



S.P. HINDUJA

BANQUE PRIVÉE

Supplemental Regulatory  
Disclosure 2025

## Supplementary Regulatory Disclosures

### Introduction

The DisO-FINMA requires banks to provide certain qualitative and quantitative information which are complementary to the financial statements in order to better assess certain risk parameters and the fashion in which risks are managed.

### KM1: Key regulatory metrics

	Consolidated		Bank	
	31.12.2025 (000' CHF) a	31.12.2024 (000' CHF) b	31.12.2025 (000' CHF) a	31.12.2024 (000' CHF) b
<b>Available capital</b>				
Common Equity Tier 1 (CET1)	10'439	11'768	38'534	48'825
Tier 1	28'439	29'768	38'534	48'825
Total capital	28'439	29'768	38'534	48'825
<b>Risk-weighted assets</b>				
Total risk-weighted assets (RWA)	134'426	127'816	183'665	165'980
Minimum capital requirement	10'754	10'864	14'693	13'278
<b>Risk-based capital ratios as a percentage of RWA</b>				
Common Equity Tier 1 ratio (%)	7.77%	9.21%	20.98%	29.41%
Tier 1 ratio (%)	21.16%	23.29%	20.98%	29.41%
Total capital ratio (%)	21.16%	23.29%	20.98%	29.41%
<b>Basel III leverage ratio</b>				
Total Basel III leverage ratio exposure measure	246'343	230'822	248'576	234'225
Basel III leverage ratio (%)	11.54%	12.90%	15.50%	20.85%
<b>Liquidity Coverage Ratio</b>				
Total HQLA	27'053	19'352	27'053	18'311
Total net cash outflow	13'622	11'188	13'622	11'189
LCR ratio (%) of the 4th quarter	198.6%	173.0%	198.6%	163.7%
Total HQLA	24'878	18'076	23'692	18'076
Total net cash outflow	12'658	13'650	12'658	9'156
LCR ratio (%) of the 3rd quarter	196.5%	132.4%	187.2%	197.4%
Total HQLA	22'550	26'312	21'469	25'397
Total net cash outflow	12'234	11'764	12'234	11'764
LCR ratio (%) of the 2nd quarter	184.3%	223.7%	175.5%	215.9%
Total HQLA	16'487	42'947	15'390	42'947
Total net cash outflow	10'500	13'412	10'500	13'433
LCR ratio (%) of the 1st quarter	157.0%	320.2%	146.6%	319.7%
<b>Net Stable Funding Ratio</b>				
Available stable refinancing (in CHF)	155'493	157'925	170'343	179'736
Required stable refinancing (in CHF)	112'952	120'743	132'193	137'432
NSFR ratio (%)	138%	131.0%	129%	131.0%

## OV1: Overview of risk-weighted assets

	Consolidated			Bank		
	31.12.2025 RWA	31.12.2024 RWA	Minimum Capital Requirement	31.12.2025 RWA	31.12.2024 RWA	Minimum Capital Requirement
<b>Overview of risk weighted assets (OV1) (000'CHF)</b>	<b>a</b>	<b>a</b>	<b>c</b>	<b>a</b>	<b>a</b>	<b>c</b>
Credit risk (excluding counterparty credit risk) (CCR)	88'463	68'775	7'077	136'770	81'525	10'942
Market risk	10'752	5'850	860	7'516	4'788	601
Operational risk	29'213	38'200	2'337	33'381	36'638	2'670
Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-	-	-	-
<b>Total (1+20+24+25)</b>	<b>128'427</b>	<b>112'825</b>	<b>10'274</b>	<b>177'667</b>	<b>122'950</b>	<b>14'213</b>

Approaches used to calculate capital requirements:

Credit risk	standard approach
Market risks	de minimis approach
Operational risks	basic indicator approach

## LIQA: Liquidity risk management

We refer to the section "Risk management" of the notes to the financial statements.

