

# Additional information according to FINMA Circular 2016/1

**TABLE KM1: GENERAL REGULATORY KEY FIGURES (KM1)**  
(CHF THOUSANDS)

	31/12/21	31/12/20
<b>Total Eligible Capital</b>		
Eligible common equity (CET1)	179,796	171,551
Common equity (T1)	179,796	171,551
Total eligible equity	185,467	180,635
<b>Risk Weighted Assets (RWA)</b>		
RWA	363,135	399,541
Minimum capital requirements	29,051	31,963
<b>Capital Ratios Based on RWA (in % of RWA)</b>		
Core equity Tier 1 ratio (CET1)	49.51%	42.94%
Core equity ratio	49.51%	42.94%
Total global equity ratio	51.07%	45.21%
<b>Conservation Required CET1 Buffer (in % of RWA)</b>		
Minimum conservation buffer requirement as per Basel (2.5% since 2019)	2.50%	2.50%
Minimum countercyclical buffer requirement as per Basel	0.00%	0.00%
Additional supplementary buffer for national and international systemic risk	0.00%	0.00%
CET1 Capital target and countercyclical buffer	2.50%	2.50%
Available CET1 capital to meet CET+ target and countercyclical buffer	43.07%	36.94%
<b>Capital Targets According To CAO Annex 8 (in % of RWA)</b>		
Capital conservation buffer according to CAO Annex 8	3.20%	3.20%
Countercyclical buffer requirement according to CAO Art. 44 et 44a	0.00%	0.00%
CET1 capital target, including counterparty buffer according to CAO Art. 44 et 44a	7.40%	7.40%
T1 capital target, including countercyclical buffer according to CAO Art. 44 et 44a	9.00%	9.00%
Total capital target, including countercyclical buffer according to CAO Art. 44 et 44a	11.20%	11.20%
<b>Leverage Ratio</b>		
Leverage ratio exposure	1,857,276	1,885,940
Basel III leverage ratio (in % of leverage ratio exposure)	9.68%	9.10%
<b>Liquidity Coverage Ratio (LCR)</b>		
LCR numerator: total high-quality liquid assets (HQLA)	1,002,409	858,721
LCR denominator: total net cash outflows	255,103	135,170
Liquidity Coverage Ratio, LCR (in %)	392.94%	635.29%
<b>Net Stable Funding Ratio (NSFR)</b>		
Available stable funding	1,482,145	1,451,840
Required stable funding	474,571	560,967
Net stable funding ratio	312.31%	258.81%

### TABLE OV1: OVERVIEW OF RISK WEIGHTED ASSETS (RWA)

(CHF THOUSANDS)

Risk weighted positions	Approach	RWA		Minimum capital requirements
		31/12/21	31/12/20	31/12/21
Credit risk	Standard	194,704	219,130	15,576
Non-counterparty related risk		29,267	30,284	2,341
Market risk	Standard	6,627	7,395	530
Operational risk	Basic indicator	131,929	142,732	10,554
Amounts below the thresholds for deduction (subject to 250% risk weight)		608	-	49
<b>Total</b>		<b>363,135</b>	<b>399,541</b>	<b>29,051</b>

The decrease in credit risk as at 31 December 2021 versus 31 December 2020 is principally due to the reimbursement of Lombard loans for which certain securities pledged were treated as non-eligible.

### TABLE LIQA: LIQUIDITY - LIQUIDITY RISK MANAGEMENT

The Bank's liquidity requirements, which includes the Bank's credit and bond portfolios, are financed by client deposits and the Bank's existing equity. The Bank does not use or require external funding to support its banking activity.

In terms of liquidity contingency planning, stress tests and projections are performed on a regular basis and form part of the annual budgeting and liquidity & capital planning exercise.

Treasury positions are monitored on a daily basis in order to ensure proper and adequate funding of all Bank operations, within defined counterparty limits approved by the Board of Directors. Moreover, a detailed overview of all liquidity positions by maturity, currency and counterparty is monitored regularly by the Bank's Asset & Liability Management Committee, and summarized and reported quarterly to the Audit Committee and Board of Directors.

