

PRUDENTIAL DISCLOSURE REQUIREMENTS

2024

Content

Table KM1 Key regulatory metrics	3
Table OV1 Overview of risk-weighted positions	4
Table LIQA Liquidity risk management	4
Table CR1 Credit risks: asset credit rating	5
Table CR3 for banks subject to partial disclosure	6
Table CRB Exposure by country group credit quality	7
Table CR5 Credit risk: positions by category and risk weightings	15
Table CCR3 Counterparty credit risk: exposures by category	16
Table CCR5 Counterparty credit risk: composition of collateral for exposures to counterparty credit risk	17
Table IRRBBA Interest rate risk: objectives and standards for managing the interest rate risk of the banking book	18
Table IRRBB1 Interest rate risk: quantitative information on the economic value of equity and interest income	21
Table ORA Operational risk – general information	22



Table KM1: Key regulatory metrics
(CHF thousand)

		a	e
T = 31.12.2024		T	T-1
Capital taken into account			
1	Common Equity Tier 1 (CET1)	139 377	106 371
2	Tier 1 Capital	139 377	106 371
3	Total capital (1)	170 418	122 412
Risk-Weighted Assets (RWA)			
4	RWA	570 377	445 888
4a	Minimum capital requirements (CHF)	45 630	35 671
Capital to Risk Weighted Assets Ratio (as a percentage of RWA)			
5	CET1 ratio (%)	24.4%	23.9%
6	Tier 1 capital ratio (%)	24.4%	23.9%
7	Total capital ratio (%)	29,8%	27,5%
Reserve requirements in CET1 (as a percentage of RWA)			
8	Capital buffer per the Basel minimum standard (2.5% since 2019) (%)	2.5%	2.5%
9	Countercyclical capital buffer (Art. 44a Swiss CAO) per the Basel minimum standard (%)	0%	0%
10	Additional capital buffer against systemic international or national risk (%)	0%	0%
11	Entire buffer requirements per the Basel minimum standard, as CET1 (%)	2.5%	2.5%
12	CET1 available to cover buffer requirements per the Basel minimum standard (after deduction of CET1 allocated to covering minimum requirements and, as the case may be, TLAC requirements) (%)	18,4	17.9%
Capital target ratios per Annex 8 of the CAO (as a percentage of RWA)			
(1)	Capital buffer per Annex 8 of the CAO (%)	2.5%	2.5%
12b	Countercyclical capital buffer (Art. 44 and 44a CAO) (%)	0%	0%
12c	Target ratio in CET1 (in %) per Annex 8 of the CAO plus countercyclical buffers per Articles 44 and 44a CAO	7.0%	7.0%
12d	Target ratio in T1 (in %) per Annex 8 of the CAO plus countercyclical buffers per Articles 44 and 44a CAO	8.5%	8.5%
12e	Overall capital target ratio (in %) per Annex 8 of the CAO plus countercyclical buffers per Articles 44 and 44a CAO	10.5%	10.5%
Basel III leverage ratio			
13	Overall commitment (CHF)	1 895 257	1 765 670
14	Basel III ratio (Tier 1 capital as % of overall commitment)	7.4%	6%
Liquidity coverage ratio (LCR)			
15	LCR numerator: sum of high-quality liquid assets (CHF)	1 052 857	1 026 152
16	LCR denominator: net sum of cash outflows (CHF)	243 353	184 508
17	Liquidity coverage ratio (LCR) (in %)	432.65%	556.16%
Net stable funding ratio (NSFR) (2)			
18	Stable refinancing available (in CHF)	1 256 793	1 146 691
19	Necessary stable refinancing (in CHF)	427 547	358 859
20	Net stable funding ratio, NSFR (in %)	293%	320%

(1) A inner reserve of CHF 15 mios was established for the 2024 financial year

Table OV1: Overview of risk-weighted positions
(CHF thousand)

31.12.24	RWA	RWA	Minimum Capital	RWA variab.
	Reference period	Previous period	Reference period	In %
1 Credit risk *1	292 689	242 813	23 415	20,5%
20 Market risk *2 *3	99 663	65 813	7 973	51,4%
24 Operational risk *4	178 025	137 263	14 242	29,7%
27 Total (1 + 20 + 24)	570 377	445 888	45 630	27,9%

