



J. SAFRA SARASIN



Sustainable Swiss Private Banking since 1841

Basel III Pillar 3 Disclosures

31 December 2014

Bank J. Safra Sarasin Ltd

Disclosure obligations regarding capital adequacy

(Circ.-FINMA 2008/22 20.11.2008)

The Group reports regulatory capital according to the Swiss Capital Ordinance. Since 31 December 2013, the Group use the BIS method to calculate capital adequacy requirements for credit risk, non-counterparty risks and market risks. The basic indicator approach is used to calculate capital adequacy requirements for operational risks.

Total Eligible Capital

CHF 000	2014
Core capital prior to deductions	1,890,811
of which minority interests	48,313
Less: Goodwill and intangibles assets	-1,402
Less : Other deductions	-66,976
Tier 1 Capital	1,822,433
Total Eligible Capital	1,822,433

Required capital

CHF 000	2014
Credit Risk	495,985
Non-Counterparty Risk	18,994
Market Risk	53,335
Operational Risk	104,567
Other risk-weighted	643
Total required capital	673,524

Capital Ratio's

	2014
Tier 1 Ratio	21.65%
Total Eligible Capital Ratio	21.65%