

2018

Key Indicators
on **Capital and Liquidity**

KM1 - Key Indicators on Capital and Liquidity

(CHF thousands)		31.12.2018	31.12.2017			
Regulatory capital (CHF)						
1	Common Equity Tier 1 (CET1)	46,085				42,046
2	Tier 1 capital (T1)	66,085				62,046
3	Total regulatory capital	66,085				62,046
Risk-weighted assets (RWA)						
4	RWA	145,720				192,015
4a	Minimum capital requirement	11,658				15,361
Risk-based capital ratios (as % of RWA)						
5	CET1 ratio	31.6%				21.9%
6	Tier 1 ratio	45.4%				32.3%
7	Total regulatory capital ratio	45.4%				32.3%
Capital buffer requirements in CET1 (as % of RWA)						
8	Capital buffer based on Basel minimum standard (2.5% as of 2019)	1.9%				1.3%
11	Total capital buffer requirements based on Basel minimum standards, CET 1 quality	1.9%				1.3%
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)	31.6%				21.9%
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	1,271,223				1,305,257
14	Basel III leverage ratio (regulatory capital as a % of global commitments)	5.2%				4.8%
Short-term liquidity coverage ratio (LCR)		4Q 2018¹	3Q 2018¹	2Q 2018¹	1Q 2018¹	4Q 2017¹
15	LCR numerator: total high-quality liquid assets	681,028	667,916	719,812	648,187	732,796
16	LCR denominator: total net cash outflow	229,284	207,188	214,093	149,354	242,708
17	LCR (in %)	297.0%	322.4%	336.2%	434.0%	301.9%

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.