



J. SAFRA SARASIN



Sustainable Swiss Private Banking since 1841

Basel III Pillar 3 Disclosures 31 December 2018

J. Safra Sarasin Holding Ltd.

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Introduction

J. Safra Sarasin Holding Ltd. (the “Group” or the “Holding”) is regulated by the Swiss Financial Market Supervisory Authority (FINMA) which requires it to comply with Pillar III disclosures that are part of the Basel III Capital Adequacy Framework. This report discloses the Group’s application of Basel III framework as of 31 December 2018.

In order to have the full view of the Group’s regulatory environment and capital requirements, this report should be read along with the Holding’s Annual Report 2018. For more information on the way the Group manages risk, please refer to the Risk Management (pages 49 – 54) section in the Holding’s Annual Report 2018. Certain disclosures contained in this report can not be reconciled with disclosures in the Annual Report due to the way the Group manages risk internally being different to the way it reports it hereunder.

Consolidation perimeter

The consolidation perimeter includes all entities wholly and partially owned, direct or indirect subsidiaries (and their branches and representative offices). Methodology used is the same than the accounting principles described on page 46 of the Holding’s Annual Report. On page 61 of the Holding’s Annual Report is a list of the main subsidiaries of the Group as at 31 December 2018.

There are no internal and external limitations which could prevent the transfer of funds or capital within the Group.

Table KM1: Key metrics

(in 1'000 CHF)		31.12.18	31.12.17
Available capital (amounts)			
1	Common Equity Tier 1 (CET1)	4,704,687	4,241,619
2	Tier 1	4,704,687	4,241,619
3	Total capital	4,704,687	4,241,619
Risk-weighted assets (amounts)			
4	Total risk-weighted assets (RWA)	14,803,576	14,715,285
4a	Minimum capital requirement	1,184,286	1,177,223
Risk-based capital ratios as a percentage of RWA			
5	Common Equity Tier 1 ratio (%)	31.78%	28.82%
6	Tier 1 ratio (%)	31.78%	28.82%
7	Total capital ratio (%)	31.78%	28.82%
Additional CET1 buffer requirements as a percentage of RWA			
8	Capital conservation buffer requirement (2.5% from 2019) (%)	1.88%	1.25%
9	Countercyclical buffer requirement (%)	0.17%	1.25%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0%	0%
11	Total of bank CET1 specific buffer requirements (%)	2.05%	1.28%
12	CET1 available after meeting the bank's minimum capital requirements (%)	23.78%	25.32%
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) (%)	0.19%	0.03%
12c	CET1 target rate (in %) according to CAO Annex 8 plus countercyclical buffers according to CAO Art. 44 and 44a	7.99%	7.83%
12d	T1 target rate (in %) according to CAO Annex 8 plus countercyclical buffers according to CAO Art. 44 and 44a	9.79%	9.63%
12e	Total capital target ratio (in %) according to CAO Annex 8 plus countercyclical buffer according to CAO Art. 44 and 44a	12.19%	12.03%
Basel III leverage ratio			
13	Total Basel III leverage ratio exposure measure	37,897,187	39,062,585
14	Basel III leverage ratio (%)	12.41%	10.85%
Liquidity Coverage Ratio			
15	Total HQLA	9,720,319	8,004,796
16	Total net cash outflow	6,670,690	5,892,602
17	LCR ratio (%)	145.83%	135.8%
Net Stable Funding Ratio			
18	Total available stable funding	20,954,390	20,247,341
19	Total required stable funding	18,224,165	18,333,438
20	NSFR ratio	114.98%	110.44%

Table OVA: Bank risk management approach

Pillar 3 disclosure requirement	Annual Report 2018 section	Disclosure	Annual Report 2018 Page number
Risk Profile	Consolidated Financial	Governance	49
	Statements - Consolidated	Risk management framework	49 - 50
	Notes	Organisation of risk management	50 - 51
		Risk categories	51 - 54
Risk Governance	Consolidated Financial	Governance	49
	Statements - Consolidated	Risk management framework	49 - 50
	Notes	Committees	50
Communication	Consolidated Financial	Organisation of risk	50 - 51
	Statements - Consolidated	management	
	Notes	Committees	50
Scope and main features of risk measurement systems	Consolidated Financial	Risk categories	51 - 54
	Statements - Consolidated		
	Notes		
Risk information reporting	Consolidated Financial	Organisation of risk	50 - 51
	Statements - Consolidated	management	
	Notes		
Stress testing	Consolidated Financial	Risk indicators	51
	Statements - Consolidated		
	Notes		
Strategies and processes to manage, capture and mitigate risks	Consolidated Financial	Organisation of risk	50 - 51
	Statements - Consolidated	management	
	Notes	Risk indicators	51
		Risk categories	51 - 54
		Business policy regarding hedging	55

Table OV1: Overview of risk-weighted assets

	RWA	RWA	Minimum Capital Requirement
(in 1'000 CHF)	31.12.2018	31.12.2017	31.12.2018
1 Credit risk (excluding counterparty credit risk) (CCR)	10,090,024	10,582,502	807,202
2 Of which standardised approach (SA)	10,090,024	10,582,502	807,202
6 Counterparty credit risk CCR	728,948	586,995	58,316
7b Of which determined using the market value method	659,571	586,995	52,766
9 Of which others (CCR)	69,378		5,550
10 Value adjustment risk of derivatives (CVA)	303,945	308,400	24,316
11 Equity positions in banking book under market-based approach			
12 Equity investments in funds – look-through approach			
13 Equity investments in funds – mandate-based approach			
14 Equity investments in funds – fall-back approach			
15 Settlement risk			
16 Securitisation exposures in banking book			
17 Of which IRB ratings-based approach (SEC-IRBA)			
18 Of which under the external ratings-based approach (SEC-ERBA), including the Internal Assessment Approach (IAA)			
19 Of which under the standardised approach (SEC-SA)			
20 Market risk	1,405,857	1,774,641	112,469
21 Of which standardised approach (SA)	1,405,857	1,774,641	112,469
22 Of which determined with model approach (IMA)			
24 Operational risk	2,141,809	1,996,140	171,345
25 Amounts below the thresholds for deduction (subject to 250% risk-weight)	132,992	53,601	10,639
26 Floor adjustment			
27 Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	14,803,576	15,302,279	1,184,286