**1 Credit risk: Standard approach*
**2Market risk: Standard approach*
**3 Increase in trading positions*
**4 Operational risk: Approach of the basic indicator*

Table LIQA : Liquidity risk management
Short-term liquidity ration - LCR - quantitative requirements

	dec.23	march.24	may.24	sept.24	dec.24
Individual ratio	556%	403%	441%	457%	433%
Minimum LCR FINMA	100%	100%	100%	80%	100%
Minimum LCR Bank	120%	120%	120%	100%	120%

Liquidity management aims to generate a solid liquidity position. This allows the Bank to meet its payment obligations at all times. The Bank protects itself against a liquidity crisis by diversifying its sources of refinancing. All major cash flows and the availability of top-quality collateral that can be used to obtain additional liquidity are regularly verified.

An internal liquidity reporting, including the stress test, is presented quarterly to the Board of Directors.

Table CR1: Credit risks: asset credit rating

				31.12.2024	
		a	b	c	d
		Gross book values of (1)		Value corrections/ amortisations (2)	Net values (a + b - c)
		Positions in default (3)	Positions not in default		
1	Loans (not including debt securities)	-	314 934	9 201	305 733
2	Debt securities	-	1 204 497		
3	Off-balance sheet exposure	-	25 074		
4	TOTAL Reference period	-	1 544 505	9 201	1 535 304
5	TOTAL Previous period	-	1 424 070	11 614	1 412 456

- (1) These are balance sheet and off-balance sheet items that are exposed to a credit risk as concerns provisions on capital requirements (not including counterparty credit risk). Balance sheet items include loans and debt securities. Off-balance sheet items must be measured per the following criteria: 1) guarantees provided: the maximum amount that the bank should disburse in case the guarantee is called (gross value, i.e., before applying conversion factors for a credit equivalent and before taking into account risk reduction techniques); 2) irrevocable credit commitments: the total amount of the loan granted by the bank (again, the gross amount, as described above), Irrevocable credit commitments must not be taken into account. The gross value corresponds to the book value before taking into account a possible value correction, but after reduction following a possible amortisation (amortisation refers in this case to the direct reduction of the book value, applied by the bank where it considers that there is no possibility of recovery). Credit risk mitigation measures are not taken into account, regardless of their nature.
- (2) Sum of the value adjustments, without considering whether they cover impaired positions or unrealised risk, and amortisation recorded directly.
- (3) Includes non-performing and impaired positions per the international (BIS) credit risk standardised approach. Paragraph 452 of the Basel minimal standard (Basel II document) provides the regulatory definition as to the IRB.

Table CR3: for banks subject to partial disclosure
 (CHF thousand)
 31.12.24

	a	c	e&g
	Uncovered positions (7) book values	Positions covered by security interests: amount effectively covered (8)	Positions covered by financial guarantees or credit derivatives: amount effectively covered
Loans (including debt securities)	1 448 212	62 017	-
Off-balance sheet transactions	4 986	20 089	-
TOTAL	1 453 198	82 105	-
Inc. in default	4 638	4 563	-
Previous year	1 334 580	77 941	-

(7) i.e., the book values of the positions (after deducting value corrections) for which no risk mitigation measures have been taken.

(8) i.e., the book values of the positions (after deducting value corrections) that are partially or fully covered by security interests, without considering the portion of the original position that is effectively covered.

Table CRB: Credit risks: Additional information on credit quality [QUAL/QC / flexible]

(CHF thousand)

31.12.24

Credit risk segmentation – Geographic regions

	Switzerland	Oceania	North America	Liechtenstein	Latin America	Europe	Caribbean	Asia	Africa	Total
Balance sheet / Loans										
Cash	180 705		764			1 521				182 991
Receivables from banks	74 938		41 455			64 344		16 180	391	197 307
Receivables arising from securities financing transactions										
Receivables from customers	34 114	394	15 935	4	2 160	43 604	2 905	8 931	379	108 425
Mortgage receivables										
Trading operations	40 652	7 054	672 298		6 622	601 563		6 469		1334658
Positive replacement values of derivative financial instruments	280				103	423				806
Other financial instruments measured at fair value										0
Financial fixed assets	724					712				1 436
Adjustment accounts	7 204									7 204
Equity holdings			0			132				132
Tangible fixed assets	42 857									42 857
Intangible assets										0
Other assets	460									460
Value adjustments not deductible under transitional provisions (negative item).										0
Unpaid share capital										0
Total	381 934	7 448	730 452	4	8 885	712 299	2 905	31 579	771	1876276

