

# Calculation of Shareholders' Equity at 31 december 2009

## Appendix

---

**Banque Privée  
Edmond de Rothschild S.A.  
Geneva**



**BANQUE PRIVÉE  
EDMOND DE ROTHSCHILD**

**BANQUE PRIVEE EDMOND DE ROTHSCHILD S.A., GENEVA**  
**CALCULATION OF SHAREHOLDERS' EQUITY AT 31 DECEMBER 2009**  
**APPENDIX**

<b>Geographic breakdown of counterparty risk (in CHF '000)</b>									
<b>Credit commitments</b>	<b>Switzerland</b>	<b>Europe</b>	<b>Caribbean</b>	<b>North America</b>	<b>Latin America</b>	<b>Asia</b>	<b>Africa</b>	<b>Oceania</b>	<b>Total ex metals</b>
<b>Balance sheet / claims:</b>									
Due from banks	123'973	2'322'637	1'502	68'621	0	10'254	871	3'583	2'531'441
Due from customers	49'153	202'144	200'181	11'841	4'527	11'767	5'841	1'524	486'978
Mortgage loans	7'665	2'901	0	0	0	0	0	0	10'566
Financial investments /									
Debt securities / inventories	24'245	58'349	499	3'180	0	100	0	2'048	88'421
Other assets	18'252	0	0	0	0	0	0	0	18'252
Positive replacement values	27'631	116'406	4'886	2'163	126	614	9	255	152'090
<b>Off-balance sheet</b>									
Contingent liabilities /									
Credit commitments	71'242	19'967	5'257	2'021	2'794	1'721	1'304	273	104'579
Irrevocable liabilities	5'176	0	0	0	0	0	0	0	5'176
Liabilities for unpaid-in capital	0	0	0	0	0	0	0	0	0
Additions	52'039	102'606	4'691	3'616	262	381	4	174	163'773
Inventories	-36'249	0	0	0	0	0	0	0	-36'249
Valuation adjustments and general provisions	0	0	0	0	0	0	0	0	0
<b>Total at 31.12.09</b>	<b>343'127</b>	<b>2'825'010</b>	<b>217'016</b>	<b>91'442</b>	<b>7'709</b>	<b>24'837</b>	<b>8'029</b>	<b>7'857</b>	<b>3'525'027</b>
<b>Geographic breakdown of nonperforming loans</b>									
<b>Loans to customers at 31.12.09</b>									
Nonperforming loans to customers (gross value)	10'101	86	21	3	43	0	4	0	10'258
Individual valuation adjustments	10'101	86	21	3	43	0	4	0	10'258

**BANQUE PRIVEE EDMOND DE ROTHSCHILD S.A., GENEVA**  
**CALCULATION OF SHAREHOLDERS' EQUITY AT 31 DECEMBER 2009**  
**APPENDIX**

**Breakdown of counterparty risk by contract partner or sector (in CHF '000)**

<b>Credit commitments</b>	<b>Central governments and central banks</b>	<b>Banks and brokers</b>	<b>Due from public corporations</b>	<b>Companies</b>	<b>Retail</b>	<b>Equities</b>	<b>Other exposure</b>	<b>Total</b>
<b>Balance sheet / claims:</b>								
Due from banks	0	2'528'932	0	0	2'509	0	0	2'531'441
Due from customers	6'622	27'639	1'299	155'375	292'163	0	3'880	486'978
Mortgage loans	0	458	0	782	9'326	0	0	10'566
Financial investments /								
Debt securities / inventories	29'732	18'535	5'956	17'025	0	15'683	1'490	88'421
Other assets	0	0	0	0	0	0	18'252	18'252
Positive replacement values	215	134'865	0	10'507	6'464	0	39	152'090
<b>Off-balance sheet</b>								
Contingent liabilities /								
Credit commitments	718	69'420	37	15'898	18'399	0	107	104'579
Irrevocable liabilities	0	0	5'176	0	0	0	0	5'176
Liabilities for unpaid-in capital	0	0	0	0	0	0	0	0
Additions	289	146'900	0	8'813	7'752	0	19	163'773
Inventories	0	0	0	0	0	0	0	0
Valuation adjustments and general provisions	0	0	0	0	0	0	-36'249	-36'249
<b>Total at 31.12.09</b>	<b>37'576</b>	<b>2'926'749</b>	<b>12'468</b>	<b>208'400</b>	<b>336'613</b>	<b>15'683</b>	<b>-12'462</b>	<b>3'525'027</b>