Table LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories

	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitisation framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
(in 1'000 CHF)			31.12.18				
ASSETS							
Liquid assets	7,095,720	7,095,720	7,095,720			458,226	
Amounts due from banks	1,804,564	1,804,564	1,804,564			1,699,749	
Amounts due from securities financing transactions	59,148	59,148		59,148		59,148	
Amounts due from customers	10,758,969	10,758,969	10,744,951	12,372		9,385,501	
Amounts due secured by mortgage	3,145,738	3,145,738	3,145,738			2,460,847	
Trading portfolio assets	1,655,311	1,655,311	73,946	330,702		1,640,700	
Positive replacement values of derivative financial instruments	692,417	692,417		692,417		692,417	
Other financial instruments at fair value	1,058,177	1,058,177		196,982		1,054,906	
Financial investments	7,725,000	7,725,000	7,005,141	666,825		6,762,980	
Accrued income and prepaid expenses	229,982	229,982	229,737	246		166,568	
Participations	24,286	24,286					
Tangible fixed assets	318,748	318,748				15,710	
Intangible assets	381,049	381,049					381,049
Other assets	281,784	281,784	151,255			187,954	
Bank's capital not paid in							
TOTAL ASSETS	35,230,893	35,230,893	30,251,051	1,958,692	0	24,584,705	381,049
LIABILITIES							
Amounts due to banks	770,591	770,591					770,591
Liabilities from securities financing transactions							
Amounts due in respect of customer deposits	26,848,174	26,848,174	1,669,229				25,178,945
Trading portfolio liabilities	8,136	8,136	2,120				6,734
Negative replacement values of derivative financial instruments	623,693	623,693		623,693			
Liabilities from other financial instruments at fair value	805,997	805,997					805,997
Cash bonds							
Bond issues and central mortgage institution loans	384,303	384,303					384,303
Accrued expenses and deferred income	440,657	440,657					440,657
Other liabilities	207,681	207,681					207,681
Provisions	22,545	22,545					22,545
TOTAL LIABILITIES	30,111,778	30,111,778	1,671,349	623,693	0	0	27,817,454

The column «Subject to the market risk framework» reflects mainly that part of the column «carrying values» which is held in foreign currencies besides trading portfolios and other financial instruments at fair value.

Table CC1 : Presentation of the regulatory eligible capital

		Amounts	Amounts	Reference
(in 1'000 CHF)		31.12.2018	31.12.2017	from CC2
Common Equity Tier 1 (CET1)				
1	Issued fully paid-up capital, fully eligible	848,245	848,245	1
2	Retained earnings reserve, incl. Reserves for general banking risks / profit-loss carried forward / profit-loss of the period	1,681,482	1,421,732	
3	capital reserves / foreign currency translation reserves (+/-)	1,812,197	1,833,018	
4	Issued fully paid-up capital, transitory recognised (phase out)			
5	Minority interests	777,191	689,118	2
6	= Common Equity Tier 1 (CET1) before adjustments	5,119,115	4,792,113	
Adjustments referring to Common Equity Tier 1				
7	Prudential valuation adjustments			
8	Goodwill (net of related tax liability)	-381,049	-420,609	3
9	Other intangible assets other than mortgage-servicing rights (net of related tax liability)	0	-50,073	4
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	0	-6,240	5
11	Cash-flow hedge reserve (-/+)			
12	Shortfall of provisions to expected losses			
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)			
14	Gains and losses due to changes in own credit risk on fair valued liabilities			
15	Defined-benefit pension fund net assets			
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)			
17	Reciprocal cross-holdings in common equity			
17a	Qualified participations, where a controlling influence exists together with other owners (CET1-Instruments)			
17b	Immaterial participations (CET1-Instruments)			
18	Not qualified participations in the financial sector (max 10%) (Amount exceeding threshold 1) (CET1-Instruments)			
19	Other qualified participations in the financial sector (Amount exceeding threshold 2) (CET1-Instruments)			
20	Mortgage servicing rights (amount above threshold 2)			
21	Deferred tax assets arising from temporary differences (amount above threshold 2, net of related tax liability)		-41,334	
22	Amount exceeding the threshold 3 (15%)			
23	of which: significant investments in the common stock of financials			
24	of which: mortgage servicing rights			
25	of which: deferred tax assets arising from temporary differences			
26	Expected loss for investments based on the PD/LGD-approach			
26a	Further adjustments for financial statements with generally accepted international accounting standards			
26b	Further deductions	-33,379	-32,238	2
27	Amount of AT1 deductions, which exceeds the AT1-capital			
28	= Sum of CET1-Adjustments	-414,428	-550,494	
29	= Common Equity Tier 1 (net CET1)	4,704,687	4,241,619	
Additional Tier 1 Capital (AT1)				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus			
31	of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards			
33	Directly issued capital instruments subject to phase out from Additional Tier 1			
34	Minority interests eligible for AT1			
35	of which : transitorily recognised			
36	= Sum of additional Tier 1 capital (AT1), before adjustments			
	Adjustments of additional Tier 1 capital			

	Amounts	Amounts	Reference
(in 1'000 CHF)	31.12.2018	31.12.2017	from CC2
37			
38			
38a			
38b			
39			
40			
41			
42			
43			
44			
45	4,704,687	4,241,619	
Eligible Tier 2 capital (T2)			
46			
47			
48			
49			
50			
51			
52			
53			
53a			
53b			
54			
55			
56			
56a			
57			
58			
59	4,704,687	4,241,619	
60	14,803,576	14,715,285	
Capital ratio			
61	31.78%	28.82%	
62	31.78%	28.82%	
63	31.78%	28.82%	
64			
65	2.05%	1.28%	
66	1.88%	1.25%	
67	0.17%	0.03%	
68	0%	0%	
68	23.78%	25.32%	

