



J. SAFRA SARASIN



Sustainable Swiss Private Banking since 1841

Basel III Pillar 3 Disclosures 31 December 2019

Bank J. Safra Sarasin Ltd

Table KM1: Key metrics

(in 1'000 CHF)		31.12.2019	31.12.2018
Available capital (amounts)			
1	Common Equity Tier 1 (CET1)	2,581,202	2,413,048
2	Tier 1	2,581,202	2,413,048
3	Total capital	2,581,202	2,413,048
Risk-weighted assets (amounts)			
4	Total risk-weighted assets (RWA)	10,449,012	9,970,990
4a	Minimum capital requirement	835,921	797,679
Risk-based capital ratios as a percentage of RWA			
5	Common Equity Tier 1 ratio (%)	24.70%	24.20%
6	Tier 1 ratio (%)	24.70%	24.20%
7	Total capital ratio (%)	24.70%	24.20%
Additional CET1 buffer requirements as a percentage of RWA			
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	1.88%
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 (%)	2.50%	1.88%
12	CET1 available after meeting the bank's minimum capital requirements (%)	16.7%	16.2%
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) (%)	0.03%	0.04%
12c	CET1 target rate (in %) according to CAO Annex 8 plus countercyclical buffers according to CAO Art. 44 and 44a	7.83%	7.84%
12d	T1 target rate (in %) according to CAO Annex 8 plus countercyclical buffers according to CAO Art. 44 and 44a	9.63%	9.64%
12e	Total capital target ratio (in %) according to CAO Annex 8 plus countercyclical buffer according to CAO Art. 44 and 44a	12.03%	12.04%
Basel III leverage ratio			
13	Total Basel III leverage ratio exposure measure	31,032,495	28,986,747
14	Basel III leverage ratio (%)	8.32%	8.32%
Liquidity Coverage Ratio			
15	Total HQLA	7,396,471	6,885,128
16	Total net cash outflow	4,502,800	4,261,435
17	LCR ratio (%)	164.3%	161.6%
Net Stable Funding Ratio			
18	Total available stable funding	13,545,613	12,788,762
19	Total required stable funding	11,434,003	10,786,914
20	NSFR ratio	118.47%	118.56%