

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, at present, they are allowed to comply with reduced disclosure obligations as to the information required by FINMA Circular 2016/16.

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