	Amounts	Amounts	Reference
(in 1'000 CHF)	31.12.2018	31.12.2017	from CC2
68a CET1 total requirement according to Annex 8 CAO plus the countercyclical buffers according to Art. 44 and 44a CAO (in % of the risk-weighted positions)	7.99%	7.83%	
68b of which: countercyclical buffers according to Art. 44 and 44a CAO (in % of risk-weighted positions)	0.19%	0.03%	
68c Available CET1 (in % of the risk-weighted positions)	27.58%	24.62%	
68d T1 total requirement according to Annex 8 CAO plus the countercyclical buffers according to Art. 44 and 44a CAO (in % of the risk-weighted positions)	9.79%	9.63%	
68e Available T1 (in % of the risk-weighted positions)	29.38%	26.42%	
68f Total regulatory capital requirement in accordance with Annex 8 CAO plus countercyclical buffers according to Art. 44 and 44a CAO (in % of the risk-weighted positions)	12.19%	12.03%	
68g Available regulatory capital (in % of the risk-weighted positions)	31.78%	28.82%	
Amounts below threshold for deductions (before risk weighting)			
72 Non-qualifying holdings in financial sector and other TLAC investments	24,286	20,230	6
73 Other qualifying holdings in financial sector			
74 Mortgage servicing rights			
75 Other deferred tax assets	53,197	53,227	7
Applicable caps on the inclusion of provisions in Tier 2			
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach BIS			
77 Cap on inclusion of provisions in Tier 2 under standardised approach BIS	130,570	127,689	
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)			
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	62,674	61,291	
Capital instruments subject to phase-out arrangements (01.01.2018-01.01.2022) according to Art. 141 CAO			
80 Current cap on CET1 instruments subject to phase-out arrangements			
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
82 Current cap on AT1 instruments subject to phase-out arrangements			
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
84 Current cap on T2 instruments subject to phase-out arrangements			
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)			

Table CC2: Composition of available own funds / reconciliation

	According to the accounting rules	According to the regulatory scope of consolidation	According to the accounting rules	According to the regulatory scope of consolidation	Reference to CC1
Balance-sheet					
(in 1'000 CHF)	31.12.18		31.12.17		
Assets					
Liquid assets	7,095,720	7,095,720	6,812,453	6,812,453	
Amounts due from banks	1,804,564	1,804,564	1,226,028	1,226,028	
Amounts due from securities financing transactions	59,148	59,148	210,079	210,079	
Amounts due from customers	10,758,969	10,758,969	10,554,066	10,554,066	
Mortgage loans	3,145,738	3,145,738	3,133,288	3,133,288	
Trading portfolio assets	1,655,311	1,655,311	1,144,188	1,144,188	
Positive replacement values of derivative financial instruments	692,417	692,417	866,505	866,505	
Other financial instruments at fair value	1,058,177	1,058,177	1,317,015	1,317,015	
Financial investments	7,725,000	7,725,000	8,610,233	8,610,233	
Accrued income and prepaid expenses	229,982	229,982	183,320	183,320	
Participations	24,286	24,286	20,230	20,230	6
Tangible fixed assets	318,748	318,748	322,088	322,088	
Intangible assets	381,049	381,049	470,682	470,682	
Of which goodwill	381,049	381,049	420,608	420,608	3
Of which other intangible assets	0	0	50,074	50,074	4
Other assets	281,784	281,784	299,860	299,860	
Of which deferred taxes depending on future revenues	0	0	6,240	6,240	5
Of which deferred taxes from temporary differences	53,197	53,197	53,227	53,227	7
Total assets	35,230,893	35,230,893	35,170,035	35,170,035	
Liabilities					
Amounts due to banks	770,591	770,591	948,333	948,333	
Liabilities from securities financing transactions	0	0	151,609	151,609	
Amounts due in respect of customer deposits	26,848,174	26,848,174	26,107,696	26,107,696	
Trading portfolio liabilities	8,136	8,136	0	0	
Negative replacement values of derivative financial instruments	623,693	623,693	804,477	804,477	
Liabilities from other financial instruments at fair value	805,997	805,997	1,230,926	1,230,926	
Cash bonds	0	0	0	0	
Bond issues and central mortgage institution loans	384,303	384,303	453,372	453,372	
Accrued expenses and deferred income	440,657	440,657	394,540	394,540	
Other liabilities	207,681	207,681	217,296	217,296	
Provisions	22,545	22,545	69,673	69,673	
Total Liabilities	30,111,778	30,111,778	30,377,923	30,377,923	
Equity					
Reserves for general banking risks	360,742	360,742	360,742	360,742	
Capital	848,245	848,245	848,245	848,245	
Of which eligible for CET1	848,245	848,245	848,245	848,245	1
Legal reserves/Voluntary retained earnings reserve/ Profit- Loss carried forward/Profit- Loss of period	3,132,937	3,132,937	2,894,008	2,894,008	
Minority interests	777,191	777,191	689,118	689,118	
Of which eligible for CET1	743,812	743,812	656,880	656,880	2
Total own funds	5,119,115	5,119,115	4,792,113	4,792,113	

– The scope of regulatory consolidation is the same as for financial consolidation.

– A list of group companies is enclosed in the annual report 2018, page 61.

– There were no essential changes in the scope of consolidation compared to previous year.

– There are no applicable restrictions.

Table LR1: Leverage Ratio: Summary comparison of accounting assets vs leverage ratio exposure measure

	31.12.2018	31.12.2017
1 Total assets as per published financial statements	35,230,893	35,170,035
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes (Cm 6 and 7 FINMA-Circ. 15/3), as well as adjustment for assets deducted from Tier 1 capital (margin nos. 16-17 FINMA Circ. 15/3)"	-381,049	-518,256
3 Adjustment for fiduciary assets recognised on the balance sheet for accounting purposes, but excluded from the leverage ratio exposure measure (margin no. 15 FINMA Circ. 15/3)"		
4 Adjustments for derivative financial instruments (Cm 21 to 51 FINMA-Circ. 15/3)	702,312	831,990
5 Adjustment for securities financing transactions (securities financing transactions, SFT) (Cm 52 to 73 FINMA-Circ. 15/3)	537,993	1,674,775
6 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures) (Cm 74 to 76 FINMA-Circ. 15/3)	1,807,038	1,904,041
7 Other adjustments		
8 Leverage ratio exposure (sum of Rows 1-7)	37,897,187	39,062,585

