PRUDENTIAL DISCLOSURE REQUIREMENTS

2025

Pursuant to the FINMA Ordinance on the disclosure obligations of banks and securities firms (FINMA Disclosure Ordinance)

Summary

1. Generalities 4

Table KM1: 4
Key metrics

Table OV1: 5
Overview of risk-weighted assets (RWA)

2. Liquidity risk 6

Table LIQA: 6
Liquidity risk management - LCR, quantitative requirements

3. Credit risk 7

Table CR1: 7
Credit quality of assets

Table CR2: 8
Changes in the stock of defaulted loans and debt securities

Table CR3: 8
Credit risk mitigation techniques: overview

Table CR4: 9
Standardised approach - credit risk exposure and CRM effects

Table CRB: 11
Additional disclosure related to credit quality of assets

Table CR5: 20
Standardised approach - exposures by asset classes and risk weights

Table CCR3: 21
Standardised approach - CCR exposures by regulatory portfolio and risk weights

Table CCR5: 22
Composition of collateral for CCR exposure

Table CCR8: 23
Exposures to central counterparties

Summary

4. Interest rate risk 24

Table IRRBBA: 24
Objectives and policies for managing interest rate risk in the banking book

Table IRRBB1: 26
Quantitative information on economic value of equity and net interest income

Table IRRBBA1: 27
Quantitative information on the exposure structure and repricing

5. Operational risks 28

Table ORA: 28
Operational risks: general information

Table OR1: 29
Operational risk: historical losses

Table OR2: 31
Business indicator and its subcomponents

Table OR3: 32
Minimum required operational risk capital

6. Market risk 32

Table MRA: 32
Market risk

1. Generalities

Table KM1:
Key metrics
(31.12.2025 - in CHF thousands)

		31.12.25	31.12.24
Eligible capital			
1	Common Equity Tier 1 (CET1)	181,852	139,377
2	Tier 1 capital (T1)	181,852	139,377
3	Total capital	212,892	170,418
Risk-weighted assets (RWA)			
4	RWA	736,319	570,377
4a	Minimum capital requirements (CHF)	58,906	45,630
Risk-based capital ratios (% of RWA)			
5	CET1 ratio (%)	24.7%	24.4%
6	Tier 1 capital ratio (%)	24.7%	24.4%
7	Total capital ratio (%)	28.9%	29.8%
CET1 buffer requirements (% of RWA)			
8	Capital buffer per Basel minimum standard (2.5% from 2019) (%)	2.5%	2.5%
9	Countercyclical buffer (Art. 44a CAO) per Basel minimum standard (%)	0%	0%
10	Additional buffer for international/national systemic importance (%)	0%	0%
11	Total buffer requirements per Basel minimum standard, in CET1 quality (%)	2.5%	2.5%
12	CET1 available to meet buffer requirements (Basel minimum standard) (%)	18.7%	18.4%
Target capital ratios per Annex 8 CAO (% of RWA)			
12a	Capital buffer per Annex 8 CAO (%)	2.5%	2.5%
12b	Countercyclical buffers (Art. 44/44a CAO) (%)	0%	0%
12c	CET1 target ratio (%) per Annex 8 CAO, plus countercyclical buffers	7.0%	7.0%
12d	Tier 1 target ratio (%) per Annex 8 CAO, plus countercyclical buffers	8.5%	8.5%
12e	Total capital target ratio (%) per Annex 8 CAO, plus countercyclical buffers	10.5%	10.5%

Leverage Ratio (Basel III)			
13	Total exposure (CHF)	1,355,220	1,895,257
14	Leverage ratio (Tier 1 capital as % of total exposure) (%)	13.4%	7.4%
Liquidity Coverage Ratio (LCR)			
15	LCR numerator: high-quality liquid assets (CHF)	617,952	1,052,857
16	LCR denominator: net cash outflows (CHF)	78,039	243,353
17	LCR (%)	791.9%	432.7%
Net Stable Funding Ratio (NSFR)			
18	Available stable funding (CHF)	993,652	1,256,793
19	Required stable funding (CHF)	399,216	427,547
20	NSFR (%)	248%	293%

Table OV1:
Overview of risk-weighted assets (RWA)

(31.12.2025 - in CHF thousands)

		RWA 31.12.25	RWA 31.12.24	Minimum capital 31.12.25	RWA variation (%)
1	Credit risk (1)	239,620	292,689	19,170	-18.1%
20	Market risk (2) (3)	307,423	99,663	24,594	208.5%
24	Operational risk (4)	189,276	178,025	15,142	6.3%
27	Total (1 + 20 + 24)	736,319	570,377	58,906	29.1%

(1) Credit risk: international standardised approach (SA-BIS).
(2) Market risk: simplified standardised approach.
(3) Increase in trading positions.
(4) Operational risk: basic indicator approach.

