

# Calculation of Shareholders' Equity at 31 december 2009

## Appendix

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**Banque Privée Edmond de Rothschild  
Group**



**BANQUE PRIVÉE  
EDMOND DE ROTHSCHILD**

**BANQUE PRIVEE EDMOND DE ROTHSCHILD GROUP**  
**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	471'644	6'362'478	18'416	143'280	820	17'193	1'047	5'469	7'020'347
Due from customers	95'344	891'257	363'181	23'354	8'452	25'250	30'715	2'506	1'440'059
Mortgage loans	8'670	2'900	0	0	0	0	0	0	11'570
Financial investments /									
Debt securities / inventories	109'499	109'801	13'641	12'623	0	160	0	12'397	258'121
Other assets	21'975	112'034	15'213	89	94	518	0	3	149'926
Positive replacement values	28'693	120'005	12'384	2'325	796	716	13	305	165'237
<b>Off-balance sheet</b>									
Contingent liabilities /									
Credit commitments	73'736	69'049	49'789	3'048	3'227	1'933	4'317	317	205'416
Irrevocable liabilities	5'772	5'274	6'002	323	377	95	1'122	111	19'076
Liabilities for unpaid-in capital	0	0	0	0	0	0	0	0	0
Additions	54'696	87'198	9'425	3'836	830	454	88	263	156'790
Inventories	0	0	0	0	0	0	0	0	0
Valuation adjustments and general provisions	-65'154	-26'453	-9	0	0	0	0	0	-91'616
<b>Total at 31.12.09</b>	<b>804'875</b>	<b>7'733'543</b>	<b>488'042</b>	<b>188'878</b>	<b>14'596</b>	<b>46'319</b>	<b>37'302</b>	<b>21'371</b>	<b>9'334'926</b>
<b>Geographic breakdown of nonperforming loans</b>									
<b>Loans to customers at 31.12.09</b>									
Nonperforming loans to customers (gross value)	10'110	117	27	3	43	2	5	0	10'307
Individual valuation adjustments	10'110	117	27	3	43	2	5	0	10'307

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**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	884	7'016'954	0	0	2'509	0	0	7'020'347
Due from customers	8'405	57'712	9'304	661'179	699'319	0	4'140	1'440'059
Mortgage loans	0	458	0	910	10'202	0	0	11'570
Financial investments /								
Debt securities / inventories	62'001	100'107	7'985	33'049	0	48'435	6'544	258'121
Other assets	219	26'926	56'533	4'989	3'543	0	57'716	149'926
Positive replacement values	260	42'415	1	96'940	25'582	0	39	165'237
<b>Off-balance sheet</b>								
Contingent liabilities /								
Credit commitments	718	66'073	1'542	66'777	70'200	0	106	205'416
Irrevocable liabilities	58	0	5'535	3'136	10'347	0	0	19'076
Liabilities for unpaid-in capital	0	0	0	0	0	0	0	0
Additions	300	93'886	2	42'364	10'570	0	9'668	156'790
Inventories	0	0	0	0	0	0	0	0
Valuation adjustments and general provisions	0	0	0	0	0	0	-91'616	-91'616
<b>Total at 31.12.09</b>	<b>72'845</b>	<b>7'404'531</b>	<b>80'902</b>	<b>909'344</b>	<b>832'272</b>	<b>48'435</b>	<b>-13'403</b>	<b>9'334'926</b>

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**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	5'219'600	1'674'578	0	123'660	0	2'509	0	0	0	7'020'347
Due from customers	712'682	39'180	0	116	80'597	605'595	0	1'889	0	1'440'059
Mortgage loans	4'955	0	0	0	0	6'615	0	0	0	11'570
Financial investments /										
Debt securities / inventories	61'226	99'570	0	41'872	0	15'973	0	39'480	0	258'121
Other assets	1'237	26'557	0	8	103	122'021	0	0	0	149'926
Positive replacement values	98'203	17'203	0	21'603	1'953	26'275	0	0	0	165'237

**Off-balance sheet**

Contingent liabilities /

Credit commitments	76'392	3'083	0	61'279	5'054	59'608	0	0	0	205'416
Irrevocable liabilities	6'024	5'535	0	0	6'820	688	0	9	0	19'076
Liabilities for unpaid-in capital	0	0	0	0	0	0	0	0	0	0
Additions	44'964	63'733	0	27'202	2'920	17'971	0	0	0	156'790
Inventories	0	0	0	0	0	0	0	0	0	0
Valuation adjustments and general provisions	-91'616	0	0	0	0	0	0	0	0	-91'616
<b>Total at 31.12.09</b>	<b>6'133'667</b>	<b>1'929'439</b>	<b>0</b>	<b>275'740</b>	<b>97'447</b>	<b>857'255</b>	<b>0</b>	<b>41'378</b>	<b>0</b>	<b>9'334'926</b>

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**Counterparty risk / mitigation of counterparty risk** (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	3'692'687	0	0	0	1'450'024	5'142'711
Due from customers	699'086	27'289	1'587	13'596	694'504	1'436'062
Mortgage loans	4'955	0	6'584	0	30	11'569
Financial investments /						
Debt securities / inventories	0	0	0	0	258'122	258'122
Other assets	1'018	297	0	0	148'610	149'925
Positive replacement values	98'190	0	0	13	67'034	165'237
<b>Off-balance sheet</b>						
Contingent liabilities /						
Credit commitments	73'260	630	0	2'215	128'382	204'487
Irrevocable liabilities	5'235	0	0	790	13'052	19'077
Liabilities for unpaid-in capital	0	0	0	0	0	0
Additions	42'341	0	0	2'623	111'826	156'790
Inventories	0	0	0	0	0	0
Valuation adjustments and general provisions	0	0	0	0	-91'616	-91'616
<b>Total at 31.12.09</b>	<b>4'616'772</b>	<b>28'216</b>	<b>8'171</b>	<b>19'237</b>	<b>2'779'968</b>	<b>7'452'364</b>