Swiss Chart of Accounts

Standard Swiss SME chart of accounts (Kontenrahmen KMU) · the 9 classes · template & reference

The **Swiss SME chart of accounts** is a widely used reference framework organised into **nine classes**, from assets (class 1) to the year-end closing (class 9). It is not the only permitted plan: companies may adapt the individual accounts to their legal form, industry and reporting needs, and the smallest sole proprietorships and partnerships (revenue below CHF 500,000) may keep simplified accounts. This template lists the main accounts, aligned with **art. 957 ss of the Swiss Code of Obligations**; account numbers can be extended to fit your business.

1 ASSETS

CURRENT ASSETS

1000	Cash / petty cash
1020	Bank current account
1060	Securities (short-term)
1100	Trade receivables (debtors)
1109	Allowance for doubtful debts
1170	Input VAT (on material, goods & services)
1171	Input VAT on investments & other expenses
1176	Anticipatory tax recoverable (Verrechnungssteuer)
1200	Inventory of merchandise
1210	Raw materials
1260	Finished goods
1280	Work in progress
1300	Prepaid expenses
1301	Accrued income / income receivable

FIXED (NON-CURRENT) ASSETS

1400	Securities (long-term)
1440	Loans granted
1500	Machinery & equipment
1510	Furniture & fixtures
1520	Office & IT equipment
1530	Vehicles
1600	Business premises / real estate
1700	Patents, licences, rights & development
1770	Goodwill
1850	Unpaid share capital

2 LIABILITIES & EQUITY

SHORT-TERM LIABILITIES

2000	Trade payables (creditors)
2100	Bank overdraft / short-term debt
2120	Finance lease liabilities
2200	VAT owed (output VAT)
2201	VAT settlement account
2206	Anticipatory tax payable (Verrechnungssteuer)
2210	Other short-term liabilities
2300	Accrued expenses
2301	Deferred income / income received in advance
2330	Short-term provisions

LONG-TERM LIABILITIES

2400	Bank loans (long-term)
2430	Bonds / debentures payable
2450	Loans payable
2451	Mortgages
2600	Long-term provisions

EQUITY

2800	Share / participation capital
2900	Legal capital reserves
2950	Legal retained-earnings reserves
2970	Retained earnings carried forward
2979	Profit or loss for the year

3 OPERATING REVENUE

3000	Sales of manufactured products
3200	Sales of merchandise
3400	Revenue from services
3600	Other operating revenue
3700	Own work capitalised
3800	Reductions in revenue (discounts, rebates)
3805	Losses on trade receivables

4 COST OF MATERIALS, GOODS, SERVICES & ENERGY

4000	Cost of raw materials
4200	Cost of merchandise
4400	Cost of third-party services
4500	Energy expenses (production / service delivery)
4900	Reductions in cost (discounts received)

5 PERSONNEL EXPENSES

5000	Salaries & wages
5700	Social security contributions (AHV/IV/EO/ALV)
5720	Occupational pension (BVG/LPP)
5730	Accident insurance (UVG/LAA)
5800	Other personnel expenses
5820	Training & development

6 OTHER OPERATING EXPENSES · DEPRECIATION · FINANCIAL RESULT

6000	Rent & premises expenses
6100	Maintenance & repairs
6200	Vehicle & transport expenses
6300	Property insurance, fees & permits
6400	Energy & disposal
6500	Administration expenses
6570	IT expenses
6600	Advertising & marketing
6700	Other operating expenses
6800	Depreciation & value adjustments
6900	Financial expenses
6950	Financial income

7 RESULTS FROM ANCILLARY OPERATIONS

7000	Revenue from ancillary operations
7010	Expenses from ancillary operations
7500	Income from operating real estate
7510	Expenses from operating real estate

8 NON-OPERATING & EXTRAORDINARY RESULTS · TAXES

8000	Non-operating expenses
8100	Non-operating income
8500	Extraordinary, one-off or prior-period expenses
8510	Extraordinary, one-off or prior-period income
8900	Direct taxes (profit & capital)

9 CLOSING ACCOUNTS

9200	Annual profit or loss

OPTIONAL (MANUAL / SCHOOL CLOSING)

9000	Income statement
9100	Balance sheet

HOW TO USE THIS TEMPLATE

- Classes 1–2 build the **balance sheet**; classes 3–8 build the **income statement**.
- Add sub-accounts (e.g. 1021, 1022) under any account to match your activity.
- Books & vouchers must be kept **10 years** (art. 958f CO); electronic archiving must guarantee the integrity, legibility and availability of the records throughout the period.

SOURCE & FRAMEWORK

Based on the Swiss SME Chart of Accounts developed by Sterchi, Mattle and Helbling, aligned with the Code of Obligations (art. 957–963b CO). The official school version is available through the SECO SME Portal (kmu.admin.ch). Extract of the main accounts — not exhaustive.