

DISCLOSURE REQUIREMENTS IN RESPECT OF CAPITAL ADEQUACY (Basel III – Pillar 3)

(individual basis)

Key metrics (FINMA Circular 2016/1 Disclosure - Banks)	31.12.2022	31.12.2021
<u>Eligible capital</u>	(CHF 1'000)	(CHF 1'000)
Common equity Tier 1 (CET1)	31'301	30'725
Tier 1 (T1)	31'301	30'725
Total eligible capital	31'301	30'725
<u>Risk weighted assets</u>	(CHF 1'000)	(CHF 1'000)
Total risk weighted assets (RWA)	106'575	92'250
Minimum capital requirements	8'526	7'380
<u>Risk-based capital ratios (in % RWA)</u>		
CET1 Ratio	29.37%	33.31%
Tier 1 Ratio	29.37%	33.31%
Total eligible capital Ratio	29.37%	33.31%
<u>Additional CET1 requirements (buffers) as a % of RWA</u>		
Capital conservation buffer requirements according to Basel minimum requirements	2.50%	2.50%
Countercyclical buffer requirements according to Basel minimum requirements	0.00%	0.00%
Buffer for systematically important institutions	0.00%	0.00%
Total buffer requirements	2.50%	2.50%
CET1 capital available after meeting the bank's minimum capital requirements	21.37%	25.31%
<u>Target ratios under Annex 8 CAO (as a % of RWA)</u>		
Capital conservation buffer according to CAO, Annex 8	2.50%	2.50%
Countercyclical capital buffer according to CAO, Art. 44 and Art. 44a	0.13%	0.00%
CET1 capital target + countercyclical buffer	7.13%	7.00%
Tier 1 capital target + countercyclical buffer	8.63%	8.50%
Total capital target + countercyclical buffer	10.63%	10.50%

Leverage ratio Basle III	31.12.2022	31.12.2021
Leverage ratio exposure (CHF)	503'042	537'090
Leverage ratio (in %)	6.22%	5.72%

Short-term liquidity coverage ratio (LCR) *	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
(amounts in CHF/1000)					
Total stock of high quality liquid assets	81'413	58'785	58'127	56'668	55'182
Net cash outflows	37'849	33'825	35'179	38'010	40'696
LCR (in %)	215%	174%	165%	149%	136%

*These figures represent an average of month-end values for each quarter

Net stable funding ratio (NSFR)	31.12.2022	31.12.2021
Available stable funding (CHF)	296'711	369'170
Required stable funding (CHF)	146'192	165'270
Net stable funding ratio, NSFR (in %)	203%	223%

Published on 26th April 2023