CAPITAL ADEQUACY DISCLOSURES

	31.12.2017 *CHF (000)*
Composition of Eligible Capital	
Common Equity Tier 1 capital (CET1)	85'021
Additional Tier 1 capital (AT1)	-
Tier 1 capital (T1)	85'021
Tier 2 capital (T2)	-
Total Eligible Capital	**85'021**
Composition of Required Capital	
Credit risk	14'005
Credit Valuation Asjustments (CVA)	22
Non-Counterparty related risk	64
Market risk	6
Operational risk	1'867
Items not deducted in application of threshold 3, but risk-weighted with 250%	1'003
Total Required Capital *(minimum required Capital based on risk-based requirements)*	**16'967**
Risk-Weighted Assets	
Risk-Weighted Assets (RWA)	**212'088**
Capital Ratios	
CET1 capital ratio *(Common Equity T1 as % of RWA)*	**40.09%**
CET1-target ratio *(as per Annex 8 of the CAO plus the countercyclical capital buffer)*	7.00%
Tier 1 capital ratio (T1 Capital as % of RWA)	**40.09%**
T1-target ratio *(as per Annex 8 of the CAO plus the countercyclical capital buffer)*	8.50%
Total capital ratio *(Regulatory Capital as % of RWA)*	**40.09%**
Total capital target ratio *(as per Annex 8 of the CAO plus the countercyclical capital buffer)*	10.50%
CET1 required for national countercyclical capital buffer	4
Countercyclical capital buffer *(as % of RWA)*	0.0019%
Leverage Ratio	
Leverage ratio exposure measure	464'435
Basel III Leverage ratio *(T1 capital in % of the leverage ratio exposure measure)*	**18.31%**

LIQUIDITY RATIO

	Q1 2017 *(average)* *CHF (000)*	Q2 2017 *(average)* *CHF (000)*	Q3 2017 *(average)* *CHF (000)*	Q4 2017 *(average)* *CHF (000)*
Liquidity Coverage				
Total of High Quality Liquid Assets (HQLA)	38'044	38'369	39'340	36'596
Total Net Cash Outflows	27'631	33'068	31'955	24'684
Liquidity Coverage Ratio (LCR)	**137.69%**	**116.03%**	**123.11%**	**148.26%**