

Key regulatory information 2019





DISCLOSURE ON CAPITAL ADEQUACY AND LIQUIDITY FOR THE YEAR ENDING 31 DECEMBER 2019

Information on capital adequacy

A. Eligible capital

(in thousands of Swiss francs)	31.12.2019	31.12.2018
Gross common equity Tier 1 capital (after mandatory deduction of own participating instruments)	30'208	28'569
of which non-controlling interests	-	-
of which innovative capital instruments	-	-
./. regulatory deduction	-	-
./. other elements to be deducted from common equity Tier 1 capital (*)	-8'543	-15'940
Eligible common equity Tier 1 capital	21'665	12'629
+ complementary and additional equity	-	-
./. other deductions from complementary and additional equity and other deductions from capital	-	-
Eligible capital	21'665	12'629

(*) for 2019, deductions consist of the result of the period and Goodwill

B. Capital required

(in thousands of Swiss francs)	Approach used	31.12.2019 Equity requirement
Credit risk	AS-BRI	6'050
• of which price-related risk related to investments in the Bank's portfolio		-
Risk not related to counterparties	AS-BRI	193
Market risk	Min.	150
• of which on interest-rate instruments (general and specific market risk)		-
• of which on equity securities		-
• of which on currencies and precious metals		70
• of which on commodities		80
Operational risk	Base indicator	1'988
Total		8'381
Ratio of eligible capital to capital required under Swiss law		259%



C. Capital ratios

(in thousands of Swiss francs)	31.12.2019	31.12.2018
Common equity Tier-one capital (net CET1)	21'665	12'629
Total regulatory capital (net T1 & T2)	21'665	12'629
Minimum capital required	8'381	4'713
Sum of risk weighted positions	104'763	58'913
Capital ratios (in % of risk weighted positions)		
Ratio CET1	20.68%	21.44%
Ratio T1	20.68%	21.44%
Total regulatory capital ratio	20.68%	21.44%
Countercyclical capital buffers	0.00%	0.00%
CET1 objective under Circ.-FINMA 11/2 increased by countercyclical capital buffers	7.00%	7.00%
T1 objective under Circ.-FINMA 11/2 increased by countercyclical capital buffers	8.50%	8.50%
Regulatory capital objective under Circ.-FINMA 11/2 increased by countercyclical capital buffers	10.50%	10.50%

Information on leverage ratio

(in thousands of Swiss francs)	31.12.2019	31.12.2018
Tier-one equity (tier 1)	21'665	12'629
Global exposure	353'460	213'011
Leverage ratio	6.10%	5.93%

Information on short term liquidity coverage ratio (LCR)

(in thousands of Swiss francs)	31.03.2019	30.06.2019	30.09.2019	31.12.2019
Sum of high quality liquid assets (HQLA)	109'729	112'579	123'798	137'489
Sum of net cash outflows	29'122	27'112	21'405	21'440
Short term liquidity coverage ratio LCR (in %)	377%	415%	578%	641%
LCR ratio objective for the Bank (in %)	120%	120%	120%	120%
