

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

(individual basis)

Key metrics (FINMA Circular 2016/1 Disclosure - Banks)	31.12.2021	31.12.2020
<u>Eligible capital</u>	<i>(CHF 1'000)</i>	<i>(CHF 1'000)</i>
Common equity Tier 1 (CET1)	30'725	31'223
Tier 1 (T1)	30'725	31'223
Total eligible capital	30'725	31'223
<u>Risk weighted assets</u>	<i>(CHF 1'000)</i>	<i>(CHF 1'000)</i>
Total risk weighted assets (RWA)	92'250	100'375
Minimum capital requirements	7'380	8'030
<u>Risk-based capital ratios (in % RWA)</u>		
CET1 Ratio	33.31%	31.11%
Tier 1 Ratio	33.31%	31.11%
Total eligible capital Ratio	33.31%	31.11%
<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	25.31%	23.11%
<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	0.00%	0.00%
CET1 capital target + countercyclical buffer	7.00%	7.00%
Tier 1 capital target + countercyclical buffer	8.50%	8.50%
Total capital target + countercyclical buffer	10.50%	10.50%

Leverage ratio Basle III	31.12.2021	31.12.2020
Leverage ratio exposure (CHF)	537'090	511'380
Leverage ratio (in %)	5.72%	6.11%

Short-term liquidity coverage ratio (LCR) *	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021
(amounts in CHF/1000)					
Total stock of high quality liquid assets	74'940	68'339	54'056	59'642	81'413
Net cash outflows	37'286	33'305	30'743	33'407	37'849
LCR (in %)	201%	205%	176%	179%	215%

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

Net stable funding ratio (NSFR)	31.12.2021	31.12.2020
Available stable funding (CHF)	369'170	-
Required stable funding (CHF)	165'270	-
Net stable funding ratio, NSFR (in %)	223%	-

Published on 27th April 2022