	Switzerland	Oceania	North America	Liechtenstein	Latin America	Europe	Caribbean	Asia	Africa	Total
Off-balance sheet										
Contingent liabilities	7 068	18	191		406	8 166	270	2 583	1 470	20 172
Irrevocable commitments	15 645				1 847	25 828		718		44 038
Commitment to release additional payments										0
Credit commitments										0
Total	22 712	18	191	0	2 253	33 993	270	3 301	1 470	64 209

Total of the reference period	404 646	7 466	730 643	4	11 138	746 292	3 175	34 881	2 241	1 940 485
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Table CRB: Credit risks: Additional information on credit quality

(CHF thousand)

31.12.24

Credit risk segmentation – Sectors

	Gouvernements centraux et Banques centrales	Institutions	Banques et Négociants	Entreprises	Retail	Titres de participation	Autres expositions	Total
Balance sheet / Loans								
Cash	178 875						4 116	182 991
Receivables from banks			197 307					197 307
Receivables arising from securities financing transactions								
Receivables from customers	13 555	129	6 428	53 728	34 585			108 425
Mortgage receivables								0
Trading operations	1010 453	28 871	220 188	74 358			790	1334 658
Positive replacement values of derivative financial instruments			527	103	177			806
Other financial instruments measured at fair value								0
Financial fixed assets	661			317		458		1436
Adjustment accounts							7 204	7 204
Equity holdings						132		132
Tangible fixed assets							42 857	42 857
Intangible assets								0
Other assets							460	460
Value adjustments not deductible under transitional provisions (negative item.)								0
Unpaid share capital								0
Total	1203 544	29 000	424 450	128 506	34 761	590	55 426	1876 276

	Gouvernements centraux et Banques centrales	Institutions	Banques et Négociants	Entreprises	Retail	Titres de participation	Autres expositions	Total
Off-balance sheet								
Contingent liabilities	31		275	9 459	10 389		18	20 172
Irrevocable commitments		4 903		9 810	29 325			44 038
Commitment to release additional payments								0
Credit commitments								0
Total	31	4 903	275	19 268	39 715	0	18	64 209
Total of the reference period	1203 574	33 903	424 724	147 774	74 476	590	55 444	1940 485

Table CRB: Credit risks: Additional information on credit quality [QUAL/QC / flexible]

(CHF thousand)

31.12.24

Credit risk segmentation – Maturity

	On demand	Redeemable	Due					Total
			Within 3 months	Between 3 months and 12 months	Between 12 months and 5 year	After 5 years	Fixed	
Balance sheet / Loans :								
Cash	182 991							182 991
Receivables from banks	149 226		48 082					197 307
Receivables arising from securities financing transactions								
Receivables from customers		48 521	30 623	29 281				108 425
Mortgage receivables								0
Trading operations	1334658 458							1334 658
Positive replacement values of derivative financial instruments	806							806
Other financial instruments measured at fair value								0
Financial fixed assets	1 202				234	0		1 436
Adjustment accounts	7 204							7 204
Equity holdings	132							132
Tangible fixed assets							42 857	42 857
Intangible assets								0
Other assets	460							460
Value adjustments not deductible under transitional provisions (negative item.)								0
Unpaid share capital								0
Total	1335000 478	48 521	78 705	29 281	234	0	42 857	1876 276

	On demand	Redeemable	Due					Total
			Within 3 months	Between 3 months and 12 months	Between 12 months and 5 year	After 5 years	Fixed	
Off-balance sheet								
Contingent liabilities	20 172							20 172
Irrevocable commitments	4 903		21	38 756	359			44 038
Commitment to release additional payments								0
Credit commitments								0
Total	25 074	0	21	38 756	359	0	0	64 209

