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

Banca del Ceresio SA is taking part in FINMA's pilot project involving a regime for small banks. Exemptions and relaxations currently granted to the Bank / Group: exemption from the obligation to provide the NSFR survey (Net Stable Funding Ratio), calculation of the simplified leverage ratio, simplified capital planning and disclosure limited to the Key Metrics.

Amounts expressed in CHF 1'000

Key metrics - Parent Company

		31.12.2018				31.12.2017
	Eligible shareholders' capital					
1	Common equity Tier 1 capital (CET1)	128'189				121'144
2	Tier 1 capital (T1)	128'189				121'144
3	**Total eligible capital**	**170'942**				**163'835**
4	**Risk-weighted assets (RWA)**	**318'494**				**333'992**
	Simplified Leverage Ratio					
13	Leverage ratio exposure measure	852'723				692'826
14	**Simplified Leverage ratio (Tier 1 capital in % of the leverage ratio exposure measure)**	**15.0%**				**17.5%**
		01.10.18-31.12.18	**01.07.18-30.09.18**	**01.04.18-30.06.18**	**01.01.18-31.03.18**	**01.10.17-31.12.17**
	Liquidity Coverage Ratio 1)					
15	LCR numerator: total of high-quality, liquid assets	548'305	458'097	404'061	431'983	438'206
16	LCR denominator: total net cash outflows	172'288	149'531	133'600	99'783	83'877
17	**Short-term liquidity ratio, LCR (in %)**	**318.2%**	**306.4%**	**302.4%**	**432.9%**	**522.4%**

Key metrics - Group

		31.12.2018				31.12.2017
	Eligible shareholders' capital					
1	Common equity Tier 1 capital (CET1)	207'544				203'393
2	Tier 1 capital (T1)	207'544				203'393
3	**Total eligible capital**	**207'544**				**203'393**
4	**Risk-weighted assets (RWA)**	**390'737**				**415'809**
	Simplified Leverage Ratio					
13	Leverage ratio exposure measure	890'915				732'269
14	**Simplified Leverage ratio (Tier 1 capital in % of the leverage ratio exposure measure)**	**23.3%**				**27.8%**
		01.10.18-31.12.18	**01.07.18-30.09.18**	**01.04.18-30.06.18**	**01.01.18-31.03.18**	**01.10.17-31.12.17**
	Liquidity Coverage Ratio 1)					
15	LCR numerator: total of high-quality, liquid assets	553'396	463'214	409'376	436'836	442'181
16	LCR denominator: total net cash outflows	160'726	133'095	116'681	78'231	56'791
17	**Short-term liquidity ratio, LCR (in %)**	**344.3%**	**348.0%**	**350.9%**	**558.4%**	**778.6%**

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