Disclosure requirements in accordance with FINMA Circular 2016/1

Banca del Sempione SA is participating in the pilot project launched by FINMA concerning a regulatory regime for small banks whereby they are allowed to comply with reduced disclosure obligations as to the information required by FINMA Circular 2016/16.

	Banca del Sempione SA				Group			
Eligible capital	**2019-12-31 CHF 1'000**	**2018-12-31 CHF 1'000**	**2017-12-31 CHF 1'000**	**2016-12-31 CHF 1'000**	**2019-12-31 CHF 1'000**	**2018-12-31 CHF 1'000**	**2017-12-31 CHF 1'000**	**2016-12-31 CHF 1'000**
Common equity Tier 1 capital (CET1)	88'114	87'881	84'081	82'179	124'309	124'360	127'610	125'143
Tier 2 capital ((T2)	10'910	10'910	15'910	15'910				
Total eligible capital	**99'024**	**98'791**	**99'991**	**98'089**	**124'309**	**124'360**	**127'610**	**125'143**
Risk- weighted assets (RWA)	**413'386**	**367'127**	**381'700**	**356'525**	**460'218**	**413'607**	**435'150**	**400'388**

Simplified leverage ratio	**2019-12-31 CHF 1'000**	**2018-12-31 CHF 1'000**	**2017-12-31 CHF 1'000**	**2016-12-31 CHF 1'000**	**2019-12-31 CHF 1'000**	**2018-12-31 CHF 1'000**	**2017-12-31 CHF 1'000**	**2016-12-31 CHF 1'000**
Total leverage ratio exposure measure	771'380	831'119	750'120	789'177	843'383	897'928	817'579	884'587
Leverage ratio (Tier 1 capital in % of the exposure measure)	**11.42%**	**10.57%**	**11.21%**	**10.41%**	**14.74%**	**13.85%**	**15.61%**	**14.15%**

	Average (*)				Average (*)			
Liquidity Coverage Ratio (LCR)	**2019-12-31 CHF 1'000**	**2018-12-31 CHF 1'000**	**2017-12-31 CHF 1'000**	**2016-12-31 CHF 1'000**	**2019-12-31 CHF 1'000**	**2018-12-31 CHF 1'000**	**2017-12-31 CHF 1'000**	**2016-12-31 CHF 1'000**
Q1								
LCR numerator: total of high-quality liquid assests	166'240	133'708	160'571	124'331	166'516	134'119	160'990	124'539
LCR denominator: net cash outflows	57'261	68'751	66'611	52'380	40'314	43'208	48'089	33'131
Liquidity Coverage Ratio (LCR)	**290%**	**194%**	**241%**	**237%**	**413%**	**310%**	**335%**	**376%**
Q2								
LCR numerator: total of high-quality liquid assests	170'476	104'755	161'664	117'941	170'013	105'164	162'081	118'147
LCR denominator: net cash outflows	55'510	53'600	70'589	55'578	42'633	38'062	52'821	32'040
Liquidity Coverage Ratio (LCR)	**307%**	**195%**	**229%**	**212%**	**399%**	**276%**	**307%**	**369%**
Q3								
LCR numerator: total of high-quality liquid assests	159'095	130'009	116'402	137'559	159'301	130'348	116'820	137'950
LCR denominator: net cash outflows	62'972	55'221	63'051	41'008	43'450	39'184	46'481	35'851
Liquidity Coverage Ratio (LCR)	**253%**	**235%**	**185%**	**335%**	**367%**	**333%**	**251%**	**385%**
Q4								
LCR numerator: total of high-quality liquid assests	145'265	205'559	115'277	161'668	145'468	205'766	115'691	162'088
LCR denominator: net cash outflows	63'538	55'831	72'843	50'461	47'327	39'389	51'368	35'516
Liquidity Coverage Ratio (LCR)	**229%**	**368%**	**158%**	**320%**	**307%**	**522%**	**225%**	**456%**

(*) quarterly average of the monthly figures.