Total of the reference period	1335025 553	48 521	78 725	68 037	593	0	42 857	1940 485
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Table CRB: Credit risks: Additional information on credit quality [QUAL/QC / flexible]

(CHF Thousand)

31.12.24

Credit risk segmentation – Regulatory risk weights

	0%	2%	4%	10%	20%	35%	50%	75%	100%	150%	Total
Balance sheet / Loans:											
Cash	182 991										182 991
Receivables from banks					195 293		291		483	1 240	197 307
Receivables arising from securities financing transactions											0
Receivables from customers	79 932							4 643	23 849	2	108 425
Mortgage receivables											0
Trading operations:	874 216				37 148		353 557		67 881	1 855	1 334 658
Positive replacement values of derivative financial instruments							527		280		806
Other financial instruments measured at : fair value											0
Financial fixed assets	661								775		1 436
Adjustment accounts									7 204		7 204
Equity holdings									132		132
Tangible fixed assets									42 857		42 857
Intangible assets											0
Other assets									460		460
Value adjustments not deductible under transitional provisions (negative item.)											0
Unpaid share capital											0
Total	1137 800	0	0	0	232 441	0	354 375	4 643	143 920	3 098	1876 276

	0%	2%	4%	10%	20%	35%	50%	75%	100%	150%	Total
Off-balance sheet											
Contingent liabilities	20 089							20	63	0	20 172
Irrevocable commitments					4 903				39 135		44 038
Commitment to release additional payments											0
Credit commitments											0
Total	20 089	0	0	0	4 903	0	0	20	39 198	0	64 209

Total of the reference period	115788	0	0	0	237344	0	354375	4 663	183 118	3 098	1940485
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Methods applied for the identification of impaired loans

Loans secured by securities

«The commitments as well as the value of the pledged securities are verified on a daily basis. If the collateral value falls below the loan amount, the bank requires either a partial repayment or additional collateral. If the shortfall in coverage increases or if there are exceptional market conditions, the bank liquidates the collateral.

Unsecured loans

Unsecured loans are generally commercial loans or overdrafts for retail customers. For commercial loans, the bank requests business information from the company annually or at more frequent intervals. It requires the submission of audited financial statements and, if applicable, interim financial reports. This information is reviewed to identify any potential increase in risk. If this review shows that the loan is impaired, the bank makes a value adjustment.

Procedure for determining value adjustments and provisions

New value adjustments and provisions are established to cover identified risks, which result from an individual assessment of positions. Risk positions are re-evaluated at each closing date, and value adjustments are modified accordingly, if necessary. Accrued interest that remains unpaid for more than 90 days is considered «past due».

Value adjustments for latent default risks are value adjustments for incurred losses that cannot yet be attributed to a specific borrower. Latent default risks stem from risks existing on the balance sheet date in a seemingly sound credit portfolio, which will only become apparent at a later stage. Their estimation is generally based on empirical values. Based on the Bank's historical loss data, the average loss rate on impaired loans is close to 0%. Therefore, no provision has been established.

Table CR5: Credit risk: positions by category and risk weightings

		2024	2023
Credit risk	IRB approach	20 000	15 871

(1) Banks that use an approach other than the standard approach to determine to a very large extent the minimum capital required to cover credit risks may dispense with publication of the detailed CR5 table, taking into account cm 14.2.

Annex 2 to Circular 2016/1 Publication – banks
Table CCR3: Counterparty credit risk: positions by category
of positions and risk weights under the standard approach
[QUAL/QC / fixed]

(CHF thousand)

31.12.2024

		a	b	c	d	e	f	g	h	i	
Category / risk weightings		0%	10%	20%	50%	75%	100%	150%	Other	Total positions subject to credit risk (1)	Total last year other
1	Central governments and banks										
2	Banks and securities dealers			100	1 292					1 393	1 493
3	Public law entities and multilateral development banks										
4	Companies						0			0	73
5	Retail						0			0	208
6	Investments securities										
7	Other positions (2)						0			0	1 148
8											
9	TOTAL			100	1 292		0			1 393	2 922
	Last year Other			758	735		1 429			2 922	

- (1) Amount relevant for determining capital requirements, after applying credit risk mitigation measures.
- (2) This line includes other assets (cf. §81 of the Basel II document, including securitization positions, positions not subject to counterparty risk, and other positions) and any investments (equity holdings) in commercial enterprises subject to a 1250% risk weight (cf. §90 of the Basel II document, <http://www.bis.org/pub/bcbs189.pdf>).

