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Key Indicators
on Capital and Liquidity

KM1 - Key Indicators on Capital and Liquidity

(CHF thousands)		31.12.2020	31.12.2019			
Regulatory capital						
1	Common Equity Tier 1 (CET1)	53,087			49,811	
2	Tier 1 capital (T1)	73,087			69,811	
3	Total regulatory capital	73,087			69,811	
Risk-weighted assets (RWA)						
4	RWA	287,960			221,436	
4a	Minimum capital requirement	23,037			17,715	
Risk-based capital ratios (as % of RWA)						
5	CET1 ratio	18.4%			22.5%	
6	Tier 1 ratio	25.4%			31.5%	
7	Total regulatory capital ratio	25.4%			31.5%	
Capital buffer requirements in CET1 (as % of RWA)						
8	Capital buffer based on Basel minimum standard (2.5% as of 2019)	2.5%			2.5%	
11	Total capital buffer requirements based on Basel minimum standards, CET1 quality	2.5%			2.5%	
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)	13.9%			18.0%	
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	1,189,944			1,149,696	
14	Basel III leverage ratio (regulatory capital as a % of global commitments)	6.1%			6.1%	
Short-term liquidity coverage ratio (LCR)		Q4 2020¹	Q3 2020¹	Q2 2020¹	Q1 2020¹	Q4 2019¹
15	Total high-quality liquid assets	447,233	372,891	334,931	330,148	469,474
16	Total net cash outflow	117,161	124,050	117,476	107,926	171,357
17	LCR (in %)	381.7%	300.6%	285.1%	305.9%	274.0%

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.