

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

(individual basis)

Key metrics (FINMA Circular 2016/1 Disclosure - Banks)	31.12.2023	31.12.2022
<u>Eligible capital</u>	(CHF 1'000)	(CHF 1'000)
Common equity Tier 1 (CET1)	35'145	31'301
Tier 1 (T1)	35'145	31'301
Total eligible capital	35'145	31'301
<u>Risk weighted assets</u>	(CHF 1'000)	(CHF 1'000)
Total risk weighted assets (RWA)	74'278	107'263
Minimum capital requirements	5'942	8'581
<u>Risk-based capital ratios (in % RWA)</u>		
CET1 Ratio	47.32%	29.18%
Tier 1 Ratio	47.32%	29.18%
Total eligible capital Ratio	47.32%	29.18%
<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	39.32%	21.18%
<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	0.17%	0.13%
CET1 capital target + countercyclical buffer	7.17%	7.13%
Tier 1 capital target + countercyclical buffer	8.67%	8.63%
Total capital target + countercyclical buffer	10.67%	10.56%

Presentation of required capital			31.12.2023	31.12.2022
(amounts in CHF/1000)	Approach used			
Credit risk	SA-BRI		3'440	6'334
<i>of which: price risk relating to equity-type securities in the banking book</i>				
Non-counterparty related risk	SA-BRI		75	45
Market risk	Standard approach		292	236
<i>of which: on interest-rate instruments</i>				
<i>of which: equities held in the trading book</i>				
<i>of which: on currencies</i>				
<i>of which: on gold</i>				
<i>of which: on commodities</i>				
Operational risk	Basic Indicator		2'135	1'966
Minimum capital requirements			5'942	8'581
Ratio of eligible/Total capital requirements			443.57%	276.34%

Leverage ratio Basle III	31.12.2023	31.12.2022
Leverage ratio exposure (CHF)	387'662	503'042
Leverage ratio (in %)	9.07%	6.22%

Short-term liquidity coverage ratio (LCR) *	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023
(amounts in CHF/1000)					
Total stock of high quality liquid assets	55'182	52'290	51'482	45'226	47'037
Net cash outflows	40'696	42'706	38'303	38'478	36'339
LCR (in %)	136%	122%	134%	118%	129%

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

Net stable funding ratio (NSFR)	31.12.2023	31.12.2022
Available stable funding (CHF)	190'085	296'711
Required stable funding (CHF)	99'131	146'192
Net stable funding ratio, NSFR (in %)	192%	203%