



J. SAFRA SARASIN



Sustainable Swiss Private Banking since 1841

Basel III Pillar 3 Disclosures

31 December 2016

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	2016
Core capital prior to deductions	2,108,499
of which minority interests	42,007
Less: Goodwill and intangibles assets	-19,413
Less: Other deductions	-36,255
Tier 1 Capital	2,052,832
Total Eligible Capital	2,052,832

Required capital

CHF 000	2016
Credit Risk	485,357
Non-Counterparty Risk	17,865
Market Risk	135,244
Operational Risk	111,992
Other risk-weighted	4,272
Total required capital	754,730

Capital Ratio's

	2016
Total eligible capital ratio in respect of minimal capital requirements	21.76%
of which countercyclical buffer ratio	0.06%
CET1 ratio in respect of minimal capital requirements	21.76%
Tier 1 ratio in respect of minimal capital requirements	21.76%
FINMA minimum target ratio	12.06%
of which countercyclical buffer ratio	0.06%

Leverage ratio (LERA)

	2016
Basel III leverage ratio	8.10%

Liquidity covered ratio (LCR)

	2016
Liquidity Coverage Ratio based on monthly averages of each quarterly reporting	
Q1	290.4%
Q2	352.4%
Q3	347.7%
Q4	372.3%