### TABLE CR1: CREDIT RISK - CREDIT QUALITY OF ASSETS

(CHF THOUSANDS)

Credit quality of assets	Gross carrying values of			Net values
	Defaulted exposures	Non-defaulted exposures	Value adjustments/ impairments	
Loans (excluding debt securities)	421	1,636,649	86	1,636,984
Debt securities	-	106,513	-	106,513
Off-balance sheet exposures	-	31,140	-	31,140
<b>Total</b>	<b>421</b>	<b>1,774,302</b>	<b>86</b>	<b>1,774,637</b>

### TABLE CR2: CREDIT RISK - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT

(CHF THOUSANDS)

Changes in stock of defaulted loans and debt	2021
Defaulted loans and debt securities at beginning of period	257
Loans and debt securities that have defaulted since the last period	167
Returned to non-defaulted status	-
Amounts written off	-3
Other changes	-
<b>Defaulted loans and debt securities at end of period</b>	<b>421</b>

### TABLE CRB: CREDIT RISK - ADDITIONAL DISCLOSURE RELATED TO THE CREDIT QUALITY OF ASSETS

(CHF THOUSANDS)

Breakdown of exposures by geographical area	Non-defaulted exposures	Defaulted exposures	Total exposures	Value adjustments/ impairments
Switzerland	1,115,903	224	1,116,127	-
Rest of Europe	208,313	47	208,360	-
America	215,785	34	215,819	26
Rest of the World	234,301	116	234,417	60
<b>Total</b>	<b>1,774,302</b>	<b>421</b>	<b>1,774,723</b>	<b>86</b>

Breakdown of exposures by industry	Non-defaulted exposures	Defaulted exposures	Total exposures	Value adjustments/ impairments
Sovereigns	1,006,152	-	1,006,152	-
Banks and securities dealers	194,310	-	194,310	-
Other institutions	4,577	-	4,577	-
Corporates	126,039	13	126,052	7
Retail	442,319	408	442,727	79
Equity	2	-	2	-
Other exposures	903	-	903	-
<b>Total</b>	<b>1,774,302</b>	<b>421</b>	<b>1,774,723</b>	<b>86</b>

Breakdown of exposures by residual maturity	Less than 1 year	Between 1 and 5 years	Over 5 years	Total exposures
Sovereigns	1,001,325	4,827	-	1,006,152
Banks and securities dealers	150,333	43,977	-	194,310
Other institutions	4,577	-	-	4,577
Corporates	100,857	25,195	-	126,052
Retail	442,727	-	-	442,727
Equity	2	-	-	2
Other exposures	903	-	-	903
<b>Total</b>	<b>1,700,724</b>	<b>73,999</b>	-	<b>1,774,723</b>

### TABLE CR3 : CREDIT RISK - OVERVIEW OF MITIGATION TECHNIQUES

(CHF THOUSANDS)

Overview of mitigation techniques	Exposures without coverage/ carrying amount	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees or credit derivatives, of which secured amount
Receivables (incl. Debt instruments)	1,353,461*	390,034	-
Off balance-sheet	9,580	21,560	-
<b>Total</b>	<b>1,363,041</b>	<b>411,594</b>	-
- of which, in default	-	335	-

\*Of which CHF 989 million is deposited at the Swiss National Bank.

### TABLE CR5: RISQUES DE CRÉDIT - POSITIONS PER CATEGORIES AND RISK-WEIGHTED POSITIONS AS PER STANDARD APPROACH

(CHF THOUSANDS)

Categories/risk weighting factors	0%	20%	35%	50%	75%	100%	150%	Total positions exposed to credit risk
Sovereigns	1,006,152	-	-	-	-	-	-	1,006,152
Banks and securities dealers	-	137,140	-	53,140	-	1,771	29	192,080
Other institutions	-	-	-	4,577	-	-	-	4,577
Corporates	-	13,000	-	26,971	-	33,836	-	73,807
Retail	-	-	-	-	1,117	84,471	-	85,588
Equity	-	-	-	-	-	2	-	2
Other exposures	835	-	-	-	-	-	-	835
<b>Total</b>	<b>1,006,987</b>	<b>150,140</b>	-	<b>84,688</b>	<b>1,117</b>	<b>120,080</b>	<b>29</b>	<b>1,363,041</b>

**TABLE CCR3: COUNTERPARTY CREDIT RISK - POSITIONS PER CATEGORIES AND RISK-WEIGHTED POSITIONS AS PER STANDARD APPROACH**

(CHF THOUSANDS)