## CR1: Credit risk – credit quality of assets

	Bank			
	a	b	c	d
	Gross carrying values of			
	Defaulted exposures	Non-defaulted exposures	Allowances /impairments	Net values (a + b - c)
<b>Credit risk : Credit quality of assets (CR1) (000'CHF)</b>				
Loans (excluding debt securities)	26'378	156'182	26'378	156'182
Debt securities	-	-	-	-
Off-balance sheet exposures	-	1'214	-	1'214
<b>TOTAL Reporting Period</b>	<b>26'378</b>	<b>157'396</b>	<b>26'378</b>	<b>157'396</b>

	Consolidated			
	a	b	c	d
	Gross carrying values of			
	Defaulted exposures	Non-defaulted exposures	Allowances/impairments	Net values (a + b - c)
<b>Credit risk : Credit quality of assets (CR1) (000'CHF)</b>				
Loans (excluding debt securities)	25'493	124'089	25'493	124'089
Debt securities	-	-	-	-
Off-balance sheet exposures	-	1'214	-	1'214
<b>TOTAL Reporting Period</b>	<b>25'493</b>	<b>125'303</b>	<b>25'493</b>	<b>125'303</b>

### CR3: Credit risk – overview of risk mitigation techniques

	Bank		
	a	b	e & g
	Exposures unsecured: carrying amount	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees or credit derivatives, of which: secured amount
Credit risk: Credit risk mitigation techniques - overview (CR3) (000' CHF)			
Loans (including debt securities)	54'039	125'532	2'989
Off-balance sheet	477	737	-
<b>Total</b>	<b>54'516</b>	<b>126'269</b>	<b>2'989</b>
Of which defaulted	21'745	4'274	358

	Consolidated		
	a	b	e & g
	Exposures unsecured: carrying amount	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees or credit derivatives, of which: secured amount
Credit risk: Credit risk mitigation techniques - overview (CR3) (000' CHF)			
Loans (including debt securities)	21'061	125'532	2'989
Off-balance sheet	477	737	-
<b>Total</b>	<b>21'539</b>	<b>126'269</b>	<b>2'989</b>
Of which defaulted	20'861	4'274	358

### IRRBBA: Interest rate risks – Objectives and rules of the interest rate risk management for the banking book

The interest rate risk (“IRR”) is the potential loss of net interest income (“NII”) or of economic value of equity (“EVE”) arising from adverse changes on the interest rate market.

The Bank concentrates the IRR exposure and the IRR management of the Group. Consequently, the Group is exempt from IRR regulatory reporting duty and the values presented in the present supplementary disclosures section relate to the Bank only.

The Bank’s Board of Directors approves the Risk Policy which sets the main principles of the IRR management including the limits of maximum IRR exposure (risk appetite) that are expressed in maximum loss of NII (“income effect”) or EVE (“value effect”) for a parallel shift of the interest rate curve by 100 basis points. The Bank’s Executive Committee ensures that the Bank’s organization allows to comply with the risk limits at all time. The Executive Committee is assisted by a specialized committee to monitor the evolution of the IRR profile on a monthly basis, the structure of the assets and liabilities in terms of maturities, currencies and interest conditions that determines the IRR exposure. The Bank measures the IRR on a quarterly basis using the following six standard scenarios imposed by FINMA that are deemed sufficient to measure its IRR effectively considering the Bank’s IRR exposure and simplicity of its balance sheet structure.

FINMA standard scenarios

1- Parallel shift up
2- Parallel shift down
3- Steepener shock (short term rates down and long term rates up)
4- Flattener shock (short term rates up and long term rates down)
5- Rise in short term interest rates
6- Fall in short term interest rates

**IRRBBA1: Interest rate risks - Quantitative information on the structure of positions and the repricing as at 31.12.2025**