2. Liquidity risk

Table LIQA:
Liquidity risk management
LCR, quantitative requirements
(31.12.2025 - in CHF thousands)

	Dec 24	Mar 25	Jun 25	Sep 25	Dec 25
Individual LCR (%)	433%	438%	579%	505%	792%
Minimum LCR FINMA (%)	100%	100%	100%	100%	100%
Minimum LCR Bank (%)	120%	120%	120%	120%	120%

Liquidity management aims to maintain a sound liquidity position, enabling the bank to meet its payment obligations at all times. The bank protects itself against a liquidity crisis by diversifying its funding sources. All significant cash flows, as well as the availability of first-class collateral that can be used to obtain additional liquidity, are reviewed regularly.

Internal liquidity reporting, including a stress test, is submitted to the board of directors on a quarterly basis.

3. Credit risk

Table CR1: Credit quality of assets

(31.12.2025 - in CHF thousands)

		a	b	c	d
		Gross carrying values: (1)		Value adjustments / write-offs (2)	Net values (a+b-c)
		defaulted exposures (3)	non-defaulted exposures		
1	Loans (excluding debt securities)		290,869	7,251	283,618
2	Debt securities		594,412		594,412
3	Off-balance-sheet exposures		22,929		22,929
4	**Total reporting period**		**908,210**	**7,251**	**900,959**
5	**Total previous period**		**1,544,505**	**9,201**	**1,534,304**

(1) These are the on- and off-balance-sheet items exposed to credit risk within the meaning of the capital adequacy provisions (excluding counterparty credit risks). On-balance-sheet positions comprise loans and debt securities. Off-balance-sheet positions are measured according to the following criteria: 1) guarantees provided: the maximum amount the bank would have to pay if the guarantee were called (gross value, i.e. before applying credit conversion factors and before risk-mitigation techniques); 2) irrevocable loan commitments: the total amount of the loan granted by the bank (also gross). Revocable loan commitments are not taken into account.

(2) Sum of value adjustments, regardless of whether they cover impaired positions or merely latent risks, and write-offs recognised directly.

(3) Defaulted exposures (Art. 83) Under the finalised Basel III standards, the same criteria apply to the standardised approach and to the IRB approach in determining when a counterparty, or exposures to that counterparty, are considered to be in default. Art. 83 operationalises the definition of defaulted exposures set out in draft Art. 63 para. 3 let. e CAO. These are receivables whose counterparty is in default. Past-due receivables, as defined in the Basel minimum standards in the version set out in draft Annex 1 CAO, are also allocated to this exposure class. A receivable is past due in particular when payments have not been made in full more than 90 days after their due date. Where a loan is past due, the counterparty is consequently deemed to be in default. Deviations are possible in the case of retail exposures (draft Art. 71 CAO), i.e. a past-due loan does not oblige the bank to treat the counterparty, or all receivables from that counterparty, as being in default.

Credit risk arises from the possibility that a counterparty may fail to meet its financial obligations towards the Bank.

The credit policy covers all commitments. The Bank limits credit risk by diversifying it, by applying strict requirements to the quality of debtors and through coverage margins. The granting of credit risk is subject to the lending criteria and monitoring processes defined by the Board of Directors.

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

There are no defaulted loans or securities for either the previous period or the reporting period.

Table CR3:
Credit risk mitigation techniques: overview

(31.12.2025 - in CHF thousands)

	a Unsecured exposures / carrying amount (7)	c Exposures secured by collateral: secured amount (8)	e & g Exposures secured by financial guarantees or credit derivatives: secured amount
Loans (incl. debt securities)	810,570	67,461	
Off-balance-sheet transactions	4,916	18,014	
Total	**815,485**	**85,474**	
Of which defaulted			
31.12.24	1,453,198	82,105	

(7) I.e. the carrying values of positions (after deduction of value adjustments) that do not benefit from a risk-mitigation measure.

