BANQUE HAVILLAND (SUISSE) S.A.

DISCLOSURE OF REGULATORY RATIOS 2015

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DISCLOSURE OF REGULATORY RATIOS

OWN FUNDS	31/12/2015
CET1 Ratio (core equity in % of risk-weighted positions)	96.01%
T1 Ratio (equity in % of risk-weighted positions)	96.01%
Total solvency Ratio (in % of risk-weighted positions)	96.01%
Target capital as per FINMA Circular 11/2 (except countercyclical capital buffers)	11.20%
Countercyclical capital buffers (in % of risk-weighted positions)	0.00%
Target capital as per FINMA Circular 11/2 increased by countercyclical capital buffers (in % of risk-weighted positions)	11.20%
Leverage ratio	39.16%

LIQUIDITY COVERAGE RATION (LCR)	31/12/2015
LCR of Q1 2015	275.16%
LCR of Q2 2015	364.09%
LCR of Q3 2015	239.66%
LCR of Q4 2015	262.64%

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