

2023

Prudential publication requirements

KM1 - Key regulatory parameters

(CHF thousands)		31.12.2023	31.12.2022			
Eligible capital (CHF)						
1	Common Equity Tier 1 (CET1)	71,631	56,687			
2	Tier 1 capital (T1)	91,631	76,687			
3	Total capital	91,631	76,687			
Risk-weighted assets (RWA) (CHF)						
4	RWA	263,252	275,709			
4a	Minimum capital (CHF)	21,060	22,057			
Risk-based capital ratios (as % of RWA)						
5	CET1 ratio (%)	27.2%	20.6%			
6	Tier 1 capital ratio (%)	34.8%	27.8%			
7	Overall capital ratio (%)	34.8%	27.8%			
Capital buffer requirements in CET1 (as % of RWA)						
8	Capital buffer based on Basel minimum standards (2.5% as of 2019) (%)	2.5%	2.5%			
11	Total capital buffer requirements based on Basel minimum quality standards CET1 (%)	2.5%	2.5%			
12	Available CET1 to cover buffer requirements based on Basel minimum standards (after deducting CET1 to cover minimum requirements and if necessary to cover TLAC requirements) (%)	22.7%	16.1%			
Capital ratio in accordance with CAO Annex 8 (as a % of RWA)						
12a	Capital buffer in accordance with CAO Annex 8 (%)	3.2%	3.2%			
12b	Countercyclical buffer (CAO Art. 44 and 44a) (%)	0.0%	0.0%			
12c	CET1 ratio (in %) in accordance with CAO Annex 8, plus countercyclical capital buffer as per CAO Art. 44 and 44a	7.4%	7.4%			
12d	T1 ratio (in %) in accordance with CAO Annex 8, plus countercyclical capital buffer as per CAO Art. 44 and 44a	9.0%	9.0%			
12e	Total capital ratio (in %) in accordance with CAO Annex 8, plus countercyclical capital buffer as per CAO Art. 44 and 44a	11.2%	11.2%			
Basel III leverage ratio						
13	Total exposure (CHF)	1,298,402	1,725,793			
14	Basel III leverage ratio (Tier 1 capital as a % of global commitments)	7.1%	4.4%			
Liquidity Coverage Ratio (LCR)		Q4 2023¹	Q3 2023¹	Q2 2023¹	Q1 2023¹	Q4 2022¹
15	LCR numerator: total high-quality liquid assets (CHF)	466,163	405,432	527,743	480,612	377,571
16	LCR denominator: total net cash outflow (CHF)	95,216	104,064	118,529	118,101	126,728
17	LCR (%)	489.6%	389.6%	445.2%	407.0%	297.9%
Net Stable Funding Ratio (NSFR)		31.12.2023	31.12.2022			
18	Available stable funding (CHF)	844,156	1,041,260			
19	Required stable funding (CHF)	257,852	361,577			
20	NSFR (%)	327.4%	288.0%			

¹ Average value for the quarter calculated on the basis of monthly statistics.

The obligation of disclosure with respect to capital requirements in conformity with FINMA Circular 2016/1 "Disclosure - banks" is fulfilled on a consolidated basis. This information is published on BancaStato's website (www.bancastato.ch).

The original text written in Italian constitutes the controlling form of this Report.