

CAPITAL ADEQUACY DISCLOSURES	31.12.2018 (in K CHF)
Composition of eligible capital	
Common Equity Tier 1 (CET +1) Capital	88'587
Additional Tier 1 (AT1) Capital	-
Tier 2 Capital	-
Total Eligible capital	88'587
Composition of required capital	
Credit risk	10'135
Non counterparty- related risks	65
Credit valuation adjustment	35
Market risk	11
Operational risks	2'110
Items not deducted in application of threshold 3 , but risk weighted with 250 %	1'003
Total required capital	13'359
Capital ratios	
CET 1 Capital ratio	53.05%
Ratio T1	53.05%
Ratio regarding the regulatory capital	53.05%
Regulatory capital target ratios according to FINMA 11/2 (including the countercyclical buffer)	10.50%
Leverage ratio	
Tier 1 Capital	88'587
Exposure measure	434'872
Leverage ratio	20.37%

LIQUIDITY RATIO	Q1 2018 (average)	Q2 2018 (average)	Q3 2018 (average)	Q4 2018 (average)
Liquidity coverage				
Total high quality liquid assets	45'381	65'210	55'059	56'679
Total net cash flows	23'389	22'772	21'944	19'573
Liquidity coverage ratio	194.03%	286.36%	250.91%	289.58%