

2024

Prudential publication requirements

## KM1 - Key regulatory parameters

(CHF thousands)		31.12.2024	31.12.2023			
<b>Eligible capital</b>						
1	Common Equity Tier 1 (CET1)	75,919	71,631			
2	Tier 1 capital (T1)	95,919	91,631			
3	Total capital	95,919	91,631			
<b>Risk-weighted assets (RWA)</b>						
4	RWA	272,852	263,252			
4a	Minimum capital	21,828	21,060			
<b>Risk-based capital ratios (as % of RWA)</b>						
5	CET1 ratio	27.8%	27.2%			
6	Tier 1 capital ratio	35.2%	34.8%			
7	Overall capital ratio	35.2%	34.8%			
<b>Capital buffer requirements in CET1 (as % of RWA)</b>						
8	Capital buffer based on Basel minimum standards	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)	23.3%	22.7%			
<b>Capital ratio in accordance with CAO Annex 8 (as a % of RWA)</b>						
12a	Capital buffer in accordance with CAO Annex 8	2.5%	3.2%			
12b	Countercyclical buffer (CAO Art. 44 and 44a)	0.0%	0.0%			
12c	CET1 ratio in accordance with CAO Annex 8, plus countercyclical capital buffer as per CAO Art. 44 and 44a	7.0%	7.4%			
12d	T1 ratio in accordance with CAO Annex 8, plus countercyclical capital buffer as per CAO Art. 44 and 44a	8.5%	9.0%			
12e	Total capital ratio in accordance with CAO Annex 8, plus countercyclical capital buffer as per CAO Art. 44 and 44a	10.5%	11.2%			
<b>Basel III leverage ratio</b>						
13	Total exposure	1,373,249	1,298,402			
14	Basel III leverage ratio (Tier 1 capital as a % of global commitments)	7.0%	7.1%			
<b>Liquidity Coverage Ratio (LCR)</b>		<b>Q4 2024<sup>1</sup></b>	<b>Q3 2024<sup>1</sup></b>	<b>Q2 2024<sup>1</sup></b>	<b>Q1 2024<sup>1</sup></b>	<b>Q4 2023<sup>1</sup></b>
15	LCR numerator: total high-quality liquid assets	692,137	423,801	437,476	559,699	466,163
16	LCR denominator: total net cash outflow	160,638	98,171	87,190	102,684	95,216
17	LCR	430.9%	431.7%	501.8%	545.1%	489.6%
<b>Net Stable Funding Ratio (NSFR)</b>					<b>31.12.2024</b>	<b>31.12.2023</b>
18	Available stable funding				986,184	844,156
19	Required stable funding				251,364	257,852
20	NSFR				392.3%	327.4%

<sup>1</sup> Average value for the quarter calculated on the basis of monthly statistics.

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