

## CAPITAL AND LIQUIDITY DISCLOSURE REQUIREMENTS IN ACCORDANCE WITH FINMA CIRCULAR 2016/01

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

<b>Key metrics - Parent Company</b>		<b>30.09.2022</b>				<b>30.09.2021</b>
<b>Regulatory capital</b>						
<b>Eligible capital</b>						
1	Common equity Tier 1 capital (CET1)	119'297				114'423
2	Tier 1 capital (T1)	119'297				114'423
<b>3</b>	<b>Total eligible capital</b>	<b>138'325</b>				<b>138'344</b>
<b>4a</b>	<b>Minimum required capital (8%)</b>	<b>66'037</b>				<b>66'206</b>
13a	Assets (balance sheet total - goodwill - participations + off-balance sheet transactions)	825'466				827'569
<b>14b</b>	<b>Simplified Leverage ratio (Tier 1 capital in % of the assets)</b>	<b>14.5%</b>				<b>13.8%</b>
		<b>01.07.22-30.09.22</b>	<b>01.04.22-30.06.22</b>	<b>01.01.22-31.03.22</b>	<b>01.10.21-31.12.21</b>	<b>01.07.21-30.09.21</b>
<b>Liquidity Coverage Ratio (1)</b>						
15	LCR numerator: total of high-quality, liquid assets	519'139	542'523	509'113	485'060	460'249
16	LCR denominator: total net cash outflows	177'619	189'904	143'363	143'126	134'963
<b>17</b>	<b>Short-term liquidity ratio, LCR (in %), minimum required 110% (2)</b>	<b>292.3%</b>	<b>285.7%</b>	<b>355.1%</b>	<b>338.9%</b>	<b>341.0%</b>
<b>Key metrics - Group</b>		<b>30.09.2022</b>				<b>30.09.2021</b>
<b>Regulatory capital</b>						
<b>Eligible capital</b>						
1	Common equity Tier 1 capital (CET1)	170'196				173'828
2	Tier 1 capital (T1)	170'196				173'828
<b>3</b>	<b>Total eligible capital</b>	<b>170'196</b>				<b>173'828</b>
<b>4a</b>	<b>Minimum required capital (8%)</b>	<b>69'100</b>				<b>70'305</b>
13a	Assets (balance sheet total - goodwill - participations + off-balance sheet transactions)	863'756				878'813
<b>14b</b>	<b>Simplified Leverage ratio (Tier 1 capital in % of the assets)</b>	<b>19.7%</b>				<b>19.8%</b>
		<b>01.07.22-30.09.22</b>	<b>01.04.22-30.06.22</b>	<b>01.01.22-31.03.22</b>	<b>01.10.21-31.12.21</b>	<b>01.07.21-30.09.21</b>
<b>Liquidity Coverage Ratio (1)</b>						
15	LCR numerator: total of high-quality, liquid assets	524'800	548'507	515'267	491'245	466'551
16	LCR denominator: total net cash outflows	167'421	179'283	134'326	134'200	122'698
<b>17</b>	<b>Short-term liquidity ratio, LCR (in %), minimum required 110% (2)</b>	<b>313.5%</b>	<b>305.9%</b>	<b>383.6%</b>	<b>366.1%</b>	<b>380.2%</b>

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

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