Table LR2: Leverage ratio: detailed presentation

(in 1'000 CHF)	31.12.18	31.12.17
On-balance sheet exposures		
1 On-balance sheet items (excluding derivatives and SFTs, but including collateral) (Cm 14 and 15 FINMA-Circ. 15/3)	34,466,710	34,093,452
2 (Assets that must be deducted in determining the eligible Tier 1 capital) (Cm 7, 16 and 17 FINMA-Circ. 15/3)	-381,049	-518,256
3 = Total on-balance sheet exposures within the leverage ratio framework, excluding derivatives and SFTs (sum of Rows 1 and 2)	34,085,661	33,575,196
Derivatives		
4 Replacement values associated with all derivatives transactions, including those with CCPs, taking into account the margin payments received and netting agreements (ie net of eligible cash variation margin) (according to Cm 22 and 23, 34 and 35 FINMA-Circ. 15/3)	692,417	866,505
5 Add-on amounts for PFE associated with all derivatives transactions (Cm 22 and 25 Circ.-FINMA 15/3)	702,312	831,990
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework (Cm 27 FINMA-Circ. 15/3)		
7 (Deduction of receivables assets for cash variation margin provided in derivatives transactions, according to cm 36 FINMA-Circ. 15/3)		0
8 (Deduction relating to exposures to QCCPs if there is no obligation to reimburse the client in the event of the QCCP defaulting) (Cm 39 FINMA-Circ. 15/3)"		
9 Adjusted effective notional amount of written credit derivatives, after deduction of negative replacement values (Cm 43 FINMA-Circ. 15/3)		
10 (Adjusted effective notional offsets of bought/written credit derivatives (Cm 44 to 50 FINMA-Circ. 15/3) and add-on deductions for written credit derivatives (Cm 51 FINMA-Circ. 15/3))		
11 = Total derivative exposures (sum of Rows 4-10)	1,394,729	1,698,495
Securities financing transaction exposures		
12 Gross SFT assets with no recognition of netting (except in the case of novation with a QCCP as per cm 57 FINMA Circ. 15/3) including sale accounting transactions (cm 69 FINMA Circ. 15/3), less the items specified in cm 58 FINMA Circ. 15/3)	572,454	210,079
13 (Netted amounts of cash payables and cash receivables relating to SFT counterparties) (Cm 59 to 62 FINMA-Circ. 15/3)		
14 CCR exposure for SFT assets (Cm 63 to 68 FINMA-Circ. 15/3)	37,305	1,674,775
15 Agent transaction exposures (Cm 70 to 73 FINMA-Circ. 15/3)		
16 = Total securities financing transaction exposures (sum of Rows 12-15)	609,759	1,884,854
Other off-balance sheet exposures		
17 Off-balance sheet exposure at gross notional amount before application of credit conversion factors	12,012,800	12,195,478
18 (Adjustments for conversion to credit equivalent amounts) (Cm 75 and 76 FINMA-Circ. 15/3)	-10,205,762	-10,291,438
19 = Total off-balance-sheet items (sum of Rows 17-18)	1,807,038	1,904,041
Eligible capital and total exposures		
20 Tier 1 capital (Cm 5 FINMA-Circ. 15/3)	4,704,687	4,241,619
21 Total exposures (sum of Rows 3, 11, 16 and 19)	37,897,187	39,062,585
Leverage ratio		
22 Leverage ratio (Cm 3 to 4 FINMA-Circ. 15/3)	12.4%	10.9%

Table LIQA: Liquidity: Management of liquidity risks

Pillar 3 disclosure requirement	Disclosure
Managing liquidity risk management, including risk tolerance, structure and responsibility for liquidity risk management, internal reporting on liquidity and communication of liquidity risk strategy, policies and practices in the business units and to the senior management body.	Annual Report 2018, page number 52 Liquidity risk
Refinancing strategy, including guidelines for diversifying sources and maturities of refinancing, and whether the refinancing strategy is centralized or decentralized.	The Group aims at having a well-diversified funding structure, characterised by diversification across different: <ul style="list-style-type: none">– Counterparties (private customers/institutional customers/interbank market)– Instruments (Structured products, current accounts, "Pfandbriefe", Fiduciaries etc.)– Markets– Currencies– Maturities The TC regularly assesses the Group's current funding structure as well the Group's potential funding ability in the above defined funding segments. The Group aims to avoid large refinancing gaps which could possibly lead to future liquidity problems.
Methods for reducing liquidity risks.	Annual Report 2018, page number 52 Liquidity risk
Explanation of the use of stress testing.	Annual Report 2018, page number 52 Liquidity risk
Overview of the Bank's contingency plans for refinancing.	The following liquidity and refinancing positions are possible sources of liquidity either short term or long term, and can therefore be used to provide additional liquidity for example in case of a liquidity crisis: <ul style="list-style-type: none">– Withdrawal of current credit lines– Sale of positions from the Group's yield enhancement portfolio– Utilisation of Central Bank's bridging facility– Increase of collateral trading and security borrowing in order to generate additional securities eligible for repo transactions– Restrictions on the drawing of new loans for mortgages and new approvals of lines of credit– Increasing issues of "Pfandbrief" bonds (resp. loans)– Placement of bonds– Capital increase

Table LIQ1: Information on the liquidity (LCR)

(in 1'000 CHF)	Unweighted values		Unweighted values		Unweighted values		Unweighted values	
	Weighted values	Weighted values	Weighted values	Weighted values	Weighted values	Weighted values	Weighted values	Weighted values
	Average Quarter 1/18	Average Quarter 1/18	Average Quarter 2/18	Average Quarter 2/18	Average Quarter 3/18	Average Quarter 3/18	Average Quarter 4/18	Average Quarter 4/18
A. High-quality liquid assets (HQLA)								
1 Total high-quality liquid assets (HQLA)	7,198,856	7,041,403	9,245,086	9,072,232	9,550,923	9,379,552	9,905,458	9,720,319
B. Cash outflows								
2 Retail deposits and deposits from small business customers, of which:	13,202,873	1,794,225	13,743,101	1,769,458	12,749,390	1,594,252	13,152,025	1,722,843
3 Stable deposits	655,613	32,781	672,426	33,621	647,667	32,383	665,203	33,260
4 Less stable deposits	11,085,375	1,761,444	10,927,620	1,735,837	9,838,916	1,561,869	10,526,716	1,689,582
5 Unsecured wholesale funding, of which:	10,214,160	7,175,380	10,685,932	7,393,987	10,516,120	7,277,179	11,253,556	7,682,966
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks								
7 Non-operational deposits (all counterparties)	9,364,587	7,163,359	9,716,584	7,383,473	9,328,178	7,266,891	9,700,319	7,672,341
8 Unsecured debt	1,667	1,667	0	0	0	0	0	0
9 Secured wholesale funding	49,009	49,009						
10 Additional requirements, of which:	380,434	367,576	450,189	439,896	415,588	404,075	596,484	586,089
11 Outflows related to derivative exposures and other collateral requirements	299,000	299,000	368,148	368,148	348,997	348,997	230,270	230,270
12 Outflows related to loss of funding on debt products		121	2,000	2,074		17		34
13 Credit and liquidity facilities	10,007	3,072	7,307	2,937	8,538	3,130	7,308	3,019
Other contractual funding obligations	3,240	3,240	3,914	3,914	4,160	4,160	12,254	6,915
15 Other contingent funding obligations	12,593,338	76,643	13,032,538	79,903	13,283,585	76,817	13,132,316	43,637
16 Total cash outflows	36,443,054	9,466,072	37,915,674	9,687,157	36,968,843	9,356,483	38,146,635	10,042,449
C. Cash inflows								
17 Secured lending (eg reverse repos)	67,601	67,601	19,798	19,798	19,800	19,800	20,118	20,118
18 Inflows from fully performing exposures	5,924,585	3,465,386	5,696,122	3,142,170	5,301,124	2,888,018	5,540,265	3,103,878
19 Other cash inflows	265,032	265,032	187,226	187,226	99,112	99,112	247,763	247,763
20 Total cash inflows	6,257,218	3,798,019	5,903,147	3,349,195	5,420,036	3,006,930	5,808,146	3,371,759
Total adjusted value								
21 Total HQLA		7,041,403		9,072,232		9,379,552		9,720,319
22 Total net cash outflows		5,668,053		6,337,962		6,349,553		6,670,690
23 Liquidity coverage ratio (in %)		124.47%		143.14%		147.76%		145.83%

