



Zürcher Kantonalbank – Your partner

SMPG Meeting 2016

Carlos Philippen, Head Operations
21. September 2016

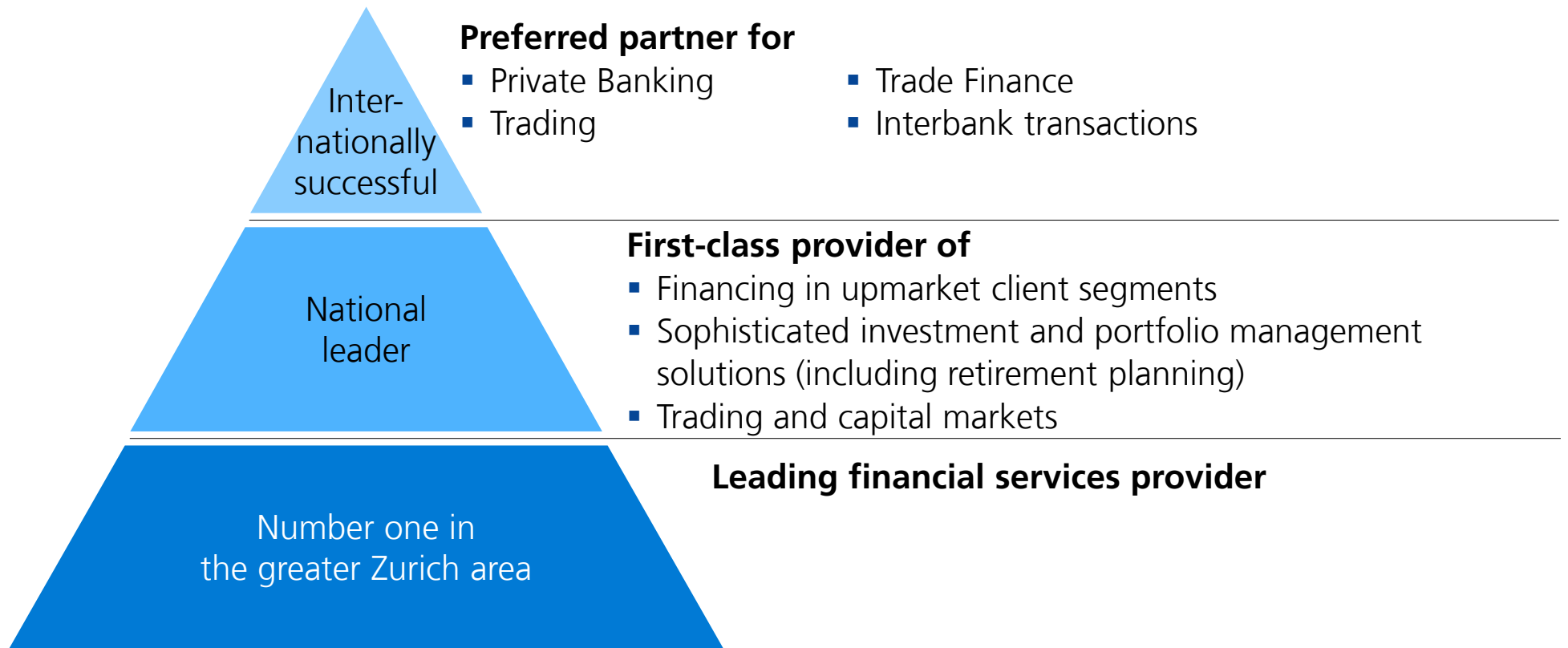
We have been a reliable partner for more than 140 years

- The bank for the **people of Zurich** since 1870
- A globally networked **full-service bank** with strong regional and local roots
- Switzerland's **safest bank** and the world's most secure full-service bank
- **Service mandate:** **responsible** and **circumspect** business practices which take account of the **needs** of the people, the economy and the canton of Zurich
- One of the biggest employers in the canton offering over **360 apprenticeships**



We are close to you

We are a global full-service bank that is firmly rooted in the greater Zurich area and provides a unique mix of client proximity, competence and responsibility.



