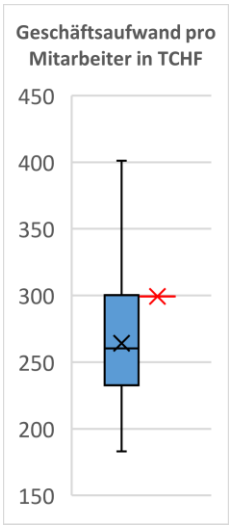


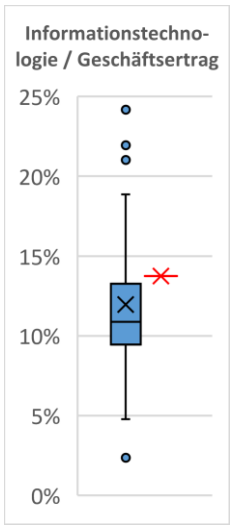


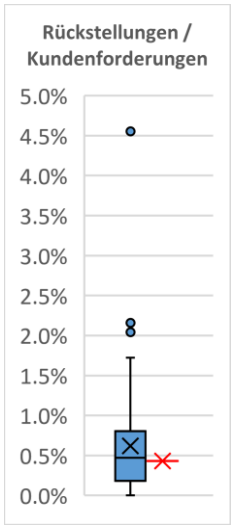
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.00%**	**87%**	**6.7%**	**73.7%**	**0.1293 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.5%**	**406**	**299**	**13.7%**	**0.4%**

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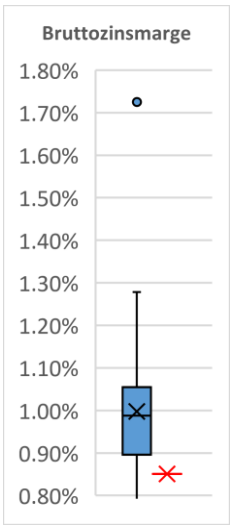
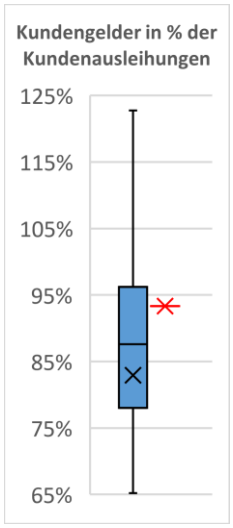
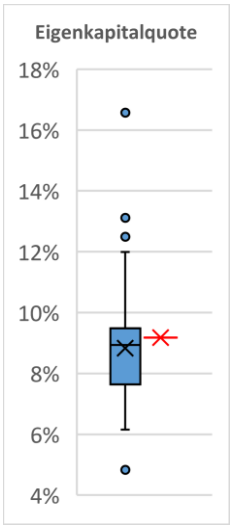
Sparkasse Schwyz AG

