

## Anhang – Resultate der Benchmarking Analyse

### Die fünf besten Banken im Jahr 2014

Rang (Gesamtpunktzahl)		Return on Assets (Rang)	Cost-/Income Ratio (Rang)	Leverage Ratio (Rang)	Gefährdete Forderungen/ Kundenauslei- hungen (Rang)	Wachstum Kunden- ausleihungen (Rang)	Kunden- ausleihungs- deckungsgrad (Rang)	Bilanzsumme 2014 (TCHF)
1 (108)	<b>Ersparniskasse Affoltern i.E. AG</b>	0.55% (24)	48.78% (15)	12.81% (3)	0.30% (31)	5.79% (23)	95.87% (12)	241'794
2 (126)	<b>Bürgerliche Ersparniskasse Bern</b>	0.41% (41)	47.21% (13)	11.03% (6)	0.24% (26)	4.52% (38)	108.95% (2)	317'166
3 (137)	<b>Schwyzer Kantonalbank</b>	0.79% (4)	43.77% (4)	10.16% (10)	0.31% (32)	3.89% (50)	86.08% (37)	14'941'120
4 (139)	<b>Graubündner Kantonalbank</b>	0.92% (2)	45.71% (9)	11.19% (5)	0.35% (38)	3.31% (58)	88.51% (27)	20'591'049
5 (140)	<b>Appenzeller Kantonalbank</b>	0.75% (7)	46.86% (12)	8.98% (25)	0.59% (53)	4.98% (30)	95.63% (13)	2'792'812
	<b>Durchschnitt alle 90 Banken</b>	0.43%	57.87%	8.19%	0.58%	4.20%	85.99%	11'463'152

### Die fünf besten Banken im Zeitraum 2010-2014

Rang (Gesamtpunktzahl)		Ø Return on Assets (Rang)	Ø Cost-/Income Ratio (Rang)	Ø Leverage Ratio (Rang)	Ø Gefährdete Forderungen / Kundenauslei- hungen (Rang)	Ø Wachstum Kunden- ausleihungen (Rang)	Ø Kunden- ausleihungs- deckungsgrad (Rang)	Bilanzsumme 2014 (TCHF)
1 (138)	<b>Schwyzer Kantonalbank</b>	0.86% (4)	43.09% (3)	10.16% (12)	0.38% (32)	4.63% (48)	84.35% (39)	14'941'120
2 (140)	<b>Banque Cantonale de Fribourg</b>	0.85% (5)	33.34% (1)	8.88% (27)	0.48% (41)	9.05% (2)	80.44% (64)	18'938'227
3 (141)	<b>Graubündner Kantonalbank</b>	1.02% (1)	45.24% (5)	11.25% (8)	0.48% (43)	4.16% (54)	87.72% (30)	20'591'049
4 (144)	<b>Ersparniskasse Affoltern i.E. AG</b>	0.55% (26)	46.95% (9)	12.88% (3)	0.31% (27)	3.54% (65)	93.71% (15)	241'794
5 (147)	<b>Appenzeller Kantonalbank</b>	0.76% (10)	47.03% (11)	9.10% (22)	0.78% (61)	5.51% (30)	94.56% (13)	2'792'812
	<b>Durchschnitt alle 88 Banken</b>	0.46%	57.85%	8.24%	0.68%	4.83%	85.84%	10'309'574