



CAPITAL ADEQUACY AND LIQUIDITY

In accordance with the legal provisions (Ordinance FINMA on disclosure requirements for banks and securities firms - OPUB FINMA), we indicate the following information:

CAPITAL ADEQUACY INFORMATION

	31.12.2025	31.12.2024
Eligible capital (KCHF)		
Common equity tier 1 capital (CET1)	30'938	29'406
Core capital (Tier 1)	30'938	29'406
Total capital	30'938	29'406
Simplified leverage ratio (%)		
Assets net of goodwill and equity investments, plus off-balance-sheet items (KCHF)	210'748	209'900
Simplified leverage ratio, expressed as Tier 1 as a percentage of assets net of goodwill and participations, plus off-balance-sheet exposures.	14.68%	14.01%
Minimum capital requirements (art. 47b CAO)	16'860	16'792

LIQUIDITY

Liquidity coverage ratio (LCR)

	31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2024
Total high-quality liquid assets (KCHF)	48'093	54'305	59'622	42'237	63'114
Total net cash outflow (KCHF)	3'998	4'488	3'895	3'332	3'660
LCR (%)	1203%	1210%	1531%	1268%	1725%



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CAPITAL ADEQUACY INFORMATION

	31.12.2024	31.12.2023
Eligible capital (KCHF)		
Common equity tier 1 capital (CET1)	29'406	27'122
Core capital (Tier 1)	29'406	27'122
Total capital	29'406	27'122
Simplified leverage ratio (%)		
Assets net of goodwill and equity investments, plus off-balance-sheet items (KCHF)	209'900	200'509
Simplified leverage ratio, expressed as Tier 1 as a percentage of assets net of goodwill and participations, plus off-balance-sheet exposures.	14.01%	13.53%
Minimum capital requirements (art. 47b CAO)	16'792	16'041

LIQUIDITY

Liquidity coverage ratio (LCR)

	31.12.2024	30.09.2024	30.06.2024	31.03.2024	31.12.2023
Total high-quality liquid assets (KCHF)	63'114	65'354	65'456	55'688	62'831
Total net cash outflow (KCHF)	3'660	3'535	7'081	3'819	3'677
LCR (%)	1725%	1849%	924%	1458%	1709%



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CAPITAL ADEQUACY INFORMATION

	31.12.2023	31.12.2022
Eligible capital (KCHF)		
Common equity tier 1 capital (CET1)	27'122	26'860
Core capital (Tier 1)	27'122	26'860
Total capital	27'122	26'860
Simplified leverage ratio (%)		
Assets net of goodwill and equity investments, plus off-balance-sheet items (KCHF)	200'509	202'585
Simplified leverage ratio, expressed as Tier 1 as a percentage of assets net of goodwill and participations, plus off-balance-sheet exposures.	13.53%	13.26%
Minimum capital requirements (art. 47b CAO)	16'041	16'207

LIQUIDITY

Liquidity coverage ratio (LCR)

	31.12.2023	30.09.2023	30.06.2023	31.03.2023	31.12.2022
Total high-quality liquid assets (KCHF)	62'831	59'819	57'631	63'178	48'361
Total net cash outflow (KCHF)	3'677	3'776	3'630	4'530	3'938
LCR (%)	1709%	1584%	1588%	1395%	1228%



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CAPITAL ADEQUACY INFORMATION

	31.12.2022	31.12.2021
Eligible capital (KCHF)		
Common equity tier 1 capital (CET1)	26'860	25'825
Core capital (Tier 1)	26'860	25'825
Total capital	26'860	25'825
Simplified leverage ratio (%)		
Assets net of goodwill and equity investments, plus off-balance-sheet items (KCHF)	202'585	199'339
Simplified leverage ratio, expressed as Tier 1 as a percentage of assets net of goodwill and participations, plus off-balance-sheet exposures.	13.26%	12.96%
Minimum capital requirements (art. 47b CAO)	16'207	15'947

LIQUIDITY

Liquidity coverage ratio (LCR)

	31.12.2022	30.09.2022	30.06.2022	31.03.2022	31.12.2021
Total high-quality liquid assets (KCHF)	48'361	47'810	50'535	44'485	45'779
Total net cash outflow (KCHF)	3'938	4'553	5'036	3'981	3'963
LCR (%)	1228%	1050%	1003%	1117%	1155%