

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		30.09.2024				30.09.2023
Regulatory capital						
Eligible capital						
1	Common equity Tier 1 capital (CET1)	156'149				129'885
2	Tier 1 capital (T1)	156'149				129'885
3	Total eligible capital	171'732				147'339
4a	Minimum required capital (8%)	34'538				33'424
13a	Assets (balance sheet total - goodwill - participations + off-balance sheet transactions)	431'727				417'797
14b	Simplified Leverage ratio (Tier 1 capital in % of the assets)	36.2%				31.1%
		01.07.24-30.09.24	01.04.24-30.06.24	01.01.24-31.03.24	01.10.23-31.12.23	01.07.23-30.09.23
Liquidity Coverage Ratio (1)						
15	LCR numerator: total of high-quality, liquid assets	156'830	122'003	136'661	157'577	183'918
16	LCR denominator: total net cash outflows	37'639	39'650	46'282	45'212	57'729
17	Short-term liquidity ratio, LCR (in %), minimum required 110% (2)	416.7%	307.7%	295.3%	348.5%	318.6%
Key metrics - Group		30.09.2024				30.09.2023
Regulatory capital						
Eligible capital						
1	Common equity Tier 1 capital (CET1)	201'208				178'150
2	Tier 1 capital (T1)	201'208				178'150
3	Total eligible capital	201'208				178'150
4a	Minimum required capital (8%)	37'668				36'591
13a	Assets (balance sheet total - goodwill - participations + off-balance sheet transactions)	470'846				457'389
14b	Simplified Leverage ratio (Tier 1 capital in % of the assets)	42.7%				38.9%
		01.07.24-30.09.24	01.04.24-30.06.24	01.01.24-31.03.24	01.10.23-31.12.23	01.07.23-30.09.23
Liquidity Coverage Ratio (1)						
15	LCR numerator: total of high-quality, liquid assets	171'677	133'170	145'586	167'983	190'783
16	LCR denominator: total net cash outflows	36'349	34'495	44'482	42'803	54'930
17	Short-term liquidity ratio, LCR (in %), minimum required 110% (2)	472.3%	386.1%	327.3%	392.5%	347.3%

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

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