

Balance sheet notes: liabilities

Note 18 Due to banks and customers

<i>CHF million</i>	31.12.08	31.12.07
Due to banks	125,628	145,762
Due to customers in savings and investment accounts	100,647	109,128
Other amounts due to customers	374,127	532,764
Total due to customers	474,774	641,892
Total due to banks and customers	600,402	787,654

Note 19 Financial liabilities designated at fair value and debt issued

Financial liabilities designated at fair value

<i>CHF million</i>	31.12.08	31.12.07
Bonds and compound debt instruments issued	92,446	183,143
Compound debt instruments – OTC	7,468	8,251
Loan commitments ¹	1,632	459
Total	101,546	191,853

¹ Loan commitments recognized as Financial liabilities designated at fair value, until drawn down and recognized as loans. See Note 1a) 7) for additional information.

At 31 December 2008, the contractual redemption amount at maturity of Financial liabilities designated at fair value through profit or loss was CHF 12.2 billion higher than the

carrying value. At 31 December 2007, the contractual redemption amount at maturity of such liabilities approximated the carrying value. Refer to Note 1a) 7) for details.

Debt issued (held at amortized cost)

<i>CHF million</i>	31.12.08	31.12.07
Short-term debt: Money market paper issued	111,619	152,256
Long-term debt:		
Bonds		
Senior	67,298	52,265
Subordinated	12,769	14,129
Shares in bond issues of the Swiss Regional or Cantonal Bank ¹ Central Bond Institutions	2,418	199
Medium-term notes	3,150	3,228
Subtotal long-term debt	85,635	69,821
Total	197,254	222,077