CREDINVEST BANK

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

(individual basis)

KM1: Key metrics (FINMA Circular 2016/1 Disclosure - Banks)		31.12.2024	31.12.2023
Eligible regulatory capital		*(CHF 1'000)*	*(CHF 1'000)*
1	Common equity Tier 1 (net CET1)	38'020	35'145
2	Tier 1 capital (net T1)	38'020	35'145
3	Regulatory capital (net T1 & T2)	38'020	35'145
Risk weighted assets		*(CHF 1'000)*	*(CHF 1'000)*
4	Total risk weighted assets (RWA)	124'300	74'278
4a	Minimum capital requirements	9'944	5'942
Risk-based capital ratios (in % RWA)			
5	CET1 Ratio	30.59%	47.32%
6	T1 Ratio	30.59%	47.32%
7	Regulatory capital ratio	30.59%	47.32%
Additional CET1 requirements (buffers) as a % of RWA			
8	Capital conservation buffer requirements according to Basel minimum requirements	2.50%	2.50%
9	Countercyclical buffer requirements according to Basel minimum requirements	0.00%	0.00%
10	Buffer for systematically important institutions	0.00%	0.00%
11	Total buffer requirements	2.50%	2.50%
12	CET1 capital available after meeting the bank's minimum capital requirements	22.59%	39.32%
Capital ratios			
12a	Capital conservation buffer according to CAO, Annex 8	2.50%	2.50%
12b	Countercyclical capital buffer according to CAO, Art. 44 and Art. 44a	0.106%	0.17%
12c	CET1 total requirement target in accordance with Annex 8 of the CAO plus the countercyclical buffer	7.11%	7.17%
12d	T1 total requirement in accordance with Annex 8 of the CAO plus the countercyclical buffer	8.61%	8.67%
12e	Total requirement for regulatory capital as per Annex 8 of the CAO plus the countercyclical buffer	10.61%	10.67%

Basel III Leverage Ratio		31.12.2024	31.12.2023
13	Basel III Leverage Ratio (in CHF)	533’870	387’662
14	Leverage ratio (in %)	7.12%	9.07%

Short-term liquidity coverage ratio (LCR) *		Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
(amounts in CHF/1000)						
15	Total stock of high quality liquid assets	47’037	45’168	64’700	67’565	110’764
16	Net cash outflows	36’339	36’130	50’230	49’335	82’434
17	LCR (in %)	129%	125%	129%	137%	134%

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

Net stable funding ratio (NSFR)		31.12.2024	31.12.2023
18	Available stable funding (in CHF)	238’162	190’085
19	Required stable funding (in CHF)	160’674	99’131
20	Net stable funding ratio, NSFR (in %)	148%	192%

OV1: Overview of risk-weighted assets		31.12.2024	31.12.2023
(amounts in CHF/1000)	Approach used		
Credit risk	SA-BRI	5’889	3’440
Non-counterparty related risk	SA-BRI	1’136	75
Market risk	Standard approach	418	292
of which: on interest-rate instruments		*216*	*64*
of which: equities held in the trading book		*73*	*84*
of which: on currencies		*72*	*113*
of which: on gold		*6*	*4*
of which: on commodities		*51*	*29*
Operational risk	Basic Indicator	2’501	2’135
Minimum capital requirements		**9’944**	**5’942**
Ratio of eligible/Total capital requirements		288.40%	443.57%

Published on 29th April 2025