

# Capital adequacy and liquidity disclosure (FINMA 16/1)

(in 1'000 CHF)		a	b	c	d	e
Q = Quarter		4Q25	3Q25	2Q25	1Q25	4Q24
<b>Available capital (CHF)</b>						
1	Common Equity Tier 1 (CET1)	29'763	29'647	29'689	30'386	30'010
2	Tier 1	29'763	29'647	29'689	30'386	30'010
3	Total capital	29'763	29'647	29'689	30'386	30'010
<b>Risk-weighted assets (CHF)</b>						
4	Total risk-weighted assets (RWA)	98'506	96'547	82'082	82'278	61'199
4a	Minimum capital requirements	7'880	7'724	6'567	6'582	4'896
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio (%)	30.2%	30.7%	36.2%	36.9%	49.0%
6	Tier 1 ratio (%)	30.2%	30.7%	36.2%	36.9%	49.0%
7	Total capital ratio (%)	30.2%	30.7%	36.2%	36.9%	49.0%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0%	0%	0%	0%	0%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0%	0%	0%	0%	0%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.5%	2.5%	2.5%	2.5%	2.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	22.2%	22.7%	28.2%	32.4%	41.0%
<b>Capital target ratios in accordance with Annex 8 ERV (% of RWA)</b>						
12a	Capital buffer in accordance with Annex 8 CAO (%)	2.5%	2.5%	2.5%	2.5%	2.5%
12b	Countercyclical buffer (Art. 44 and 44a CAO) (%)	0%	0%	0%	0%	0%
12c	CET1 target ratio (%) in accordance with Annex 8 CAO plus the countercyclical buffer in accordance with Articles 44 and 44a CAO	7%	7%	7%	7%	7%
12d	Tier 1 target ratio (%) in accordance with Annex 8 CAO plus the countercyclical buffer in accordance with Articles 44 and 44a CAO	8.5%	8.5%	8.5%	8.5%	8.5%
12e	Total capital target ratio (%) in accordance with Annex 8 CAO plus the countercyclical buffer in accordance with Articles 44 and 44a CAO	10.5%	10.5%	10.5%	10.5%	10.5%
<b>Leverage ratio according to the Basel minimum standard</b>						
13	Total exposure (LRD) (CHF)	398'652	389'561	369'013	379'174	365'681
14	Leverage ratio expressed as Tier 1 as a percentage of LRD including the effect of a temporary exemption of central bank balances	7.5%	7.6%	8.0%	8.0%	8.2%
14b	Leverage ratio (%) excluding the effect of a temporary exemption of central bank balances	7.5%	7.6%	8.0%	8.0%	8.2%
14e	Minimum own funds (Art. 42 CAO) <sup>(1)</sup>	11'960	11'687	11'070	10'000	10'000
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total HQLA	55'790	54'021	56'243	54'929	53'068
16	Total net cash outflow	28'335	11'740	20'961	9'099	15'277
17	LCR (%)	196.9%	460.1%	268.3%	603.7%	347.4%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	194'665		191'659		182'305
19	Total required stable funding	129'046		107'324		115'145
20	NSFR (%)	150.8%		178.6%		158.3%

<sup>(1)</sup> The greater of:

- the minimum own funds in accordance with Art. 42 par 1 let a and b CAO (3% LRD and 8% RWA respectively)
- the minimum capital of CHF 10 million (Art. 15 Banking Ordinance) for banks and CHF 1.5 million (Art. 69 para. 1 FinIO) for securities firms

The disclosure of capital requirements, leverage ratio and liquidity coverage ratio is in accordance with the requirements of FINMA-RS 2016/1.

As a group company of the Van Lanschot NV Group, the Bank is exempt from further capital disclosure requirements. Corresponding information can be found in the annual report of the Van Lanschot Kempen N.V. Group. From 1 July 2023, the Bank applies a netting agreement with Van Lanschot Kempen N.V.