

2021

Prudential publication requirements

## KM1 - Key regulatory parameters

(CHF thousands)		31.12.2021	31.12.2020			
<b>Eligible capital (CHF)</b>						
1	Common Equity Tier 1 (CET1)	54,043	53,087			
2	Tier 1 capital (T1)	74,043	73,087			
3	Total capital	74,043	73,087			
<b>Risk-weighted assets (RWA) (CHF)</b>						
4	RWA	257,854	287,960			
4a	Minimum capital (CHF)	20,628	23,037			
<b>Risk-based capital ratios (as % of RWA)</b>						
5	CET1 ratio (%)	21.0%	18.4%			
6	Tier 1 capital ratio (%)	28.7%	25.4%			
7	Overall capital ratio (%)	28.7%	25.4%			
<b>Capital buffer requirements in CET1 (as % of RWA)</b>						
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) (%)	16.5%	13.9%			
<b>Capital ratio in accordance with CAO Annex 8 (as a % of RWA)</b>						
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%			
<b>Basel III leverage ratio</b>						
13	Total exposure (CHF)	1,561,543	1,189,944			
14	Basel III leverage ratio (Tier 1 capital as a % of global commitments)	4.7%	6.1%			
<b>Liquidity Coverage Ratio (LCR)</b>		<b>Q4 2021<sup>1</sup></b>	<b>Q3 2021<sup>1</sup></b>	<b>Q2 2021<sup>1</sup></b>	<b>Q1 2021<sup>1</sup></b>	<b>Q4 2020<sup>1</sup></b>
15	LCR numerator: total high-quality liquid assets (CHF)	463,423	485,432	435,237	398,046	447,233
16	LCR denominator: total net cash outflow (CHF)	130,917	139,366	137,625	130,288	117,161
17	LCR (%)	354.0%	348.3%	316.2%	305.5%	381.7%
<b>Net Stable Funding Ratio (NSFR)</b>		<b>31.12.2021</b>	<b>31.12.2020</b>			
18	Available stable funding (CHF)	989,251	951,471			
19	Required stable funding (CHF)	286,059	302,324			
20	NSFR (%)	345.8%	314.7%			

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

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