Categories/risk weighting factors	0%	20%	35%	50%	75%	100%	150%	Total positions exposed to credit risk
Sovereigns	-	-	-	-	-	-	-	-
Banks and securities dealers	-	25,879	-	26,570	-	1,771	44	54,264
Other institutions	-	1,549	-	2,288	-	-	-	3,837
Corporates	-	2,600	-	13,486	-	33,836	-	49,922
Retail	-	-	-	-	838	84,470	-	85,308
Equity	-	-	-	-	-	2	-	2
Other exposures	-	-	-	-	-	-	-	-
<b>Total</b>	-	<b>30,028</b>	-	<b>42,344</b>	<b>838</b>	<b>120,079</b>	<b>44</b>	<b>193,333</b>

**TABLE CCR5: COUNTERPARTY CREDIT RISK - BREAKDOWN OF COLLATERAL USED TO COVER POSITIONS SUBJECT TO COUNTERPARTY CREDIT RISK IN RELATION TO DERIVATIVES OR SFT TRANSACTIONS**

The Bank did not have such exposure as at 31 December 2021 and 31 December 2020.

**TABLE IRRBBA: INTEREST RATE RISK - OBJECTIVES AND GUIDELINES FOR THE MANAGEMENT OF INTEREST RATE RISK IN THE BANKING BOOK**

The Bank does not require external funding to finance its liquidity needs and to comply with regulatory liquidity requirements.

**TABLE IRRBBA1: INTEREST RATE RISK - QUANTITATIVE INFORMATION ON THE EXPOSURE'S STRUCTURE AND INTEREST RATE REFIXING DATE**

(CHF THOUSANDS)

Defined interest rate repricing date	Volume in million of CHF			Average interest rate repricing date (in years)		Maximum interest rate repricing period (in years) for exposures with modeled (non-predetermined) interest rate repricing dates	
	Total	Of which in CHF	Of which other currencies*	Total	Of which in CHF	Total	Of which in CHF
Amounts due from customers	415,257	69,071	329,563	0.17	0.25		
Fixed-rate mortgages	21,108	21,108	-	0.25	0.25		
Financial investments	106,511	-	106,511	1.32	-		
Receivables from interest-rate derivatives	1,040,806	37,933	911,775	0.09	0.24		
Payables from interest-rate derivatives	-1,099,117	-949,463	-112,885	0.08	0.08		
Undefined interest rate repricing date	Total	Of which in CHF	Of which other currencies*	Total	Of which in CHF	Total	Of which in CHF
Amounts due from banks	115,810	30,993	78,171	0.08	0.08		
Amounts due from customers	73,259	444	71,868	0.22	0.22		
Amounts due to customers	-1,481,666	-42,043	-1,365,882	0.22	0.22		
Other payables	-23,354	-4,078	-15,937	0.08	0.08		
<b>Total</b>	<b>-831,386</b>	<b>-836,035</b>	<b>3,184</b>	<b>2.52</b>	<b>1.43</b>		

\*Significant currencies that make up more than 10% of assets or liabilities

**TABLE IRRBB1: INTEREST RATE RISK - QUANTITATIVE INFORMATION ON THE EXPOSURE'S NET PRESENT VALUE AND INTEREST RATE INCOME**

(CHF THOUSANDS)

	EVE (changes in the net present value)		NII (changes in the discounted earnings value)	
	31/12/21	31/12/20	31/12/21	31/12/20
Parallel upward shift	1,665	1,372	-10,129	-7,417
Parallel downward shift	-1,627	-1,316	10,019	7,355
Steeper curve shock	-1,733	-1,939		
Flatter curve shock	1,969	2,163		
Upward short-term interest rate shock	2,252	2,408		
Downward short-term interest rate shock	-2,245	-2,395		
Maximum	2,245	2,395	10,129	7,417
			<b>31/12/21</b>	<b>31/12/20</b>
Tier 1 capital			179,796	171,551

**TABLE ORA: OPERATIONAL RISKS**

The Bank manages operational risks through detailed departmental procedures and internal directives and guidelines.

Operational risk is essentially overseen by the Chief Financial Officer / Chief Operating Officer and the Head of Legal & Compliance, who report matters of importance to the Executive Management Committee. In addition, such matters are reported quarterly to the Audit Committee and the Board of Directors.