

2019

Key Indicators
on **Capital and Liquidity**

KM1 - Key Indicators on Capital and Liquidity

(CHF thousands)		31.12.2019	31.12.2018			
Regulatory capital						
1	Common Equity Tier 1 (CET1)	49,811	46,085			
2	Tier 1 capital (T1)	69,811	66,085			
3	Total regulatory capital	69,811	66,085			
Risk-weighted assets (RWA)						
4	RWA	221,436	145,720			
4a	Minimum capital requirement	17,715	11,658			
Risk-based capital ratios (as % of RWA)						
5	CET1 ratio	22.5%	31.6%			
6	Tier 1 ratio	31.5%	45.4%			
7	Total regulatory capital ratio	31.5%	45.4%			
Capital buffer requirements in CET1 (as % of RWA)						
8	Capital buffer based on Basel minimum standard (2.5% as of 2019)	2.5%	1.9%			
11	Total capital buffer requirements based on Basel minimum standards, CET1 quality	2.5%	1.9%			
12	Available CET1 for capital buffer requirements based on Basel minimum standards (net of CET1 utilised for the coverage of minimum requirements, specifically TLAC coverage)	18.0%	27.1%			
Capital ratio objective in accordance with CAO Annex 8 (as a % of RWA)						
12a	Capital buffer in accordance with CAO Annex 8	3.2%	3.2%			
12b	Countercyclical buffer (CAO Art. 44 and 44a)	0.0%	0.0%			
12c	CET1 ratio objective in accordance with CAO Annex 8 plus countercyclical buffers as per CAO Art. 44 and 44a	7.4%	7.4%			
12d	T1 ratio objective in accordance with CAO Annex 8 plus countercyclical buffers as per CAO Art. 44 and 44a	9.0%	9.0%			
12e	Global capital ratio objective in accordance with CAO Annex 8 plus countercyclical buffers as per CAO Art. 44 and 44a	11.2%	11.2%			
Leverage Ratio						
13	Total exposure	1,149,696	1,271,223			
14	Basel III leverage ratio (regulatory capital as a % of global commitments)	6.1%	5.2%			
Short-term liquidity coverage ratio (LCR)		Q4 2019¹	Q3 2019¹	Q2 2019¹	Q1 2019¹	Q4 2018¹
15	Total high-quality liquid assets	469,474	869,772	880,433	777,909	681,028
16	Total net cash outflow	171,357	355,225	322,765	210,474	229,284
17	LCR (in %)	274.0%	244.9%	272.8%	369.6%	297.0%

¹ Average value for the quarter calculated on the basis of monthly statistics.

The obligation of disclosure with respect to capital requirements in conformity with FINMA Circular 2016/1 "Disclosure - banks" is fulfilled on a consolidated basis. This information is published on BancaStato's website (www.bancastato.ch).

The original text written in Italian constitutes the controlling form of this Report.