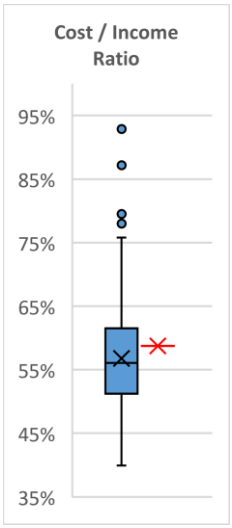
Kennzahlenanalyse

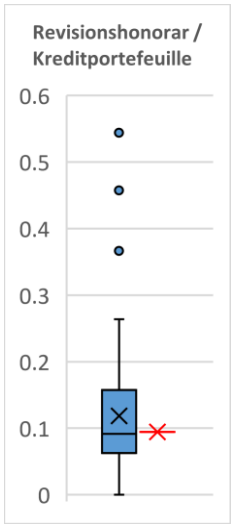
Stichtag: 31. Dezember 2022



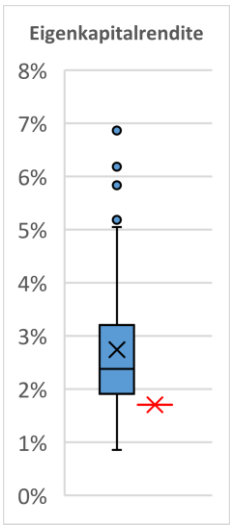


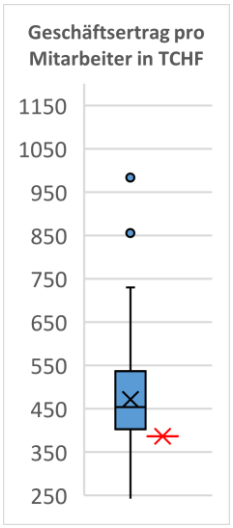


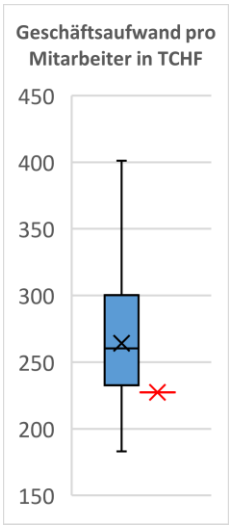


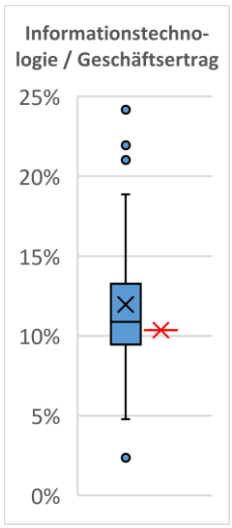


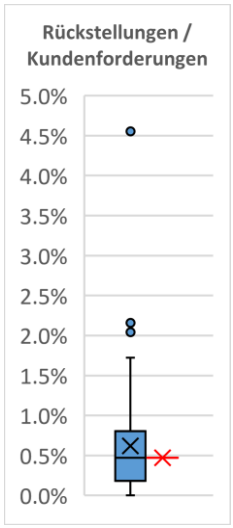
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.85%**	**93%**	**9.2%**	**58.7%**	**0.0942 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.7%**	**387**	**227**	**10.3%**	**0.5%**

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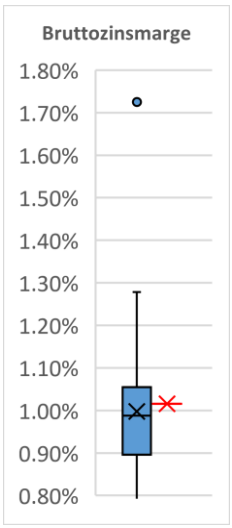
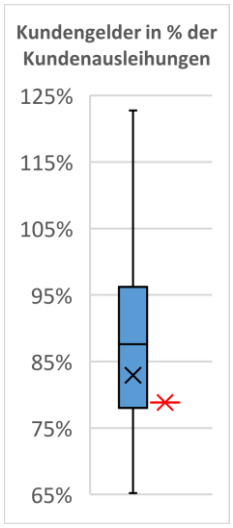
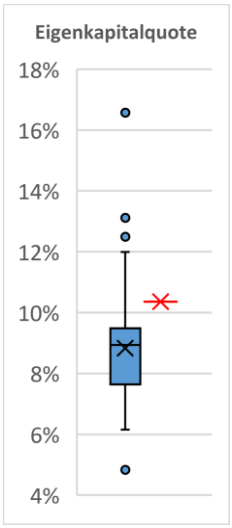
Sparkasse Sense