(8) I.e. the carrying values of positions (after deduction of value adjustments) that are partially or fully covered by collateral, regardless of the portion of the original position effectively covered.

Table CR4:
Standardised approach — credit risk exposure and CRM effects
(31.12.2025 - in CHF thousands)

		a	b	c	d	e	f
	Position class	Pre-CCF/ CRM: on-balance-sheet	Pre-CCF/ CRM: off-balance-sheet	Post-CCF/ CRM: on-balance-sheet	Post-CCF/ CRM: off-balance-sheet	RWA	RWA density (%)
1	Central governments, central banks and supranational organisations	665,864		665,864		36,955	5.5%
2	Public-sector entities	980		16,729		3,346	20%
3	Multilateral development banks						
4	Banks	271,204		255,454		84,802	33.2%
	of which securities firms that hold accounts and other financial institutions (equivalent supervision)	11,214		11,214		16,820	150%
5	Covered bonds						
	of which Swiss Pfandbriefe						
6	Corporates	80,922	22,749	62,269	1,989	44,308	68.9%
	of which securities firms that do not hold accounts and other financial institutions	12,713	2,906	1,546	54	1,602	100%
	of which specialised lending						

		a	b	c	d	e	f
		Pre-CCF/ CRM: on-balance-sheet	Pre-CCF/ CRM: off-balance-sheet	Post-CCF/ CRM: on-balance-sheet	Post-CCF/ CRM: off-balance-sheet	RWA	RWA density (%)
7	Subordinated debt and equity-like instruments	585		585		1,112	190%
8	Retail	46,923	30,406	13,866	301	14,532	102.6%
9	Exposures secured directly or indirectly by real estate						
	of which owner-occupied residential real estate (GRRE)						
	of which income-producing residential real estate (IPRRE)						
	of which owner-occupied commercial real estate (GCRE)						
	of which income-producing commercial real estate (IPCRE)						
	of which construction loans and loans for building land						
10	Defaulted exposures						
11	Other exposures	52,364	43	52,364	21	47,989	91.6%
12	**Total**	**1,118,840**	**53,198**	**1,067,130**	**2,311**	**233,044**	**21.8%**

The bank does not use external ratings to calculate the required capital under the SA-BIS.

Table CRB:

Methods applied to identify impaired receivables

Loans covered by securities — Commitments and the value of pledged securities are checked daily. If the collateral value falls below the loan amount, the bank requires either partial repayment or additional collateral. If the coverage shortfall increases or exceptional market conditions prevail, the bank realises the collateral.

Unsecured loans — Unsecured loans are generally commercial loans or retail account overdrafts. For commercial loans, the bank requests information on the company's business environment annually or more frequently, in particular audited financial statements and, where applicable, interim statements. If the review shows that the loan is impaired, the bank recognises a value adjustment.

Procedure for determining value adjustments and provisions — New value-adjustment and provision requirements are recognised to cover the risks identified through an individual assessment. Risk positions are revalued at each closing. Interest more than 90 days overdue and unpaid is deemed "past due". Value adjustments for latent default risks cover incurred losses that cannot yet be attributed to an individual borrower. Based on the bank's loss history, the average loss rate for impaired receivables is close to 0%; therefore no provision has been recognised.

Table CRB:
Additional disclosure related to credit quality of assets
(31.12.2025 - in CHF thousands)

Geographical segmentation

	Switzerland	Oceania	North America	Liechtenstein	Latin America	Europe	Caribbean	Asia	Africa	Total
Balance sheet / Receivables:										
Liquid assets	190,036		577			1,639				**192,252**
Amounts due from banks	53,991		35,155			86,259		11,627	28	**187,059**
Amounts due from securities financing transactions										
Amounts due from customers	33,959	114	19,099	2	1,622	35,158	2,554	3,754	295	**96,559**
Mortgage loans										
Trading portfolio assets	19,741	2,442	244,408			322,811		4,107		**593,509**
Positive replace-ment values of derivative financial instruments	301									**301**
Other financial instruments at fair value										
Financial investments	729					629				**1,358**
Accrued income and prepaid expenses	6,722									**6,722**
Participations						131				**131**
Tangible fixed assets	40,651									**40,651**
Intangible assets										
Other assets	600									**600**
Total	**346,731**	**2,556**	**299,238**	**2**	**1,622**	**446,627**	**2,554**	**19,488**	**323**	**1,119,142**

