

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 NSFVR 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		30.09.2020				30.09.2019
Regulatory capital						
Eligible capital						
1	Common equity Tier 1 capital (CET1)	137'821				156'336
2	Tier 1 capital (T1)	137'821				156'336
3	Total eligible capital	166'633				189'493
4a	Minimum required capital (8%)	64'336				63'494
13a	Assets (balance sheet total - goodwill - participation + off-balance sheet transactions)	804'201				793'679
14b	Simplified Leverage ratio (Tier 1 capital in % of the assets)	17.1%				19.7%
		01.07.20-30.09.20	01.04.20-30.06.20	01.01.20-31.03.20	01.10.19-31.12.19	01.07.19-30.09.19
Liquidity Coverage Ratio (1)						
15	LCR numerator: total of high-quality, liquid assets	531'730	452'425	479'976	492'369	528'670
16	LCR denominator: total net cash outflows	159'650	137'306	149'454	144'091	162'131
17	Short-term liquidity ratio, LCR (in %), minimum required 110% (2)	333.1%	329.5%	321.2%	341.7%	326.1%
Key metrics - Group		30.09.2020				30.09.2019
Regulatory capital						
Eligible capital						
1	Common equity Tier 1 capital (CET1)	189'891				211'873
2	Tier 1 capital (T1)	189'891				211'873
3	Total eligible capital	189'891				211'873
4a	Minimum required capital (8%)	67'210				66'303
13a	Assets (balance sheet total - goodwill - participation + off-balance sheet transactions)	840'127				828'791
14b	Simplified Leverage ratio (Tier 1 capital in % of the assets)	22.6%				25.6%
		01.07.20-30.09.20	01.04.20-30.06.20	01.01.20-31.03.20	01.10.19-31.12.19	01.07.19-30.09.19
Liquidity Coverage Ratio (1)						
15	LCR numerator: total of high-quality, liquid assets	534'925	458'238	486'160	497'937	536'360
16	LCR denominator: total net cash outflows	148'238	126'569	139'634	132'863	152'626
17	Short-term liquidity ratio, LCR (in %), minimum required 110% (2)	360.9%	362.0%	348.2%	374.8%	351.4%

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

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