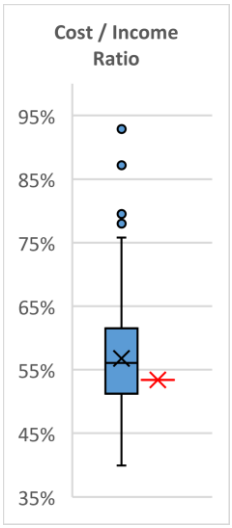
Kennzahlenanalyse

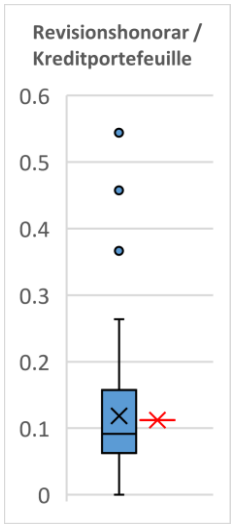
Stichtag: 31. Dezember 2022



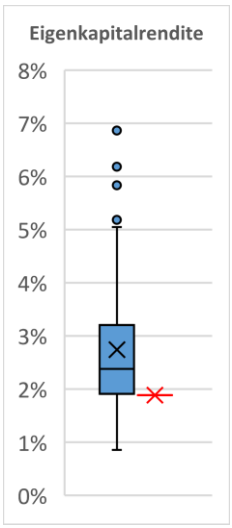


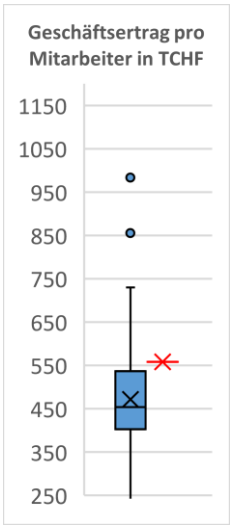


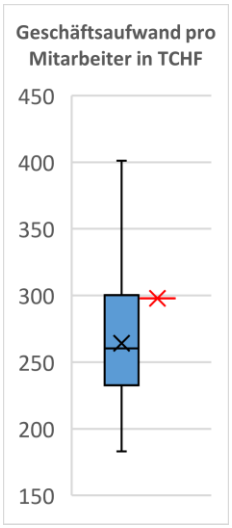


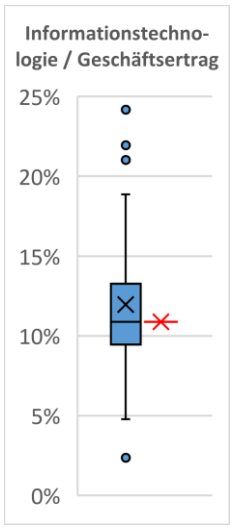


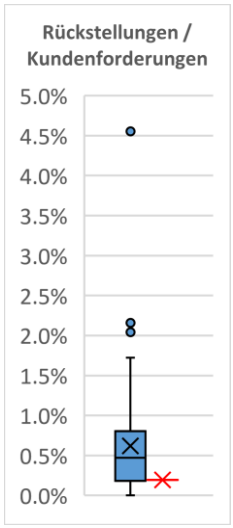
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.02%**	**79%**	**10.4%**	**53.4%**	**0.1125 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**1.9%**	**558**	**298**	**10.9%**	**0.2%**

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Urner Kantonalbank

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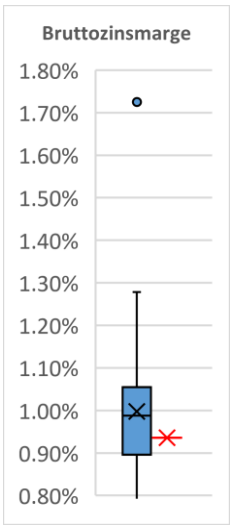
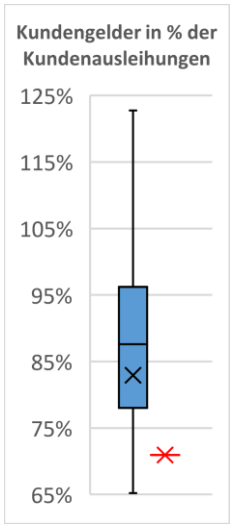
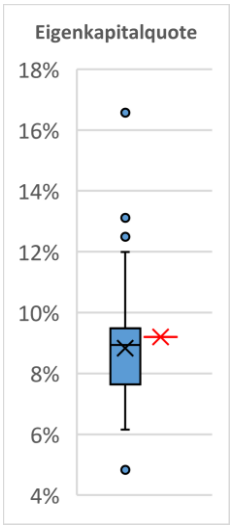
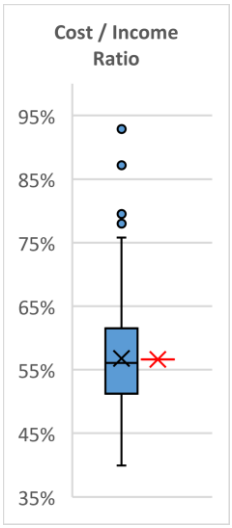
Kennzahlenanalyse