	Switzerland	Oceania	North America	Liechtenstein	Latin America	Europe	Caribbean	Asia	Africa	Total
Off-balance sheet										
Contingent liabilities	5,992	16	280		256	7,729	220	2,628	975	**18,096**
Irrevocable commitments	4,833									**4,833**
Liabilities for calls and additional payments										
Credit commitments										
Total	**10,825**	**16**	**280**		**256**	**7,729**	**220**	**2,628**	**975**	**22,929**
Total	**357,556**	**2,571**	**299,519**	**2**	**1,878**	**454,357**	**2,774**	**22,116**	**1,298**	**1,142,071**

Table CRB:
Sector (counterparty) segmentation
(31.12.2025 - in CHF thousands)

	Central governments and central banks	Institutions	Banks and securities dealers	Corporates	Retail	Equity securities	Other exposures	Total
Balance sheet / Receivables:								
Liquid assets	187,861						4,391	**192,252**
Amounts due from banks		15,750	171,309					**187,059**
Amounts due from securities financing transactions								
Amounts due from customers	16,871	13	4,732	48,628	26,316			**96,559**
Mortgage loans								
Trading portfolio assets	477,336	980	84,144	31,049				**593,509**
Positive replacement values of derivative financial instruments	301							**301**
Other financial instru-ments at fair value								
Financial investments	667			237		454		**1,358**
Accrued income and prepaid expenses							6,722	**6,722**
Participations						131		**131**
Tangible fixed assets							40,651	**40,651**
Intangible assets								
Other assets							600	**600**
Value adjustments not deductible under transitional provisions (negative item)								
Unpaid-in share capital								
Total	**682,734**	**16,743**	**260,186**	**79,914**	**26,312**	**585**	**52,358**	**1,119,142**

	Central governments and central banks	Institutions	Banks and securities dealers	Corporates	Retail	Equity securities	Other exposures	Total
Off-balance sheet								
Contingent liabilities	54			9,199	8,801		43	**18,096**
Irrevocable commitments				4,833				**4,833**
Liabilities for calls and additional payments								
Credit commitments								
Total	54			14,032	8,801		43	**22,929**
Total	682,788	16,743	260,186	93,946	35,113	585	52,401	1,142,071

Table CRB:
Segmentation by residual maturity
(31.12.2025 - in CHF thousands)

			Due					
	At sight	Callable	Within 3 months	3 to 12 months	12 months to 5 years	Over 5 years	Fixed	Total
Balance sheet / Receivables:								
Liquid assets	192,252							**192,252**
Amounts due from banks	167,222		19,838					**187,059**
Amounts due from securities financing transactions								
Amounts due from customers		43,959	28,746	23,853				**96,559**
Mortgage loans								
Trading portfolio assets	593,509							**593,509**
Positive replacement values of derivative financial instruments	301							**301**
Other financial instru-ments at fair value								
Financial investments	1,203				155			**1,358**
Accrued income and prepaid expenses	6,722							**6,722**
Participations	131							**131**
Tangible fixed assets							40,651	**40,651**
Intangible assets								
Other assets	600							**600**
Value adjustments not deductible under transitional provisions (negative item)								
Unpaid-in share capital								
Total	**961,939**	**43,959**	**48,583**	**23,853**	**155**		**40,651**	**1,119,142**

	At sight	Callable	Due: Within 3 months	3 to 12 months	12 months to 5 years	Over 5 years	Fixed	Total
Off-balance sheet								
Contingent liabilities	18,096							**18,096**
Irrevocable commitments	4,833							**4,833**
Liabilities for calls and additional payments								**0**
Credit commitments								**0**
Total	**22,929**							**22,929**
Total	**984,868**	**43,959**	**48,583**	**23,853**	**155**		**40,651**	**1,142,071**

Table CRB:
Segmentation by regulatory risk weights
(31.12.2025 - in CHF thousands)