**BANQUE PRIVEE EDMOND DE ROTHSCHILD S.A., GENEVA**  
**CALCULATION OF SHAREHOLDERS' EQUITY AT 31 DECEMBER 2009**  
**APPENDIX**

**Breakdown of counterparty risk by weighting (in CHF '000)**

Statutory risk weightings

<b>Credit commitments</b>	<b>0%</b>	<b>20/25%</b>	<b>35%</b>	<b>50%</b>	<b>75%</b>	<b>100%</b>	<b>125%</b>	<b>150%</b>	<b>250%</b>	<b>Total</b>
<b>Balance sheet / claims:</b>										
Due from banks	1'881'633	598'689	0	48'610	0	2'509	0	0	0	2'531'441
Due from customers	351'818	785	0	116	24'804	108'401	0	1'054	0	486'978
Mortgage loans	4'577	0	0	0	0	5'989	0	0	0	10'566
Financial investments /										
Debt securities / inventories	32'594	27'609	0	12'550	0	3'484	0	12'184	0	88'421
Other assets	0	0	0	0	0	18'252	0	0	0	18'252
Positive replacement values	34'914	61'437	0	52'970	1'500	1'269	0	0	0	152'090

**Off-balance sheet**

Contingent liabilities /										
Credit commitments	38'449	1'579	0	61'056	2'580	915	0	0	0	104'579
Irrevocable liabilities	0	5'176	0	0	0	0	0	0	0	5'176
Liabilities for unpaid-in capital	0	0	0	0	0	0	0	0	0	0
Additions	17'991	90'104	0	51'271	2'647	1'760	0	0	0	163'773
Inventories	0	0	0	0	0	0	0	0	0	0
Valuation adjustments and general provisions	-36'249	0	0	0	0	0	0	0	0	-36'249
<b>Total at 31.12.09</b>	<b>2'325'727</b>	<b>785'379</b>	<b>0</b>	<b>226'573</b>	<b>31'531</b>	<b>142'579</b>	<b>0</b>	<b>13'238</b>	<b>0</b>	<b>3'525'027</b>

**BANQUE PRIVEE EDMOND DE ROTHSCHILD S.A., GENEVA**  
**CALCULATION OF SHAREHOLDERS' EQUITY AT 31 DECEMBER 2009**  
**APPENDIX**

<b>Counterparty risk / mitigation of counterparty risk</b> (in CHF '000)						
<b>Credit commitments</b>	<b>Secured by recognised financial collateral</b>	<b>Secured by other collateral and credit derivatives</b>	<b>Secured guarantor</b>	<b>Other</b>	<b>Unsecured</b>	<b>Total</b>
<b>Balance sheet / claims:</b>						
Due from banks	1'881'634	0	0	0	649'807	2'531'441
Due from customers	350'871	900	1'587	947	132'673	486'978
Mortgage loans	4'577	0	5'958	0	31	10'566
Financial investments /						
Debt securities / inventories	0	0	0	0	88'421	88'421
Other assets	0	0	0	0	18'252	18'252
Positive replacement values	19'203	0	0	15'711	117'176	152'090
<b>Off-balance sheet</b>						
Contingent liabilities /						
Credit commitments	36'876	631	0	1'572	65'500	104'579
Irrevocable liabilities	0	0	0	0	5'176	5'176
Liabilities for unpaid-in capital	0	0	0	0	0	0
Additions	15'945	0	0	2'046	145'782	163'773
Inventories	0	0	0	0	0	0
Valuation adjustments and general provisions	0	0	0	0	-36'249	-36'249
<b>Total at 31.12.09</b>	<b>2'309'106</b>	<b>1'531</b>	<b>7'545</b>	<b>20'276</b>	<b>1'186'569</b>	<b>3'525'027</b>