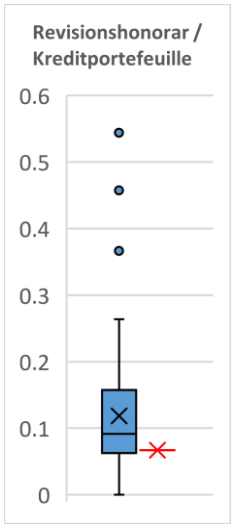
Stichtag: 31. Dezember 2022



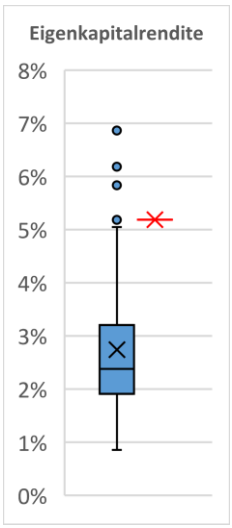


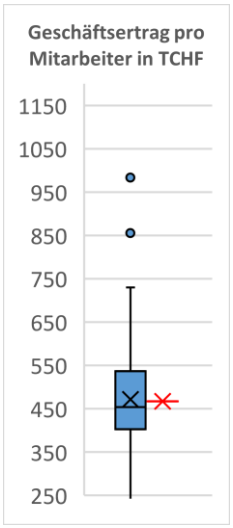


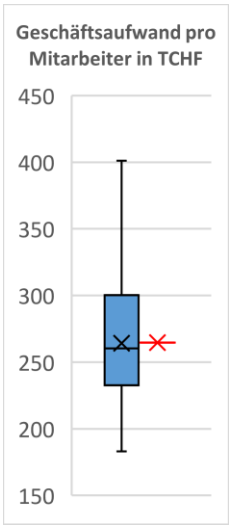


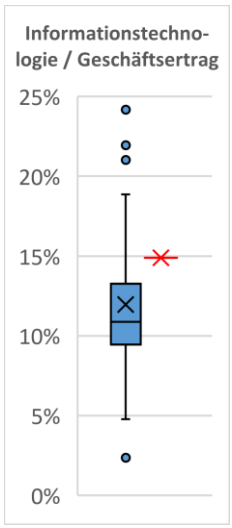


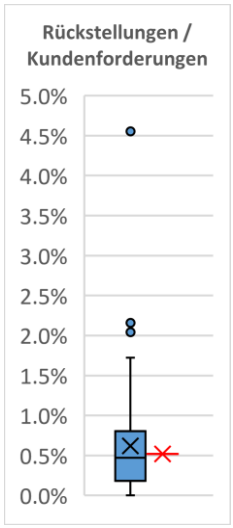
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.94%**	**71%**	**9.2%**	**56.6%**	**0.0671 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**5.2%**	**467**	**265**	**14.9%**	**0.5%**

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Zuger Kantonalbank

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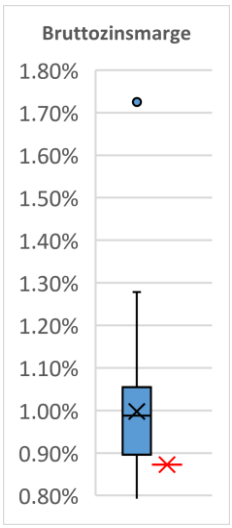
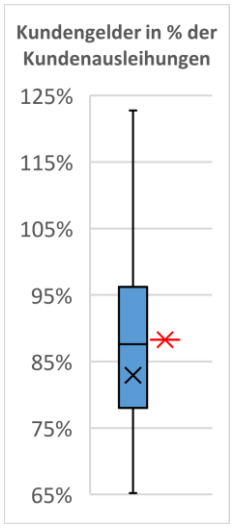
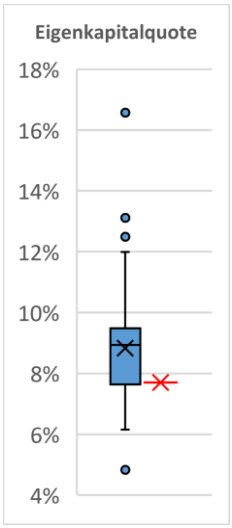
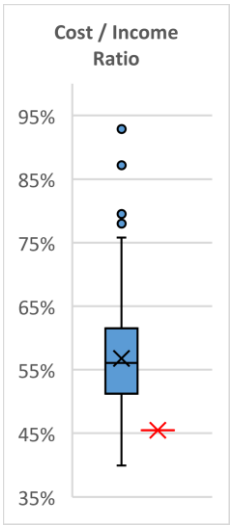
Kennzahlenanalyse

