

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

Key metrics - Parent Company		30.09.2023				30.09.2022
Regulatory capital						
Eligible capital						
1	Common equity Tier 1 capital (CET1)	129'885				119'297
2	Tier 1 capital (T1)	129'885				119'297
3	Total eligible capital	147'339				138'325
4a	Minimum required capital (8%)	33'424				66'037
13a	Assets (balance sheet total - goodwill - participations + off-balance sheet transactions)	417'797				825'466
14b	Simplified Leverage ratio (Tier 1 capital in % of the assets)	31.1%				14.5%
		01.07.23-30.09.23	01.04.23-30.06.23	01.01.23-31.03.23	01.10.22-31.12.22	01.07.22-30.09.22
Liquidity Coverage Ratio (1)						
15	LCR numerator: total of high-quality, liquid assets	183'918	230'428	280'394	384'451	519'139
16	LCR denominator: total net cash outflows	57'729	57'293	75'208	105'485	177'619
17	Short-term liquidity ratio, LCR (in %), minimum required 110% (2)	318.6%	402.2%	372.8%	364.5%	292.3%
Key metrics - Group		30.09.2023				30.09.2022
Regulatory capital						
Eligible capital						
1	Common equity Tier 1 capital (CET1)	178'150				170'196
2	Tier 1 capital (T1)	178'150				170'196
3	Total eligible capital	178'150				170'196
4a	Minimum required capital (8%)	36'591				69'100
13a	Assets (balance sheet total - goodwill - participations + off-balance sheet transactions)	457'389				863'756
14b	Simplified Leverage ratio (Tier 1 capital in % of the assets)	38.9%				19.7%
		01.07.23-30.09.23	01.04.23-30.06.23	01.01.23-31.03.23	01.10.22-31.12.22	01.07.22-30.09.22
Liquidity Coverage Ratio (1)						
15	LCR numerator: total of high-quality, liquid assets	190'783	239'735	287'379	390'124	524'800
16	LCR denominator: total net cash outflows	54'930	48'886	68'595	97'377	167'421
17	Short-term liquidity ratio, LCR (in %), minimum required 110% (2)	347.3%	490.4%	419.0%	400.6%	313.5%

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

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