

# Disclosure requirements in accordance with FINMA Circular 2016/1

Banca del Sempione SA is participating in the pilot project launched by FINMA concerning a regulatory regime for small banks whereby they are allowed to comply with reduced disclosure obligations as to the information required by FINMA Circular 2016/16.

	Banca del Sempione SA				Group			
	2019-12-31 CHF 1'000	2018-12-31 CHF 1'000	2017-12-31 CHF 1'000	2016-12-31 CHF 1'000	2019-12-31 CHF 1'000	2018-12-31 CHF 1'000	2017-12-31 CHF 1'000	2016-12-31 CHF 1'000
<b>Eligible capital</b>								
Common equity Tier 1 capital (CET1)	88'114	87'881	84'081	82'179	124'309	124'360	127'610	125'143
Tier 2 capital ((T2)	10'910	10'910	15'910	15'910				
<b>Total eligible capital</b>	<b>99'024</b>	<b>98'791</b>	<b>99'991</b>	<b>98'089</b>	<b>124'309</b>	<b>124'360</b>	<b>127'610</b>	<b>125'143</b>
<b>Risk- weighted assets (RWA)</b>	<b>413'386</b>	<b>367'127</b>	<b>381'700</b>	<b>356'525</b>	<b>460'218</b>	<b>413'607</b>	<b>435'150</b>	<b>400'388</b>
<b>Simplified leverage ratio</b>								
Total leverage ratio exposure measure	771'380	831'119	750'120	789'177	843'383	897'928	817'579	884'587
<b>Leverage ratio (Tier 1 capital in % of the exposure measure)</b>	<b>11.42%</b>	<b>10.57%</b>	<b>11.21%</b>	<b>10.41%</b>	<b>14.74%</b>	<b>13.85%</b>	<b>15.61%</b>	<b>14.15%</b>
<b>Liquidity Coverage Ratio (LCR)</b>	<b>Average (*)</b>				<b>Average (*)</b>			
	2019-12-31 CHF 1'000	2018-12-31 CHF 1'000	2017-12-31 CHF 1'000	2016-12-31 CHF 1'000	2019-12-31 CHF 1'000	2018-12-31 CHF 1'000	2017-12-31 CHF 1'000	2016-12-31 CHF 1'000
<b>Q1</b>								
LCR numerator: total of high-quality liquid assests	166'240	133'708	160'571	124'331	166'516	134'119	160'990	124'539
LCR denominator: net cash outflows	57'261	68'751	66'611	52'380	40'314	43'208	48'089	33'131
<b>Liquidity Coverage Ratio (LCR)</b>	<b>290%</b>	<b>194%</b>	<b>241%</b>	<b>237%</b>	<b>413%</b>	<b>310%</b>	<b>335%</b>	<b>376%</b>
<b>Q2</b>								
LCR numerator: total of high-quality liquid assests	170'476	104'755	161'664	117'941	170'013	105'164	162'081	118'147
LCR denominator: net cash outflows	55'510	53'600	70'589	55'578	42'633	38'062	52'821	32'040
<b>Liquidity Coverage Ratio (LCR)</b>	<b>307%</b>	<b>195%</b>	<b>229%</b>	<b>212%</b>	<b>399%</b>	<b>276%</b>	<b>307%</b>	<b>369%</b>
<b>Q3</b>								
LCR numerator: total of high-quality liquid assests	159'095	130'009	116'402	137'559	159'301	130'348	116'820	137'950
LCR denominator: net cash outflows	62'972	55'221	63'051	41'008	43'450	39'184	46'481	35'851
<b>Liquidity Coverage Ratio (LCR)</b>	<b>253%</b>	<b>235%</b>	<b>185%</b>	<b>335%</b>	<b>367%</b>	<b>333%</b>	<b>251%</b>	<b>385%</b>
<b>Q4</b>								
LCR numerator: total of high-quality liquid assests	145'265	205'559	115'277	161'668	145'468	205'766	115'691	162'088
LCR denominator: net cash outflows	63'538	55'831	72'843	50'461	47'327	39'389	51'368	35'516
<b>Liquidity Coverage Ratio (LCR)</b>	<b>229%</b>	<b>368%</b>	<b>158%</b>	<b>320%</b>	<b>307%</b>	<b>522%</b>	<b>225%</b>	<b>456%</b>
(*) quarterly average of the monthly figures.								