Comments explaining each significant change that occurred during the reporting period and the reasons behind them.

Annex 2 to Circular 2016/1 Publication – banks
Table CCR5: Counterparty credit risk: Composition of collateral
covering positions subject to counterparty credit risk [QC/flexible]

(CHF thousand)

31.12.2024

	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of collateral provided		Fair value of collateral received	Fair value of collateral provided
	Segregated (1)	Non-segregated	Segregated (1)	Non-segregated		
Cash CHF		63				
Cash in foreign currencies		1 056				
Due from the Swiss Confederation						
Due from other states		28				
Due from government agencies		15				
Corporate bonds		29				
Equity securities		1 104				
Other collateral		117				
TOTAL		2 413				
Last year Other		1 576				

(1) «Segregated» refers to collateral held so as not to fall into the bankrupt estate (bankruptcy-remote).
 For details see & 200 to 203 of «Capital requirements for bank exposure to central counterparties» April 2014.

Annex 2 to Circular 2016/1 Publication – banks

Table IRRBBA: Interest rate risk: objectives and standards for managing the interest rate risk of the banking book

a	A description of how the bank defines IRRBB for purposes of risk control and measurement	<p>Interest-rate risk is the risk to which the bank's equity capital is exposed as a result of fluctuations in interest rates. Changes in interest rates influence the economic value of assets, liabilities and off-balance sheet positions. They also affect interest income. Interest rate risk is assessed periodically. The qualitative and quantitative information sent quanta elles presented annually in this chapter, see also Appendix 2 a Circular 2016/1 Publication – Banks.</p> <p>In view of the bank's activities and bi lan structure, and from the perspective of FINMA circular 2019/02, the bank's exposure to interest-rate risk is low.</p> <p>Interest-rate risk is also limited by the bank's activities and in particular by the fact that around 71% of the balance sheet total is made up of the Nostro portfolio (excluded from the statistics) and high-quality liquid assets.</p> <p>Interest-rate risk is measured using BearingPoint's ReportGenerator software, which is used by the vast majority of banks in Switzerland. The bank calculates its exposure to fluctuations in interest rates on shareholders' equity and profits.</p>	
1	Change in the economic value of equity (AEVE).	Determination of payment flows: interest rate margins and other margins and components taken into account.	Interest rate margins and other components not taken into account.
b	A description of the bank's overall IRRBB management and mitigation strategies. Examples are: monitoring of EVE and NII in relation to established limits, hedging practices, conduct of stress testing, outcomes analysis, the role of independent audit, the role and practices of the ALCO, the bank's practices to ensure appropriate model validation, and timely updates in response to changing market conditions.	<p>The bank's risk policy is based on current laws, directives and regulations relating to interest-rate risks. This risk policy is also based on the bank's strategy of increasing its equity capital to absorb interest-rate risks. The Board of Directors sets the appetite, tolerance and limits for managing interest-rate risk.</p> <p>The limit system includes thresholds for changes in shareholders' equity and the sensitivity of interest income to a given scenario. A tolerance of 5 million has been defined for each indicator. This strategy is approved annually by the Board of Directors in Appendix 1 to the «Framework Concept – Corporate Governance».</p> <p>The Bank's interest-rate risk strategy is also based on a global approach, taking into account the trading portfolio. Periodically, the trading department carries out a sensitivity analysis and forecasts to estimate the maximum interest-rate variation limit. This analysis demonstrates the maximum variations that must not be exceeded before potential losses are incurred on the trading portfolio.</p> <p>The Bank identifies measures and monitors its interest-rate risk. It draws up an internal report on a quarterly basis, sets limits and evaluates the results.</p>	
2	Mapping procedure: description of the payment mapping procedures implemented.	Payments mapping based on principal repayment, repricing and interest payments dates.	
c	The periodicity of the calculation of the bank's IRRBB measures, and a description of the specific measures that the bank uses to gauge its sensitivity to IRRBB.	<p>Quarterly calculations.</p> <p>The bank uses the actual data</p>	
3	Discount rate 1: description of discount rates (product-specific) or interpolation assumptions.	Discount rate 1: description of discount rates (product-specific) or interpolation assumptions.	