		Volume in KCHF			Average repricing maturities (in years)	
		Total	Of which CHF	Of which other significant currencies (>10%)	Total	Of which CHF
<b>Determined repricing maturity</b>	Due from banks	-	-	-	<b>0.00</b>	0.00
	Due from customers	<b>29'441</b>	3'550	25'891	<b>0.06</b>	0.06
	Money-market mortgages	-	-	-	-	-
	Fixed-rate mortgages	-	-	-	-	-
	Financial investments	<b>16'068</b>	-	16'068	<b>0.08</b>	0.08
	Other receivables	-	-	-	-	-
	Receivables from interest derivatives	-	-	66'156	<b>0.03</b>	-
	Liabilities to banks	<b>-2'793</b>	-	-2'793	<b>0.10</b>	-
	Liabilities from client deposits	<b>-16'388</b>	-1'064	-15'324	<b>0.18</b>	-
	Bonds and mortgage-backed bonds	-	-	-	-	-
	Liabilities from interest derivatives	-	-	-65'975	<b>0.03</b>	-
<b>Underdetermined repricing maturity</b>	Due from banks	<b>43'813</b>	9'611	34'202	<b>0.08</b>	0.08
	Due from customers	<b>129'606</b>	43'169	86'436	<b>0.28</b>	0.22
	Variable mortgage claims	-	-	-	-	-
	Other receivables	-	-	-	-	-
	Liabilities at sight in personal and current accounts	<b>-118'910</b>	-33'827	-85'083	<b>0.22</b>	0.22
	Other liabilities	<b>-45'490</b>	-19'542	-25'948	<b>0.08</b>	0.08
	Liabilities from client deposits, call but not transferable (savings)	-	-	-	-	-
	<b>Total</b>	<b>35'346</b>	1'897	33'631		

The bank does not use interest rate derivatives

**IRRBB1: Interest rate risks - Quantitative information on the economic value of equity (EVE) and the net interest income (NII)**

<b>In CHF</b>	<b>Δ EVE (change in economic value of equity)</b>		<b>Δ NII (change in net interest income)</b>	
<b>Period</b>	<b>31.12.2025</b>	<b>31.12.2024</b>	<b>31.12.2025</b>	<b>31.12.2024</b>
Parrallel up	<b>43'532</b>	37'425	<b>351'816</b>	433'966
Parrallel down	<b>39'779</b>	-44'004	<b>341'453</b>	426'944
Steeper-shock	<b>36'597</b>	-40'557		
Flattener-shock	<b>47'841</b>	40'959		
Short rate up	<b>49'333</b>	41'133		
Short rate down	<b>33'975</b>	-40'302		
Maximum	<b>33'975</b>	-40'302	<b>351'816</b>	433'966

  

<b>Period</b>	<b>31.12.2025</b>	<b>31.12.2024</b>
Tier 1 capital	<b>38'534'132</b>	48'825'000

**ORA: Operational risks – general indications**

Operational risks are defined as the risk of losses or other damage due to inadequacy or failure of internal processes, staff or systems or due to external events. This definition includes risks related to client data confidentiality and legal risks, including fines by supervisory authorities and settlement of possible litigations. Due to its banking and wealth management activities, operational risks including IT, cyber risks, fraud, manual errors, compliance and legal risks are among the highest the Group is exposed to. Operational risks are addressed by a comprehensive risk management framework approved by the Bank's board of Directors including the Bank's operational risks appetite. Due to the nature of operational risks, such risk appetite can only be partially translated into quantitative risk limits such as maximum losses. For most of operational risks, qualitative objectives are set such as avoiding occurrence of data leakage, harm to the reputation or non-compliance issues. The tackling of operational risks is embedded at all levels of the organisation and Corporate Governance. The key risk mitigation measures in place are the following:

- firewalls and other usual protective technical measures surrounding the IT infrastructure which are verified periodically including via intrusion tests;
- careful management of logical access rights, application of the “need-to-access” principle;
- physical security measures for premises used by the Group;
- proper selection of service providers, set up of redundancies for selected key resources;
- business continuity planning and testing;
- comprehensive internal regulation defining working procedures, proper segregation of duties and three layers of controls including internal audit;
- wide application of the four-eyes principle in manual operations;
- proper contractual documentation ruling business relationships;
- monitoring of risk indicators such as operational losses;



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- effective and independent Compliance and Risk Control Functions satisfying the requirements of the FINMA circular 2017/01 Corporate governance;
- proper selection of the personnel, continuous training.

Risk indicators including operational losses and eventual inadequacies of internal controls are reported quarterly to the Executive Committee and to the Board of Directors. As a key element of the third line of defence internal audit plays an important role in tackling operational risks. For sake of independence toward executive boards, local internal auditors report directly to supervisory boards such as the Bank's Board of Directors. The internal auditor of the Bank is the Group auditor in charge of coordinating and supervising the internal audit effort over regulated entities of the Group. The banking auditor of the Bank annually reports to FINMA about the internal audit findings and recommendations raised by the Group internal auditor.