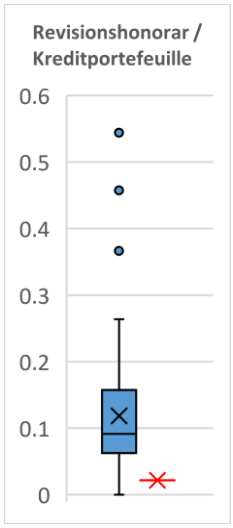
Stichtag: 31. Dezember 2022



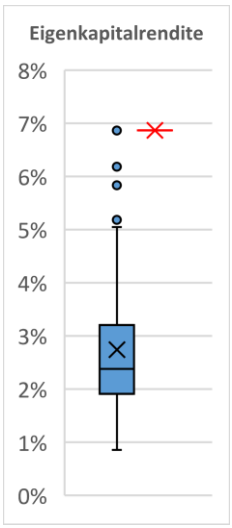


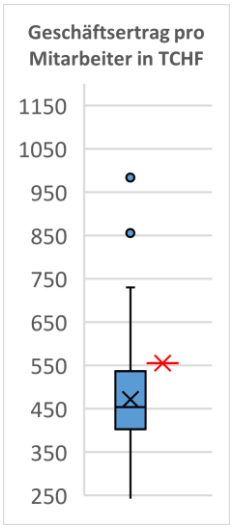


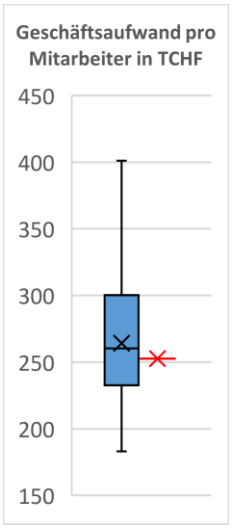


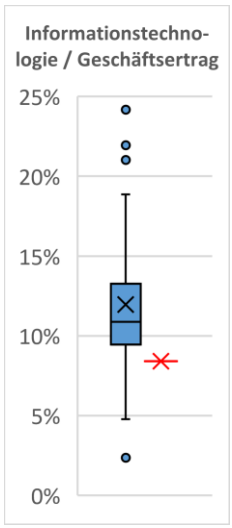


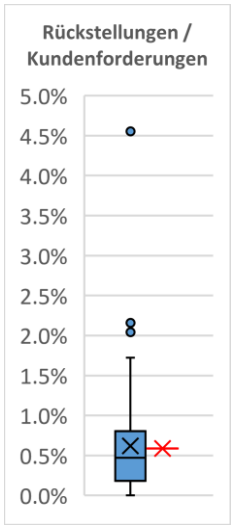
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**0.87%**	**88%**	**7.7%**	**45.5%**	**0.0217 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**6.9%**	**556**	**253**	**8.4%**	**0.6%**

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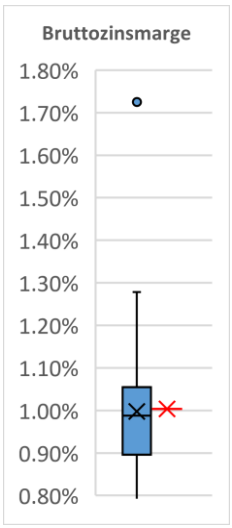
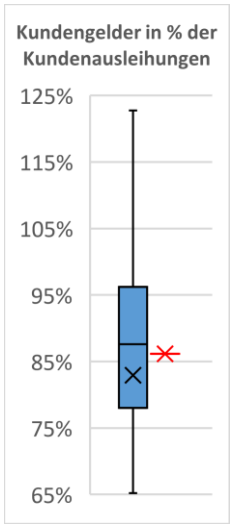
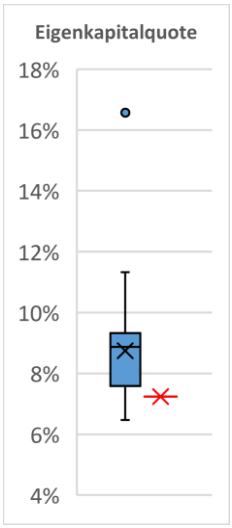
Zürcher Landbank AG