We are the safest bank in Switzerland and the safest universal bank anywhere in the world

- Zürcher Kantonalbank has for several years been one of only a handful of banks around the world to hold the [top credit ratings](#) from the big three rating agencies.
AAA from Fitch and Standard & Poor's;
Aaa from Moody's
- Zürcher Kantonalbank belongs to the Canton of Zurich since its establishment in 1870 and enjoys a [state guarantee](#) from the canton.
Account deposits receive extra protection on top of the depositor protection scheme¹
- We meet the highest capital adequacy standards² and are [one of the world's most highly capitalised banks](#).
Core capital ratio (Tier 1) as at 31 December 2015: 16.8%

**STANDARD
& POOR'S**



Zürcher Kantonalbank is the only Swiss bank to receive the highest-possible rating from Standard & Poor's.

¹ Cantonal Bank Act

² Under the Basel III rules

Successful for more than 140 years with an excellent credit rating

Year established	1870
Employees (as at 31 December 2015)	5,179
Rating by Standard & Poor's/Moody's/Fitch	AAA/Aaa/AAA
Member of the stock exchange	Since 1912
ISO-certified: bank as a whole	ISO 14001

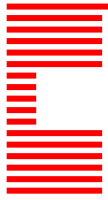
Key Group figures (in CHF millions)	2015	2014
	31.12.2015	31.12.2014
Operating profit*	664	735
Consolidated profit	722	647
Cost/income ratio, in % *	62.4	66.8
Return on equity (ROE), in %	7.5	7.2
Total assets*	154,410	158,392
Client assets	257,507	208,677
Distribution of profit to canton and municipalities	326	280

*The results for 2014, as indicated in this table, were adjusted to reflect recent changes in the Swiss accounting standards for banks, and therefore vary from the figures published in the annual report 2014.

Die nahe Bank



Zürcher
Kantonalbank



Schweizerische Kommission für Standardisierungen im Finanzbereich (SKSF)
Commission Suisse de Normalisation Financière (CSNF)
Swiss Commission for Financial Standardisation (SCFS)

A commission of the Swiss Bankers Association (Swiss Banking)

Swiss Commission for Financial Standardisation (SCFS)

The Swiss platform for standardisation
in the financial industry

Carlos Philippen

21.09.2016

International Mandates of SKSF



Mandate for
the Technical
Committee 68



Mandate to SBVg



Swiss Bankers Association

Mandat to
SKSF



Mandat for
Market
Practice



SWIFT NMUG
mandate to SKSF

The SKSF takes over the
technical function of Swiss
SWIFT User Group



SKSF Mission Statement

The SKSF is the national and international established committee to represent Switzerland and Liechtenstein in standardization topics.

The Task includes:

- Development of standards
- Encouragement of Market Practices
- Representation of the financial center CH/LI



Präsident
Carlos Philippen

SIX Interbank
Clearing
A. Galle

SIX Securities
Services
F. Soliva

SWIFT
Switzerland
D. Wettstein

Swiss Banking
R. Bruggemann

Swiss Fintech
Innovations
D. Heinzmann

Standardisation
Office/Sekretariat
M. Nikles

Market Coordination
ISO 20022
R. Vogelgesang

Information Security
A. Hiltgen

Payments/Cards
P. Sutter

Securities
H.-P. Hiestand

Treasury Products
A. Riedo

Trade Finance
U. Suter

Kreditgeschäfte
Y. Neuenschwander

Securities Trading

Funds

Settlement & Reconciliation

Financial Information

Corporate Events

Swiss Commission for Financial Standardisation (SCFS)

Summary

- ◆ The principal concern of SCFS is to increase business process efficiency through the application of effective standards
- ◆ The full benefit of standards will be felt only in the long term
- ◆ Standards are a crucial foundation for the automation and optimisation of local and cross-border business processes
- ◆ Standardisation is time consuming and requires an ongoing commitment from all stakeholders
- ◆ To participate in standards development means to play an active part in shaping the processes and systems of the financial industry

Swiss Commission for Financial Standardisation (SCFS)

Contact information

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