Schroders

Schroder & Co Bank AG
Regulatory Disclosures 2022

Wealth Management

Minimum disclosures

No	CHF 1000 (unless stated otherwise)	31.12.22	31.12.21
	Eligible capital		
1	Common equity Tier 1 (CET1)	152 821	151 486
2	Tier 1 (T1)	152 821	151 486
3	Total capital	152 821	151 486
	Risk-weighted assets (RWA)		
4	Risk-weighted assets (RWA)	395 743	543 488
4 a	Minimum capital based on risk-based requirements	31 659	43 479
	Risk-based capital ratios (in % of RWA)		
5	CET1 ratio (%)	38.6 %	27.9 %
6	Tier 1 ratio (%)	38.6 %	27.9 %
7	Total capital ratio (%)	38.6 %	27.9 %
	CET1 buffer capital requirements (in % of RWA)		
8	Capital buffer in accordance with Basel Minimum Standards (%)	2.5 %	2.5 %
9	Countercyclical buffer (Article 44a CAO) in accordance with the Basel Minimum Standards (%)[1]	0.0 %	0.0 %
11	Overall buffer requirements in accordance with the Basel Minimum Standards in CET1 quality (%)	2.5 %	2.5 %
12	Available CET1 to cover buffer requirements in accordance with Basel Minimum Standards (after deducting CET1 from the cover of the minimum requirements and possibly to cover the TLAC requirements) (%)	30.6 %	19.9 %
	Target capital ratios according to Annex 8 CAO (in % of RWA)		
12 a	Capital buffer according to Annex 8 CAO (%)	3.2 %	3.2 %
12 b	Countercyclical buffer (Article 44 and 44a CAO) (%)	0.0 %	0.0 %
12 c	CET1 target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO	7.4 %	7.4 %
12 d	T1 target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO	9.0 %	9.0 %
12 e	Total capital target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO	11.2 %	11.2 %

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	Basel III Leverage Ratio		
13	Total exposure	925 294	1 115 044
14	Basel III leverage ratio (Tier 1 capital in % of the total exposure)	16.5 %	13.6 %
	Liquidity Coverage Ratio (LCR)		
17	Short-term liquidity ratio, LCR (in %) in Q4 [2]	886 %	506 %
15	LCR numerator: Total high quality liquid assets	452 531	427 531
16	LCR denominator: Total net outflows of funds	51 059	84 503
17	Short-term liquidity ratio, LCR (in %) in Q3 [2]	634 %	499 %
15	LCR numerator: Total high quality liquid assets	366 431	389 662
16	LCR denominator: Total net outflows of funds	57 794	78 156
17	Short-term liquidity ratio, LCR (in %) in Q2 [2]	513 %	455 %
15	LCR numerator: Total high quality liquid assets	341 063	446 569
16	LCR denominator: Total net outflows of funds	66 447	98 253
17	Short-term liquidity ratio, LCR (in %) in Q1 [2]	446 %	375 %
15	LCR numerator: Total high quality liquid assets	231 955	480 822
16	LCR denominator: Total net outflows of funds	52 066	128 217
	Net Stable Funding Ratio		
18	Total available stable funding	703 468	835 547
19	Total required stable funding	286 985	341 344
20	NSFR	245.1 %	244.8 %

1 The bank does not offer mortgages, thus the countercyclical capital buffer is not applicable.
2 Based on monthly averages of the LCR numerator and LCR denominator

For the calculation of capital adequacy requirements, Schroder & Co Bank AG has chosen the following approaches:
Credit Risk: Standard Approach
Market Risk: Standard Approach
Operational Risk: Basic Indicator Approach

For consolidated figures of the Schroders Group please refer to the Group's website at
https://www.schroders.com/en/investor-relations/shareholders-and-governance/disclosures/pillar-3-disclosures/

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