	0%	20%	30-35%	50%	75%	100%	150%	250%	Total
Balance sheet / Receivables:									
Liquid assets	192,252								**192,252**
Amounts due from banks		168,377		2,479			16,204		**187,059**
Amounts due from securities financing transactions									
Amounts due from customers	51,711				2,148	42,700			**96,559**
Mortgage loans									
Trading portfolio assets	339,669	132,434	46,117	73,042	2,246				**593,509**
Positive replacement values of derivative financial instruments						301			**301**
Other financial instru-ments at fair value									
Financial investments	667					237		454	**1,358**
Accrued income and prepaid expenses						6,722			**6,722**
Participations								131	**131**
Tangible fixed assets						40,651			**40,651**
Intangible assets									
Other assets						600			**600**
Value adjustments not deductible under transitional provisions (negative item)									
Unpaid-in share capital									
Total	**584,298**	**300,811**	**46,117**	**75,521**	**4,395**	**91,211**	**16,204**	**585**	**1,119,142**

	0%	20%	30-35%	50%	75%	100%	150%	250%	Total
Off-balance sheet									
Contingent liabilities	18,014				19	64			**18,096**
Irrevocable commitments		4,833							**4,833**
Liabilities for calls and additional payments									
Credit commitments									
Total	**18,014**	**4,833**	**0**	**0**	**19**	**64**			**22,929**
Total	**602,312**	**305,644**	**46,117**	**75,521**	**4,413**	**91,275**	**16,204**	**585**	**1,142,071**

Table CR5:
Standardised approach — exposures by asset classes and risk weights
(31.12.2025 - in CHF thousands)

		a	b	c	d	e	f	g	j
	Position class	0, 10, 15	20, 25	30, 35	40, 45, 50, 55	60, 70, 75, 80, 85	90, 100, 110, 115	130, 150, 250	Total exposures post-CCF and CRM
1	Central governments, central banks and supranational organisations	528,197	106,260				31,406		665,864
2	Public-sector entities	16,729							16,729
3	Multilateral development banks								
4	Banks	166,351		46,117		26,783		16,204	255,454
	of which securities firms that hold accounts and other financial institutions	11,214							11,214
5	Covered bonds								
6	Corporates	13,404			17,332		2,246	31,275	64,257
	of which securities firms that do not hold accounts and other financial institutions	1,601							1,601
7	Subordinated debt and equity-like instruments							585	585
8	Retail				2,354	11,812			14,166
9	Exposures secured directly or indirectly by real estate								
10	Defaulted exposures								
11	Other exposures	4,396					47,989		52,385
12	**Total**	**532,593**	**302,744**	**46,117**	**75,521**	**4,601**	**91,076**	**16,789**	**1,069,441**

Table CCR3:
Standardised approach — CCR exposures by regulatory portfolio and risk weights
(31.12.2025 - in CHF thousands)

		a	b	c	d	e	f	g	h	i
Position class / risk weight (%)		0, 10, 15	20, 25	30, 35	40, 45, 50, 55	60, 70, 75, 80, 85	90, 100, 110, 115	130, 150, 250	Sum of CCR exposures	Total 31.12.24
1	Central governments, central banks and supranational organisations									
2	Public-sector entities									
3	Multilateral development banks									
4	Banks and securities dealers of which securities firms that hold accounts and other financial institutions (equivalent supervision)			1,014				2,694	3,708	1,393
5	Corporates of which securities firms that do not hold accounts and other financial institutions						91		91	
6	Retail positions						55		55	
6	Equity securities									
7	Other exposures									
8	**Total**			1,014			145	2,694	3,853	1,393
	31.12.24			100					1,393	

Table CCR5:
Composition of collateral for CCR exposure
(31.12.2025 - in CHF thousands)

	a	b	c	d
	Collateral used in derivative transactions			
	Fair value of collateral received		Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated
Cash in CHF		4,878		
Cash in foreign currencies		3,060		
Claims on the Confederation				
Claims on other sovereigns		16,381		
Claims on government agencies		505		
Corporate bonds		19,218		
Equity securities		36,982		
Other collateral		8,284		
Total		**89,307**		
31.12.24		2,413		

Table CCR8:
Exposures to central counterparties
(31.12.2025 - in CHF thousands)

		a EAD (post-CRM)	b RWA
1	Exposures to QCCPs (total)	n.a.	
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions)		
3	of which over-the-counter (OTC) derivatives		
4	of which exchange-traded derivatives		
5	of which securities financing transactions (SFTs)		
6	of which netting sets where cross-product netting has been approved		
7	Segregated initial marginn		n.a.
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
11	Exposures to non-QCCPs (total)	n.a.	
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions)		
13	of which OTC derivatives		
14	of which exchange-traded derivatives		
15	of which SFTs		
16	of which netting sets where cross-product netting has been approved		
17	Segregated initial margin		n.a.
18	Non-segregated initial margin		
19	Pre-funded default fund contributions		
20	Unfunded default fund contribution		

