



J. SAFRA SARASIN



Sustainable Swiss Private Banking since 1841

Basel III Pillar 3 Disclosures

31 December 2020

Bank J. Safra Sarasin Ltd

Table KM1: Key metrics

(in 1'000 CHF)		31.12.2020	31.12.2019
Available capital (amounts)			
1	Common Equity Tier 1 (CET1)	2,875,159	2,581,202
2	Tier 1	2,875,159	2,581,202
3	Total capital	2,875,159	2,581,202
Risk-weighted assets (amounts)			
4	Total risk-weighted assets (RWA)	10,121,584	10,449,012
4a	Minimum capital requirement	809,727	835,921
Risk-based capital ratios as a percentage of RWA			
5	Common Equity Tier 1 ratio (%)	28.41%	24.70%
6	Tier 1 ratio (%)	28.41%	24.70%
7	Total capital ratio (%)	28.41%	24.70%
Additional CET1 buffer requirements as a percentage of RWA			
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0%	0%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0%	0%
11	Total of bank CET1 specific buffer requirements (%)	2.5%	2.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	20.41%	16.70%
Target equity ratios according to DRAO Annex 8 (as a % of RWA)			
12a	Capital conservation buffer according to Annex 8 of CAO (in % of RWA)	4%	4%
12b	Countercyclical buffers (Art. 44 and 44a CAO) (%)	0%	0%
12c	CET1 target rate (in %) according to CAO Annex 8 plus countercyclical buffers according to CAO Art. 44 and 44a	7.8%	7.8%
12d	T1 target rate (in %) according to CAO Annex 8 plus countercyclical buffers according to CAO Art. 44 and 44a	9.6%	9.6%
12e	Total capital target ratio (in %) according to CAO Annex 8 plus countercyclical buffer according to CAO Art. 44 and 44a	12%	12%
Basel III leverage ratio			
13	Total Basel III leverage ratio exposure measure	23,115,264	31,032,495
14	Basel III leverage ratio (%)	12.44%	8.32%
Liquidity Coverage Ratio			
15	Total HQLA	7,510,154	7,396,471
16	Total net cash outflow	4,593,595	4,502,800
17	LCR ratio (%)	163,49%	164,3%
Net Stable Funding Ratio			
18	Total available stable funding	14,046,148	13,545,613
19	Total required stable funding	11,523,626	11,434,003
20	NSFR ratio	121,89%	118,47%