In 2018, the three-month average total LCR remained stable in a range of 125% - 145%. This level is mainly driven by the stock of HQLA. The stock of HQLA is under the control of Group Treasury. As per December 2018, more than 90% of the stock of HQLA consists of assets that qualify as Level 1, primarily cash holdings and central bank reserves. As a result, a significant part of the HQLA is denominated in CHF. In contrast, the majority of the customer deposits are denominated in USD and EUR. All currencies can easily be converted in times of liquidity stress since the relevant FX spot markets are highly liquid.

In general, sources of funding are well diversified across counterparties as a result of the broad positioning as an international wealth management bank. The bank uses internationally acknowledged ISDA/CSA agreements to mitigate the credit risk arising from OTC derivative transactions that are mainly related to FX, interest rate and equity derivative trading.

Liquidity risk is managed and monitored centrally by the Group Treasury Committee with the involvement of the local Treasury representatives to ensure that all internal and local regulatory requirements are met. Liquidity risk limits are set at a Group and individual entity level and are reviewed and approved at least once a year by the Board of Directors (BoD).

Specific liquidity levels are defined that would trigger various escalation scenarios. Breaches of Group level limits are immediately reported to the Group Treasury Committee, the Executive Committee, and the Group Audit Committee.

Table CRA: Credit risk: general information

Pillar 3 disclosure requirement	Disclosure	Annual Report 2018 Page number
How the business model impacts the components of the bank's credit risk profile.	Risk strategy and risk profile Risk management and risk categories	30, 51 - 54
Criteria and approach used for defining credit risk management policy and for setting credit risk limits.	Risk management Framework Forms of risk management Risk categories	49 - 50 51 51 - 54
Structure and organisation of the credit risk management and control function.	Organisation of risk management Governance of risk management Risk management Committees	50 - 51 49 50
Relationships between the credit risk management, risk control, compliance and internal audit functions.		50 - 51
Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management and to the board of directors.	A comprehensive reporting of the qualitative and quantitative development of the Bank's credit book, including the aggregate view on Group level is periodically provided by the Credit Department and distributed to BJSS Management.	

Table CR1: Credit risk: Credit quality of assets

		Gross carrying values of		Allowances/ impairments	Net values
		Defaulted exposures	Non-defaulted exposures		
(in 1'000 CHF)		31.12.18			
1	Loans (excluding debt securities)	403,484	13,775,219	273,997	13,904,707
2	Debt securities	63,296	6,901,100	26,011	6,938,384
3	Off-balance sheet exposures	0	682,015	0	682,015
4	TOTAL	466,780	21,358,334	300,008	21,525,106
	TOTAL 31.12.2017	437,156	22,027,802	289,749	22,175,209

Impaired loans

If a borrower's total indebtedness exceeds the amount that can foreseeably be realised bearing in mind the counterparty risk and the net proceeds from the liquidation of any collateral that has been pledged, a corresponding value adjustment is made in the income statement.

Non-performing loans

A loan is classified as non-performing as soon as the contractually agreed capital and/or interest payments are 90 days overdue or more. Overdue interest is not shown as income but is recorded directly under value adjustments. Being overdue can indicate that a loan is impaired.

Since the criteria coincide with the indicators for impaired loans, non-performing loans are generally included under impaired loans.

Definitions for accounting purposes and for regulatory purposes are the same.

Table CR2: Credit risk: Changes in stock of defaulted loans and debt securities

(in 1'000 CHF)		31.12.18
1	Defaulted loans and debt securities at end of the previous reporting period	437,156
2	Loans and debt securities that have defaulted since the last reporting period	62,772
3	Returned to non-defaulted status	-19,800
4	Amounts written off	-9,624
5	Other changes	-3,724
6	Defaulted loans and debt securities at end of the reporting period	466,780

Table CRB: Credit risk: Additional information of credit quality of the assets

Segmentation of the credit risk - geographical credit risk

(in 1'000 CHF)	Latin									Total
	Switzerland	Oceania	North America	Liechtenstein	America	Europe	Caribbean	Asia	Africa	
Balance sheet/Amounts due:										
Liquid assets	6,637,494		555		1	436,190	0	21,479		7,095,720
Amounts due from banks	192,708	2,811	136,647	246,861	8,922	799,328	174,763	238,861	3,664	1,804,564
Amounts due from securities financing transactions						59,148				59,148
Amounts due from customers	1,412,081	106,100	1,540,083	1,026	274,651	3,481,186	2,421,288	1,295,001	225,906	10,757,323
Mortgage loans	684,892		359,218			1,999,096	12,720	89,813		3,145,738
Trading portfolio assets	67		162,401			42,807	0	1		205,275
Positive replacement values of derivative financial instruments	113,824	3,448	11,357	6	1,542	399,312	121,148	41,545	235	692,417
Other financial instruments at fair value										
Financial investments	332,823	94,492	1,770,017		995,305	1,565,616	646,276	2,257,512	9,926	7,671,967
Accrued income and prepaid expenses	55,203	895	36,743	428	5,154	89,169	31,212	10,833	347	229,982
Participations	24,043					243				24,286
Tangible fixed assets										
Intangible assets										
Other assets	13,005		13		198	130,509	4,119	3,411		151,255
Value adjustments not offset according to transitional provisions (negative position)										
Capital not paid in										
Total	9,466,139	207,746	4,017,035	248,320	1,285,772	9,002,605	3,411,525	3,958,455	240,078	31,837,675
Off Balance sheet										
Contingent liabilities	45,046	1,224	122,621	66	12,507	272,880	177,658	28,134	3,489	663,626
Irrevocable commitments	8,952					44				8,996
Contingent liability for calls and margin liabilities	1,487									1,487
Commitment credits										
Add-ons	642,462	4,626	4,696	33	684	425,954	104,690	19,671	182	1,203,000
Derivatives	2,702					0	0	0		2,702
Total	700,649	5,850	127,317	100	13,191	698,878	282,348	47,805	3,671	1,879,810
Total of reporting period	10,166,788	213,596	4,144,352	248,420	1,298,963	9,701,483	3,693,874	4,006,261	243,749	33,717,485

