



J. SAFRA SARASIN



Sustainable Swiss Private Banking since 1841

Basel III Pillar 3 Disclosures

31 December 2017

Bank J. Safra Sarasin Ltd

Table : Minimum disclosure requirements

| (in 1'000 CHF) | 31.12.2017 |
|---|-------------------|
| 1 Minimum of own funds based on risk based requirements (CHF) | 815,428 |
| 2 Eligible own funds (CHF) | 2,217,945 |
| 3 Of which common equity tier 1 capital (CET1) | 2,217,945 |
| 4 Eligible tier 1 capital (T1) in CHF | 2,217,945 |
| 5 Risk weighted positions (RWA) | 10,192,854 |
| 6 CET1 ratio (CET1 in % of RWA) | 21.76% |
| 7 Tier 1 ratio (Tier 1 in % of RWA) | 21.76% |
| 8 Total capital ratio (in % of RWA) | 21.76% |
| 9 countercyclical capital buffer (in % of RWA) | 0.0476% |
| 10 CET1 target ratio (in %) according to annex 8 of CAO including countercyclical capital buffer | 7.8476% |
| 11 Tier 1 target ratio (in %) according to annex 8 of CAO including countercyclical capital buffer | 9.6476% |
| 12 Total capital target ratio (in %) according to annex 8 of CAO including countercyclical capital buffer | 12.0476% |
| 13 Basel III leverage ratio (common equity tier 1 in % of total engagement) | 8.13% |
| 14 Total engagement (CHF) | 27,290,055 |
| 15 Liquidity coverage ratio, LCR (in %) from Q4 | 247.89 |
| 16 Numerator of LCR: Total of high quality liquid assets (CHF) | 6,645,003 |
| 17 Denominator of LCR: Total of net inflow (CHF) | 2,680,594 |
| 18 Liquidity coverage ratio, LCR (in %) in Q3 | 289.59 |
| 19 Numerator of LCR: Total of high quality liquid assets (CHF) | 6,117,668 |
| 20 Denominator of LCR: Total of net inflow (CHF) | 2,112,547 |
| 21 Liquidity coverage ratio, LCR (in %) from Q2 | 316.33 |
| 22 Numerator of LCR: Total of high quality liquid assets (CHF) | 5,666,877 |
| 23 Denominator of LCR: Total of net inflow (CHF) | 1,791,468 |
| 24 Liquidity coverage ratio, LCR (in %) from Q1 | 343.64 |
| 25 Numerator of LCR: Total of high quality liquid assets (CHF) | 6,523,984 |
| 26 Denominator of LCR: Total of net inflow (CHF) | 1,898,508 |