

CAPITAL AND LIQUIDITY DISCLOSURE REQUIREMENTS IN ACCORDANCE WITH DisO-FINMA ORDINANCE

The Group is taking part in the regime for particularly liquid and well capitalised banks of the categories 4 and 5. Exemptions and relaxations granted to the Bank / Group: exemption from the obligation to comply with the regulations governing the calculation of the required capital (Risk-weighted Assets), exemption from the obligation to provide the NSFR survey (Net Stable Funding Ratio), simplified capital planning, disclosure requirement for capital adequacy and liquidity limited to key metrics.

Amounts expressed in CHF 1'000

Key metrics - Parent Company		30.09.2025				30.09.2024	
Regulatory capital							
Eligible capital							
1	Common Equity Tier 1 (CET1)	169'132				156'149	
2	Tier 1 capital (T1)	169'132				156'149	
3	Total capital	186'635				171'732	
Simplified leverage ratio (%)							
13a	Assets net of goodwill and participations, plus off-balance-sheet transactions	547'860				431'727	
14f	Simplified leverage ratio expressed as Tier 1 as % of assets net of goodwill and participations, including off-balance-sheet transactions	30.9%				36.2%	
14g	Required capital (8%) according to Article 47b paragraph 1 letter a CAO	43'829				34'538	
		01.07.25-30.09.25	01.04.25-30.06.25	01.01.25-31.03.25	01.10.24-31.12.24	01.07.24-30.09.24	
Liquidity Coverage Ratio (1)							
15	LCR numerator: total High-Quality Liquid Assets (HQLA)	246'337	222'649	179'891	154'241	156'830	
16	LCR denominator: total net cash outflows	63'542	63'490	49'616	42'127	37'639	
17	LCR (%), minimum required 110% (2)	387.7%	350.7%	362.6%	366.1%	416.7%	
Key metrics - Group		30.09.2025				30.09.2024	
Regulatory capital							
Eligible capital							
1	Common Equity Tier 1 (CET1)	217'829				201'208	
2	Tier 1 capital (T1)	217'829				201'208	
3	Total capital	217'829				201'208	
Simplified leverage ratio (%)							
13a	Assets net of goodwill and participations, plus off-balance-sheet transactions	587'918				470'846	
14f	Simplified leverage ratio expressed as Tier 1 as % of assets net of goodwill and participations, including off-balance-sheet transactions	37.1%				42.7%	
14g	Required capital (8%) according to Article 47b paragraph 1 letter a CAO	47'033				37'668	
		01.07.25-30.09.25	01.04.25-30.06.25	01.01.25-31.03.25	01.10.24-31.12.24	01.07.24-30.09.24	
Liquidity Coverage Ratio (1)							
15	LCR numerator: total High-Quality Liquid Assets (HQLA)	257'887	233'283	191'861	171'256	171'677	
16	LCR denominator: total net cash outflows	61'412	61'199	47'205	40'010	36'349	
17	LCR (%), minimum required 110% (2)	419.9%	381.2%	406.4%	428.0%	472.3%	

(1) Amounts based on a quarterly average of the monthly figures.

(2) Minimum required: average of last 12 months.