Table CRB: Credit risk: Additional information of credit quality of the assets

Segmentation of the credit risk - sectors

(in 1'000 CHF)	Central governments		Banks and				Equity	Other exposures	Total
	and Central banks	Institutions	Stockbrokers	Enterprises	Retail				
Balance sheet/Amounts due:									
Liquid assets	5,795,031		413,771				886,918	7,095,720	
Amounts due from banks	51,618	112,717	1,617,971	22,259				1,804,564	
Amounts due from securities financing transactions			59,148					59,148	
Amounts due from customers	243,013	11,312	2,123,311	4,774,286	3,454,653		150,748	10,757,323	
Mortgage loans	4,975	2,005	58,886	1,361,260	1,718,585		28	3,145,738	
Trading portfolio assets	130,775		31,626				42,875	205,275	
Positive replacement values of derivative financial instruments	405	2,779	429,618	192,046	66,879		690	692,417	
Other financial instruments at fair value									
Financial investments	2,394,574	79,361	2,678,739	1,771,066		733,583	14,644	7,671,967	
Accrued income and prepaid expenses	6,289	376	166,126	49,020	7,402		769	229,982	
Participations						24,286		24,286	
Tangible fixed assets									
Intangible assets									
Other assets	221	110	142,937	65	187		7,736	151,255	
Value adjustments not offset according to transitional provisions (negative position)									
Capital not paid in									
Total	8,626,901	208,659	7,722,131	8,170,002	5,247,706	800,743	1,061,533	31,837,675	
Off Balance sheet									
Contingent liabilities	2,503	185	363,304	195,991	101,628		15	663,626	
Irrevocable commitments		8,267	86	384	258			8,996	
Contingent liability for calls and margin liabilities			1,487					1,487	
Commitment credits									
Add-ons	2,216	2,026	965,905	184,300	47,627		926	1,203,000	
Derivatives						2,702		2,702	
Total	4,719	10,478	1,330,781	380,676	149,513	2,702	941	1,879,810	
Total of reporting period	8,631,620	219,137	9,052,913	8,550,677	5,397,219	803,445	1,062,474	33,717,485	

Table CRB: Credit risk: Additional information of credit quality of the assets

Segmentation of the credit risk - duration

(in 1'000 CHF)	at sight	cancellable	within 12				no maturity	Total
			within 3 months	within 3 to 12 months	months to 5 years	after 5 years		
Balance sheet/Amounts due:								
Liquid assets	7,095,720							7,095,720
Amounts due from banks	850,404	38,168	750,666	14,007	151,320			1,804,564
Amounts due from securities financing transactions			59,148					59,148
Amounts due from customers	4,195	2,595,318	5,842,096	681,609	1,266,098	368,006		10,757,323
Mortgage loans		4,288	640,386	389,646	1,854,016	257,402		3,145,738
Trading portfolio assets	205,275							205,275
Positive replacement values of derivative financial instruments	692,417							692,417
Other financial instruments at fair value								
Financial investments	733,583		1,758,794	513,499	3,149,953	1,516,137		7,671,967
Accrued income and prepaid expenses	99,631	100	90,780	25,451	12,716	1,305		229,982
Participations	24,286							24,286
Tangible fixed assets								
Intangible assets								
Other assets	151,255							151,255
Value adjustments not offset according to transitional provisions (negative position)								
Capital not paid in								
Total	9,856,765	2,637,874	9,141,870	1,624,212	6,434,104	2,142,851		31,837,675
Off Balance sheet								
Contingent liabilities	999	58,510	16,162	133,368	450,327	4,259		663,626
Irrevocable commitments			5	128	596	8,267		8,996
Contingent liability for calls and margin liabilities	1,487							1,487
Commitment credits								
Add-ons	2,916		732,673	214,853	220,811	31,747		1,203,000
Derivatives	487		2,193		21			2,702
Total	5,889	58,510	751,033	348,349	671,755	44,273		1,879,810
Total of reporting period	9,862,654	2,696,384	9,892,903	1,972,561	7,105,860	2,187,124		33,717,485

Table CRB: Credit risk: Additional information of credit quality of the assets
Segmentation of the credit risk - Legal Risk weights

(in 1'000 CHF)	0%	20%	35%	50%	75%	100%	150%	Total
Balance sheet/Amounts due:								
Liquid assets	7,095,720							7,095,720
Amounts due from banks	186,493	1,245,539		368,571		3,961		1,804,564
Amounts due from securities financing transactions		59,148						59,148
Amounts due from customers	6,552,231	341,002	87,813	465,175	156,685	3,143,997	10,419	10,757,323
Mortgage loans	236,789		1,150,447	41,005	24,523	1,692,974		3,145,738
Trading portfolio assets	130,775	31,626					42,875	205,275
Positive replacement values of derivative financial instruments	131,201	85,765	1,497	337,823	10,175	125,947	8	692,417
Other financial instruments at fair value								
Financial investments	2,155,953	1,395,006		2,653,721		1,385,390	81,896	7,671,967
Accrued income and prepaid expenses	15,450	102,079	2,266	62,579	524	46,162	924	229,982
Participations							24,286	24,286
Tangible fixed assets								
Intangible assets								
Other assets	221	137,670		4,459		8,906		151,255
Value adjustments not offset according to transitional provisions (negative position)								
Capital not paid in								
Total	16,504,832	3,397,836	1,242,023	3,933,334	191,907	6,407,337	160,407	31,837,675
Off Balance sheet								
Contingent liabilities	377,771	10,688	50	234,651	5,783	34,683		663,626
Irrevocable commitments	589	8,267			140			8,996
Contingent liability for calls and margin liabilities						1,487		1,487
Commitment credits								
Add-ons	327,212	341,097	503	391,178		142,994	15	1,203,000
Derivatives							2,702	2,702
Total	705,572	360,052	553	625,829	5,923	179,164	2,717	1,879,810
Total of reporting period	17,210,404	3,757,888	1,242,576	4,559,163	197,830	6,586,501	163,123	33,717,485

