CAPITAL ADEQUACY DISCLOSURES

	31.12.2019 (in K CHF)
Composition of eligible capital	
Common Equity Tier 1 (CET +1) Capital	88 927
Additional Tier 1 (AT1) Capital	-
Tier 2 Capital	-
Total Eligible capital	**88 927**
Composition of required capital	
Credit risk	14 071
Non counterparty- related risks	55
Credit valuation asjustment	20
Market risk	433
Operational risks	2 212
Items not deducted in application of threshold 3 , but risk weighted with 250 %	1 003
Total required capital	**17 794**
Capital ratios	
CET 1 Capital ratio	39.98%
Ratio T1	39.98%
Ratio regarding the regulatory capital	**39.98%**
Regulatory capital target ratios according to FINMA 11/2 (including the countercyclical buffer)	10.50%
Leverage ratio	
Tier 1 Capital	88 927
Exposure measure	498 028
Leverage ratio	**18%**

LIQUIDITY RATIO

Liquidity coverage	Q1 2019 (average)	Q2 2019 (average)	Q3 2019 (average)	Q4 2019 (average)
Total high quality liquid assets	67 078	76 181	64 836	101 038
Total net cash flows	19 715	19 975	21 519	31 098
Liquidity coverage ratio	**340.24%**	**381.38%**	**301.30%**	**324.90%**