Axion | SWISS Bank

Excellence and performance
in Private Banking

2022

Prudential publication requirements

BancaStato

KM1 - Key regulatory parameters

(CHF thousands)					31.12.2022	31.12.2021
Eligible capital (CHF)						
1	Common Equity Tier 1 (CET1)				56,687	54,043
2	Tier 1 capital (T1)				76,687	74,043
3	Total capital				76,687	74,043
Risk-weighted assets (RWA) (CHF)						
4	RWA				275,709	257,854
4a	Minimum capital (CHF)				22,057	20,628
Risk-based capital ratios (as % of RWA)						
5	CET1 ratio (%)				20.6%	21.0%
6	Tier 1 capital ratio (%)				27.8%	28.7%
7	Overall capital ratio (%)				27.8%	28.7%
Capital buffer requirements in CET1 (as % of RWA)						
8	Capital buffer based on Basel minimum standards (2.5% as of 2019) (%)				2.5%	2.5%
11	Total capital buffer requirements based on Basel minimum quality standards CET1 (%)				2.5%	2.5%
12	Available CET1 to cover buffer requirements based on Basel minimum standards (after deducting CET1 to cover minimum requirements and if necessary to cover TLAC requirements) (%)				16.1%	16.5%
Capital ratio 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 (in %) in accordance with CAO Annex 8, plus countercyclical capital buffer as per CAO Art. 44 and 44a				7.4%	7.4%
12d	T1 ratio (in %) in accordance with CAO Annex 8, plus countercyclical capital buffer as per CAO Art. 44 and 44a				9.0%	9.0%
12e	Total capital ratio (in %) in accordance with CAO Annex 8, plus countercyclical capital buffer as per CAO Art. 44 and 44a				11.2%	11.2%
Basel III leverage ratio						
13	Total exposure (CHF)				1,725,793	1,561,543
14	Basel III leverage ratio (Tier 1 capital as a % of global commitments)				4.4%	4.7%
Liquidity Coverage Ratio (LCR)		Q4 2022[1]	Q3 2022[1]	Q2 2022[1]	Q1 2022[1]	Q4 2021[1]
15	LCR numerator: total high-quality liquid assets (CHF)	377,571	565,686	540,012	625,970	463,423
16	LCR denominator: total net cash outflow (CHF)	126,728	140,425	141,170	135,294	130,917
17	LCR (%)	297.9%	402.8%	382.5%	462.7%	354.0%
Net Stable Funding Ratio (NSFR)					31.12.2022	31.12.2021
18	Available stable funding (CHF)				1,041,260	989,251
19	Required stable funding (CHF)				361,577	286,059
20	NSFR (%)				288.0%	345.8%

[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.