Table CRB: Credit risk: Additional information of credit quality of the assets

Segmentation of the credit risk - Credit risk / depreciation of credit risk

	covered by recognized financial securities or REPOS	covered by garanties and credit derivatives	real security covered	Others	Uncovered	Total
(in 1'000 CHF)						
Balance sheet/Amounts due:						
Liquid assets					7,095,720	7,095,720
Amounts due from banks	185,440	112,717			1,506,408	1,804,564
Amounts due from securities financing transactions	59,148					59,148
Amounts due from customers	6,359,080	820,920	547,254	56,282	2,973,787	10,757,323
Mortgage loans	236,080	41,005	2,826,126	709	41,818	3,145,738
Trading portfolio assets					205,275	205,275
Positive replacement values of derivative financial instruments	87,292	2,545	4,154	927	597,498	692,417
Other financial instruments at fair value						
Financial investments				10,603	7,661,364	7,671,967
Accrued income and prepaid expenses	12,697	1,277	6,922	106	208,981	229,982
Participations					24,286	24,286
Tangible fixed assets						
Intangible assets						
Other assets					151,255	151,255
Value adjustments not offset according to transitional provisions (negative position)						
Capital not paid in						
Total	6,939,737	978,464	3,384,455	68,627	20,466,392	31,837,675
Off Balance sheet						
Contingent liabilities	377,587	134,922	88	184	150,845	663,626
Irrevocable commitments	502			86	8,407	8,996
Contingent liability for calls and margin liabilities					1,487	1,487
Commitment credits						
Add-ons	292,487	1,972	503	68	907,970	1,203,000
Derivatives					2,702	2,702
Total	670,576	136,894	591	338	1,071,411	1,879,810
Total of reporting period	7,610,313	1,115,358	3,385,046	68,965	21,537,802	33,717,485

Table CRB: Credit risk: Additional information of credit quality of the assets
Segmentation of the credit risk - Rating

(in 1'000 CHF)	1	2	3	4	5	6	7 / 8 / 9	No Rating	Total
Balance sheet/Amounts due:									
Liquid assets	5,795,031							1,300,689	7,095,720
Amounts due from banks	3,551	108,548	852,685	208,797	143,968			487,016	1,804,564
Amounts due from securities financing transactions			59,148						59,148
Amounts due from customers		122,126						10,635,197	10,757,323
Mortgage loans								3,145,738	3,145,738
Trading portfolio assets	130,775	31,626						42,875	205,275
Positive replacement values of derivative financial instruments	10,209	20,533	219,711	18,327	8	1	8	423,620	692,417
Other financial instruments at fair value									
Financial investments	1,091,352	718,313	2,621,590	1,226,661	814,274	71,062	4,419	1,124,296	7,671,967
Accrued income and prepaid expenses	2,614	7,703	28,766	23,289	13,558	3,101	134	150,817	229,982
Participations								24,286	24,286
Tangible fixed assets									
Intangible assets									
Other assets								151,255	151,255
Value adjustments not offset according to transitional provisions (negative position)									
Capital not paid in									
Total	7,033,531	1,008,849	3,781,900	1,477,074	971,809	74,164	4,561	17,485,787	31,837,675
Off Balance sheet									
Contingent liabilities			20,000					643,626	663,626
Irrevocable commitments								8,996	8,996
Contingent liability for calls and margin liabilities								1,487	1,487
Commitment credits									
Add-ons	13,062	29,945	845,482	34,293	24	1	11	280,183	1,203,000
Derivatives			0					2,702	2,702
Total	13,062	29,945	865,482	34,293	24	1	11	936,993	1,879,810
Total of reporting period	7,046,593	1,038,794	4,647,382	1,511,367	971,833	74,165	4,571	18,422,780	33,717,485

Table CRC: Credit risk: qualitative disclosure requirements related to mitigation techniques

Pillar 3 disclosure requirement	Annual Report 2018 section	Disclosure	Annual Report 2018 Page number
Core features of policies and processes for, and an indication of the extent to which the bank makes use of, on- and off-balance sheet netting.	Consolidated Financial Statements - Consolidated Notes	Amounts due from and liabilities from securities financing transactions	47
		Positive and negative replacement values of derivative financial instruments	48, 55
		Breakdown of securities financing transactions (assets and liabilities)	56
		Presentation of derivative financial instruments (assets and liabilities)	59
Core features of policies and processes for collateral evaluation and management.	Consolidated Financial Statements - Consolidated Notes	Explanations of the valuation of collateral, in particular key criteria for the calculation of current market value and lending value	54 - 55
Information about market or credit risk concentrations under the credit risk mitigation instruments used.	Consolidated Financial Statements - Consolidated Notes	Risk categories	51 - 54
		Presentation of derivative financial instruments (assets and liabilities)	59

Table CR3: Credit risk: Credit risk mitigation techniques – overview

	Exposures unsecured: carrying amount	Exposures secured carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
(in 1'000 CHF)					
Loans	1,854	13,902,852	13,902,852		
Debt securities	6,938,384				
TOTAL 31.12.2018	6,940,238	13,902,852	13,902,852		
Of which defaulted	37,285	129,487	129,487		
TOTAL 31.12.2017	7,732,454	13,686,015	13,686,015		

Table CRD: Credit risk: Disclosures of banks' use of external credit ratings under the standardised approach

With reference to Art. 63 and 64 of the Capital Adequacy Ordinance the following position categories are covered by external ratings from FINMA recognised credit rating agencies.

Central governments and central banks	Moody's and S&P
Public-sector entities	Moody's and S&P
BIS, IMF and multilateral development banks	Moody's and S&P
Banks and securities traders	Moody's and S&P
Joint institutions	Moody's and S&P
Stock exchanges and clearing houses	Moody's and S&P
Corporates	Moody's and S&P

In case of availability of both ratings the inferior is applied.