4. Interest rate risk

Table IRRBBA:
Objectives and policies for managing interest rate risk in the banking book

(31.12.2025 - in CHF thousands)

A) Definition of IRRBB for measuring and managing the risk — Interest rate risk is the risk to which the bank's capital is exposed as a result of interest rate fluctuations. Rate changes affect the economic value of assets, liabilities and off-balance-sheet positions and have an impact on interest income. Interest rate risk is assessed periodically; qualitative and quantitative information is disclosed annually (see also the FINMA Disclosure Ordinance). Given its business activities, balance-sheet structure and in light of FINMA Circular 2019/02, the bank is only marginally exposed to interest rate risk, in particular because around 61% of the balance-sheet total consists of the Nostro portfolio (excluded from the statistics) and high-quality liquid assets. Measurement is performed using Regnology's ReportGenerator software.

B) High-level strategies for managing and mitigating IRRBB — The bank has a risk policy based on the applicable laws, directives and regulations, as well as a strategy to increase capital in order to absorb interest rate risks. The Board of Directors sets the risk appetite, tolerance and limits; a tolerance of 10 million has been defined for each indicator. The Board of Directors approves the strategy annually (Annex 1 to the "Corporate Governance framework concept"). The approach is holistic and includes the trading book. The bank identifies, measures and monitors its interest rate risk and prepares a quarterly internal report.

C) Frequency of calculation and metrics used — Calculations are performed quarterly; the bank uses actual data.

D) Interest rate shock and stress scenarios used — Parallel shift up; parallel shift down; standard scenario (iii) "steepening of the curve"; standard (v) "short-term rate rise"; standard (vi) "short-term rate fall".

E) Modelling assumptions — The modelling assumptions correspond to those used for disclosure in Table IRRBB1. CIM BANQUE SA is a category 5 bank (Annex 3 BankO). Under Circular "2019/2 Interest rate risk – banks", this category allows a purely qualitative approach; the quantitative approach is nonetheless used for management purposes.

F) Hedging of IRRBB and related accounting — Use of actual data compliant with accounting requirements.

G) Key assumptions and parameters (ΔEVE / ΔNII) —
1. ΔEVE:
a) margins and other components not taken into account;
b) mapping based on principal repayment, repricing and interest-payment dates;
c) interpolation of market rates.

2. ΔNII: calculated assuming a constant balance sheet.

3. Variable positions: use of replication keys.

4./5. Repayment options / term deposits: not taken into account.

6. Automatic rate options: not applicable.

7. Derivative positions: for trading purposes, limited to FX forwards to partially hedge currency risk.

8. Other assumptions: not applicable.

Table IRRBB1:
Quantitative information on economic value of equity and net interest income
(31.12.2025 - in CHF thousands)

	ΔEVE		ΔNII	
Scenario	**31.12.25**	**31.12.24**	**31.12.25**	**31.12.24**
Parallel shift up	-524	-613	2,093	1,149
Parallel shift down	529	620	-2,051	-1,126
Steepener shock	336	402		
Flattener shock	-429	-516		
Short-term rate rise	-564	-681		
Short-term rate fall	570	689		
Maximum	570	689	2,093	1,149
Reference date	**31.12.25**		**31.12.24**	
Tier 1 capital	212,892		170,418	

(1) A decline in short-term interest rates coupled with an increase in long-term interest rates.

(2) An increase in short-term interest rates coupled with a decline in long-term interest rates.