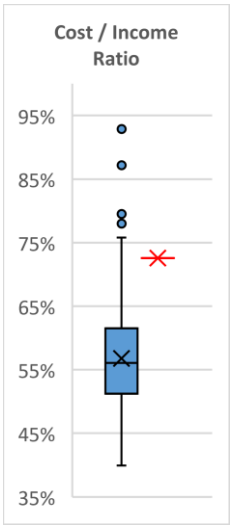
Kennzahlenanalyse

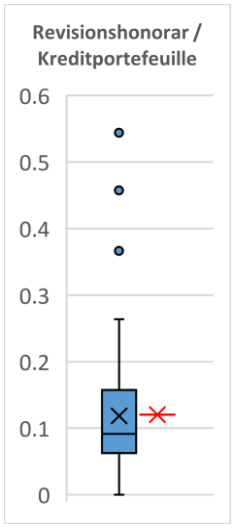
Stichtag: 31. Dezember 2022



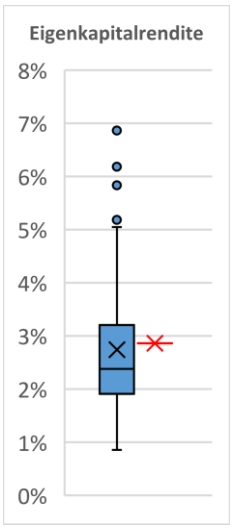


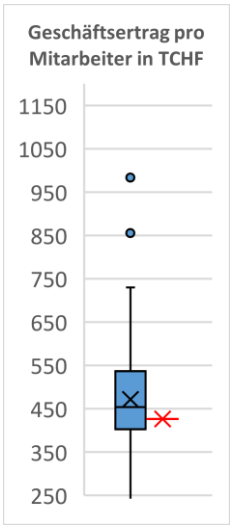


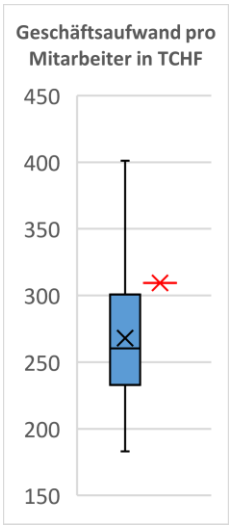


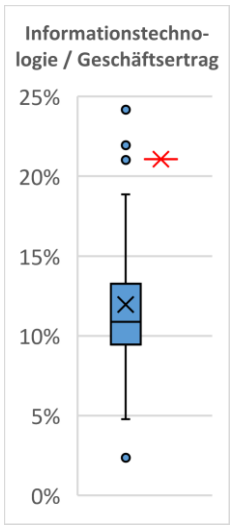


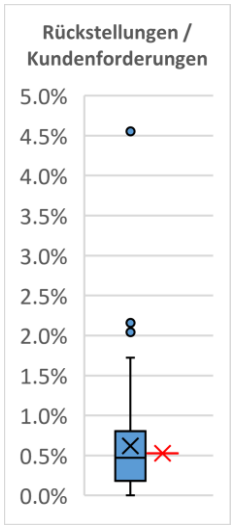
Max	1.73%	123%	16.6%	92.9%	0.5439 ‰
Min	0.77%	1%	4.8%	39.9%	0.0217 ‰
Mittel	1.00%	84%	9.0%	57.6%	0.1201 ‰
Bank	**1.00%**	**86%**	**7.2%**	**72.6%**	**0.1206 ‰**











Max	6.9%	983	401	28.1%	4.6%
Min	0.9%	219	183	2.4%	0.0%
Mittel	2.7%	479	268	12.0%	0.6%
Bank	**2.9%**	**426**	**309**	**21.1%**	**0.5%**

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