All ratings listed above cover both counterparty ratings as well as asset ratings with the exception of corporates, for which only asset ratings are applied.

Table CR4: Credit risk: Credit risk exposure and effect of the Credit Risk Mitigation (CRM) under the standardised approach

(in 1'000 CHF)

Asset classes	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA	RWA density
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1 Sovereigns and their central banks	8,328,420		8,349,067	0	274,263	3.28%
2 Banks and securities traders	5,699,417	111,903	6,239,250	246,825	2,416,602	37.26%
3 Public-sector entities and multilateral developments banks	80,106	16,572	195,339	8,269	65,903	32.37%
4 Corporate	8,671,068	398,632	5,219,763	14,141	4,211,891	80.47%
5 Retail	7,180,453	156,396	3,073,478	26,514	2,600,106	83.87%
6 Equity securities	800,728		800,743		313,755	39.18%
7 Other assets	1,469,005		1,412,945	0	513,546	36.35%
8 TOTAL 31.12.2018	32,229,198	683,503	25,290,584	295,749	10,396,067	40.63%
TOTAL 31.12.2017	32,483,669	1,651,258	24,744,596	926,019	10,215,119	39.79%

Table CR5: Credit risk: exposures by asset classes and risk weights under the standardised approach

Asset classes / Risk weight	0%	10%	20%	35%	50%	75%	100%	150%	Other	Total credit exposures amount (post CCF and post-CRM)
(in 1'000 CHF)										31.12.18
1 Sovereigns and their central banks	7,536,301		659,629		21,599		131,538			8,349,067
2 Banks and securities traders	460,869		2,225,861		3,655,967		143,245	134		6,486,075
3 Public-sector entities and multilateral developments banks	20,168		146,852		110		36,478			203,607
4 Corporate	179,942		304,991	555,570	489,838	15,482	3,664,416	23,665		5,233,903
5 Retail	8,920		5,646	686,241	471	179,970	2,209,075	9,670		3,099,992
6 Equity securities	550,435						123,371	126,923		800,728
7 Other assets	886,918		14,665	262		2,378	508,738			1,412,960
8 TOTAL	9,643,551		3,357,643	1,242,073	4,167,984	197,830	6,816,860	160,392		25,586,334
9 Thereof receivables secured by real estate				1,242,073		23,225	2,118,741			3,384,039
TOTAL 31.12.2017	10,265,449		3,032,446	1,107,465	4,425,039	159,976	6,263,690	416,550		25,670,615

Table CCRA: Counterparty credit risk: qualitative disclosure

Pillar 3 disclosure requirement	Annual Report 2018 section	Disclosure	Annual Report 2018 Page number
Risk management objectives and policies related to counterparty credit risk.	Consolidated Financial Statements - Consolidated Notes	Risk Management	49 - 55
		Breakdown of securities financing transactions (assets and liabilities)	56
		Presentation of derivative financial instruments (assets and liabilities)	59
The method used to assign the operating limits for counterparty credit exposures and for CCP exposures.	Consolidated Financial Statements - Consolidated Notes	Risk Management	49 - 55
Policies relating to guarantees and other risk mitigants and counterparty risk assessment.	Consolidated Financial Statements - Consolidated Notes	Risk Management	49 - 55

Table CCR2: Counterparty credit risk: credit valuation adjustment (CVA) capital charge

	EAD post CRM	RWA	EAD post CRM	RWA
(in 1'000 CHF)	31.12.18		31.12.17	
Total portfolios subject to the Advanced CVA capital charge				
1 VaR component (including the 3×multiplier)				
2 Stressed VaR component (including the 3×multiplier)				
3 All portfolios subject to the Standardised CVA capital charge	1,251,590	303,945	1,316,475	308,400
4 Total subject to the CVA capital charge	1,251,590	303,945	1,316,475	308,400

Table CCR3: Counterparty credit risk: exposures by regulatory portfolio and risk weights under the standardised approach

Asset classes / Risk weight	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure 31.12.2018	Total credit exposure 31.12.2017
(in 1'000 CHF)										
1 Sovereigns and their central banks	2,621								2,621	0
2 Banks and securities traders	20,117		225,639	649,625		202			895,582	553,552
3 Public-sector entities and multilateral developments banks	288		4,517						4,805	1,166
4 Corporates	150,920			19,828		204,344	3		375,095	78,594
5 Retail	39,260		36	18	10,175	65,883	19		115,392	38,452
6 Equity securities										
7 Other assets	1,613					3			1,616	22
8 TOTAL 31.12.2018	214,819		230,193	669,471	10,175	270,432	22		1,395,111	
TOTAL 31.12.2017	41 485		167 297	400 482		61 308	1 214			671 786

Table MRA: Market risk: qualitative disclosure requirements

Pillar 3 disclosure requirement	Annual Report 2018 section	Disclosure	Annual Report 2018 Page number
Strategies and processes of the bank.	Consolidated Financial	Governance	49
	Statements - Consolidated	Risk management framework	49 - 50
	Notes	Organisation of risk management	50 - 51
		Risk indicators	51
		Business policy regarding hedging	55
Structure and organisation of the market risk management function.	Consolidated Financial	Governance	49
	Statements - Consolidated	Risk management framework	49 - 50
	Notes	Organisation of risk management	50 - 51
Scope and nature of reporting and/or measurement systems.	Consolidated Financial	Risk categories	51 - 54
	Statements - Consolidated		
	Notes		

Table MR1: Market risk: Capital requirements under the standardised approach

	RWA	RWA
(in 1'000 CHF)	31.12.18	31.12.17
Outright products		
1 Interest rate risk (general and specific)	141,888	193,910
2 Equity risk (general and specific)	516,387	635,526
3 Foreign exchange risk	585,846	802,219
4 Commodity risk	124,514	116,099
Options		
5 Simplified approach		
6 Delta-plus method	37,224	26,887
7 Scenario approach		
8 Securitisation		
9 TOTAL	1,405,857	1,774,641

Table ORA: Qualitative disclosure requirements related to operational risks

Pillar 3 disclosure requirement	Annual Report 2018 section	Disclosure	Annual Report 2018 Page number
Description of strategy, processes and organisational structure for managing operational risks.	Consolidated Financial Statements - Consolidated Notes	Operational risk	53

«Basic Indicator Approach» is used to calculate capital requirements.