(3) Highest absolute amount

Table IRRBBA1:
Quantitative information on the exposure structure and repricing
(31.12.2025 - in CHF thousands)

	Volumes in CHF million			Avg repricing maturity (years)		Max maturity (years)	
	Total	of which CHF	of which other currencies	Total	of which CHF	Total	of which CHF
Defined repricing date							
Amounts due from banks	19,895		19,895	0.01			
Amounts due from customers	56,373	8,700	47,672	0.32	0.39		
Liabilities from customer deposits	25,094		25,094	0.17			
Undefined repricing date							
Amounts due from banks	152,913	8,518	144,394	0.01	0.01		
Amounts due from customers	41,351	23,694	17,656	0.22	0.22		
Demand liabilities in private and current accounts	1,048,877	111,916	936,961				
Other demand liabilities	74	2	72	1.04	1.04		
Total	**1,344,577**	**152,832**	**1,191,745**	**1.77**	**1.66**		

5. Operational risks

Table ORA:
Operational risks: general information
(31.12.2025 - in CHF thousands)

Operational risk is the risk of losses resulting from the inadequacy or failure of internal processes, people and systems, or from external events.

The assessment of operational and compliance risks covers direct financial losses as well as the consequences of a loss of customer confidence.

The Board of Directors reviews the operational risk management policy annually. With regard to 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 internal or external disasters.

The Bank continuously strengthens its operational resilience. A governance framework has been established to meet the regulatory deadlines up to 2026 of FINMA Circular 2023/1. The Bank’s cybersecurity posture is based on the ISO 27001 standard.

Cyber risk remains a high operational risk. The Bank could be exposed to targeted and sophisticated attacks on its IT network, in particular with the development of artificial intelligence. It strengthens the means to combat cybercrime through a monitoring system for employee activities and proactive vulnerability management.

Table OR1:
Operational risk: historical losses
(31.12.2025 - in CHF thousands)

		a	b	c	d	e	f	g	h	i	j	k
							31.12.25					
Threshold of CHF 25,000												
1	Total amount of losses from operational risks after deduction of recovered amounts, excluding exclusions											
2	Number of losses due to operational risks											
3	Total amount of excluded losses from operational risks											
4	Number of excluded losses due to operational risks											
5	Total losses from operational risks after deduction of recovered amounts, less excluded losses from operational risks											
Threshold of CHF 125,000												
6	Total amount of losses from operational risks after deduction of recovered amounts, excluding exclusions											
7	Number of losses due to operational risks											
8	Total amount of excluded losses from operational risks											
9	Number of excluded losses due to operational risks											
10	Total amount of operational risk losses after deduction of recoveries, less excluded operational risk losses.											

		a	b	c	d	e	f	g	h	i	j	k
							31.12.25					
Details on the calculation of minimum own funds in relation to operational risks												
11	Are loss data used to calculate the internal loss multiplier (yes/no)?											
12	If «no» in line 11: Is the exclusion of internal loss data based on non-compliance with the minimum standard for loss data (yes/no)?											
13	Information on loss events that the bank considered material in year T											

Table OR2:
Business indicator and its subcomponents
(31.12.2025 - in CHF thousands)

		a	b	c
	Business indicator and subcomponents	**31.12.25**	**31.12.24**	**31.12.23**
1	Interest, leases and dividend component (ILDC)	17,789		
1a	Interest and lease income	28,506	22,221	8,473
1b	Interest and lease expense	2,275	1,079	2,481
1c	Interest-earning assets	1,327,278	1,141,409	1,652,317
1d	Dividend income			
2	Services component (SC)	47,984		
2a	Income from commission and service-fee activities	48,763	46,854	47,861
2b	Expense from commission and service-fee activities	4,355	3,789	4,122
2c	Other operating income	193	104	177
2d	Other operating expenses		33	
3	Financial component (FC)	60,412		
3a	Net trading book result	68,725	75,868	36,642
4	Business indicator (BI)	126,184		
5	Business indicator component (BIC)	15,142		

	Disclosure of the business indicator	**a**
6a	Reduction in BI due to excluded divested activities	126,184

Table OR3:
Minimum required operational risk capital
(31.12.2025 - in CHF thousands)

		a
1	Business indicator component (BIC)	15,142
2	Internal loss multiplier (ILM)	1
3	Minimum capital for operational risk	15,142
4	RWA for operational risk	189,276

6. Market risk

Table MRA:
Market risk
(31.12.2025 - in CHF thousands)

		31.12.25	31.12.24
Market risk	Basic indicator approach	24,594	14,242

The Bank actively manages market risks. Trading securities portfolios are managed in compliance with risk-limitation principles. Proprietary investments are made on the basis of a prudent, conservative and agile strategy. For loans granted, a conservative haircut is applied to pledged assets.

CIM
BANQUE