d	A description of the interest rate shock and stress scenarios that the bank uses to estimate changes in the economic value and in earnings.	Parallel shock up Parallel shock down Standard scenario (iii) «curve steepening» Standard scenario (iii) «curve flattening» Standard (v) «short rates up» Standard (vi) «short rates down»	
5	Variable positions.	Description of the approach, incl. the assumptions and key parameters used to determine the repricing date and the cash flows from variable positions.	Using the replication keys.
e	Where significant modelling assumptions used in the bank's IMS (i.e., the EVE metric generated by the bank for purposes other than disclosure, e.g. for internal assessment of capital adequacy) are different from the modelling assumptions prescribed for the disclosure in Table B, the bank should provide a description of those assumptions and of their directional implications and explain its rationale for making those assumptions (e.g. historical data, published research, management judgment and analysis).	The modelling assumptions of the bank used are those planned for publication in Table IRRBB1. It should be noted that CIM BANQUE SA is a level 5 bank according to the categorization set out in Appendix 3 of the OB. According to the provisions of circular «2019/2 Interest- rate risk - banks», this level 5 categorization allows the bank to adopt a purely qualitative approach to interest-rate risk analysis. However, the quantitative approach is used for risk management purposes within the bank.	
6	Positions with repayment options.	Description of assumptions and procedures for taking into account behavioural early repayment options.	Repayment options not considered.
f	A general description of how the bank hedges its IRRBB, as well as the associated accounting treatment.	Use of data that are effective and compliant with accounting requirements.	
g	A general description of key modelling and parametric assumptions used in calculating AEVE and ANII in Table IRRBB1, and taking into account the positions and currencies per Table IRRBBA1, according to the following breakdown:		
7	Fixed-term deposits.	Description of assumptions and procedures for taking into account early withdrawals related to behaviour.	Repayment options not considered.

8	Automatic interest rate options.	Description of assumptions and procedures for taking into account non-behavioural automatic interest rate options.	NOT APPLICABLE
9	Derivatives positions.	Description of purpose, assumptions and procedures for linear and non-linear interest rate derivatives.	Derivative financial instruments are used for trading purposes. They are limited to forward exchange transactions intended to partially hedge currency risk.
10	Other assumptions.	Description of other assumptions and procedures that impact the calculation of IRRBBA1 and IRRBB1 values, such as currency aggregation and rate correlation assumptions.	NOT APPLICABLE

Annex 2 to Circular 2016/1 Publication – banks
Table IRRBB1: Interest rate risk: quantitative information on the economic value of equity and interest income [QC/fixe]
 (CHF thousand)

	EVE (change in economic value of equity)		NII (change in net interest income)	
Period	T	T-1	T	T-1
Parallel/ shock up	-613	368	1149	884
Parallel shock down	620	-375	-1126	-863
Steepener shock (1)	402	-73		
Flattener shock (2)	-516	115		
Short rates shock up	-681	181		
Short rates shock down	689	-185		
Maximum	689	375	1149	884
Period	T		T-1	
Tier 1 capital	170 418		106 371	

Comment on the importance of the values exposed. The significance of the published values as well as any material changes that have occurred since the previous period under review must be clarified

- (1) Lower short-term rates combined with higher long-term rates.
- (2) Short-term rates increases combined with lower long-term rates.

Annex 2 to Circular 2016/1 Publication – banks
Table ORA: Operational risks - general information

		2024	2023
Operational risks	Basic Indicator Approach	14 242	10 981

Operational risks

Operational risks refer to the risk of loss arising from the inadequacy or failure of internal processes, people, and systems, or resulting from external events. The assessment of operational and compliance risks covers both direct financial losses and the consequences of a loss of client trust.

The Board of Directors reviews the operational risk management policy annually. Regarding processes, information security, control systems, and training, measures are taken to mitigate the occurrence of damage. The business continuity plan also helps ensure operational security in the event of both internal and external disasters.

