

Regulatory Disclosure Requirements

2025



Regulatory disclosure

Acc. to FINMA circ. 2016/1 (partial disclosure)

KM1: Key regulatory figures

in thousand CHF		2025	2024
Eligible capital			
1	Common Equity Tier 1 (CET1)	74,580	93,132
1a	Common Equity Tier 1 capital without the effects of the transitional provisions for expected losses	-	-
2	Tier 1 capital (T1)	74,580	93,132
2a	Tier capital without the effects of the transitional provisions for expected losses	-	-
3	Total Capital	74,580	93,132
3a	Total capital without the effects of the transitional provisions for expected losses	-	-
Risk-weighted assets (RWA)			
4	Total risk-weighted assets (RWA)	240,585	273,569
4a	Minimum capital ¹	19,247	21,885
Risk-based capital ratios (in % of RWA)			
5	Common Equity Tier 1 ratio (CET1 ratio in %)	31.00%	34.04%
5a	CET1 ratio without the effects of the transitional provisions for expected losses (%)	0.00%	0.00%
6	Tier 1 capital ratio (%)	31.00%	34.04%
6a	Tier 1 capital without the effects of the transitional provisions for expected losses (%)	0.00%	0.00%
7	Total capital ratio (%)	31.00%	34.04%
7a	Total capital ratio without the effects of the transitional provisions for expected losses (%)	0.00%	0.00%
CET1 buffer capital requirements (in % of RWA)			
8	Capital buffer in accordance with Basel Minimum Standards (%)	2.50%	2.50%
9	Countercyclical buffer (Article 44a CAO) in accordance with the Basel Minimum Standards (%)	0.00%	0.00%
10	Additional capital buffer due to national or international systemic importance (%)	0.00%	0.00%
11	Overall buffer requirements in accordance with the Basel Minimum Standards in CET1 quality (%)	2.50%	2.50%
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) (%)	23.00%	26.04%

		2025	2024
Target capital ratios according to Annex 8 CAO (in % of RWA)			
12a	Capital buffer according to Annex 8 CAO (%)	2.50%	2.50%
12b	Countercyclical buffer (Articles 44 and 44a CAO) (%)	0.00%	0.00%
12c	CET1 target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO	7.00%	7.00%
12d	T1 target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO	8.50%	8.50%
12e	Total capital target ratio (in %) according to Annex 8 CAO plus countercyclical buffer in accordance with Articles 44 and 44a CAO	10.50%	10.50%

Basel III Leverage Ratio

13	Total exposure	389,571	402,466
14	Basel III leverage ratio (Tier 1 capital in % of the total exposure)	19.14%	23.14%
14a	Basel III leverage ratio (Tier 1 capital in % of the total exposure) without the effects of the transitional provisions for expected losses	0.00%	0.00%

Liquidity Coverage Ratio (LCR)

		12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024
15	LCR numerator: Total high quality liquid assets (HQLA)	130,579	160,114	119,712	142,712	140,077
16	LCR denominator: Total of net cash outflow	33,983	66,139	46,157	46,979	62,348
17	LCR (in %)	384.78%	242.09%	259.36%	303.78%	224.67%

Net Stable Funding Ratio

		2025	2024
18	Available Stable Funding	235,069	219,331
19	Required Stable Funding	117,497	112,559
20	Net Stable Funding Ratio	200%	195%

OV1: Overview of risk-weighted assets

in thousand CHF		RWA		Minimum capital
		A	B	c
		2025	2024	2025
1	Credit risk (standardized approach)	176,851	144,969	14,148
20	Market risks (de minimis approach)	1,426	1,504	114
24	Operational risk (basic indicator approach)	28,440	34,582	2,275
25	Amounts below the threshold for deductions (amounts subject to a risk-weight of 250%)	-	-	-
	Crypto Risks	33,867	64,459	2,709
27	Total	240,585	245,514	19,247

Liquidity risk management

The Board of Directors (BoD) approves the liquidity risk management framework, which is reviewed at least on an annual basis. In the Executive Management, the Asset Liability Committee (ALCO) is primarily responsible for the Bank's liquidity risk matters. This includes the formulation, implementation and supervision of liquidity strategies, initiatives that have an impact on the liquidity risk profile and supervision of the liquidity control including liquidity stress testing. The ALCO ensures that the respective policy is in line with the risk appetite and exposure limits as defined by the BoD, and that they comply with the framework set by the regulators. The main liquidity control ratio for liquidity management is the liquidity coverage ratio (LCR). The BoD has mandated that the LCR has to be maintained above the regulatory minimum. The Bank strives for low liquidity risk by targeting a diversified pool of customer deposits and cash capital.

This ensures that sufficient liquidity is available to meet commitments to customers, both in demand for loans (if needed) and repayments of deposits, and to satisfy the Bank's own cashflow needs within all of its business entities. Liquidity risk control is under the responsibility of the CFO who continuously monitors all liquidity risks at instrument, portfolio and aggregated Bank levels and reports exceptions or breaches on a daily basis to the Chief Compliance & Risk Officer as well as Operational Management and Treasury.

The Bank maintains a contingency funding plan which defines the actions to be taken should the Bank encounter a liquidity shortfall in a stress situation. The Bank will maintain internal directives that clearly define responsibilities, the communication plan and the necessary measures to execute the contingency funding plan.

CR1: Credit risk: credit quality of assets

in thousand CHF		a	b	c	d
		Defaulted exposures	Gross carrying Values ¹ of Non-defaulted exposures	Value adjustments / impairments	Net values (a + b - c)
1	Loans (excluding debt securities)	-	188,993	-	188,993
2	Debt securities	-	111,832	-	111,832
3	Off-balance-sheet exposures	-	5,004	-	5,004
4	Total	-	305,829	-	305,829

CR2: Credit risk: changes in stock of defaulted loans and debt securities

in thousand CHF		a
1	Defaulted receivables and debt securities, at end of the previous reporting period	-
2	Receivables and debt securities that have defaulted since the end of the previous reporting period	-
3	Exposures that have returned to non-defaulted status	-
4	Amounts written off	-
5	Other changes (+/-)	-
6	Defaulted receivables and debt securities, at end of the reference period (1+2-3-4+5)	-

Additional disclosure related to the credit quality of assets (CRB)

While counterparty credit exposures are typically unsecured, the Bank's focus is to lend money on a collateralised basis. Lending values are set as a percentage of the collateral market value. Lending value rates can be determined or adjusted for a specific asset or for individual clients. For the assignment of the lending value, the Bank considers the quality, volatility and liquidity of the asset. All credit risks are monitored daily, as collateral coverage and current limit usage. In addition, for clients with digital assets as collateral, whose exposure requires 24/7 monitoring, real-time systems are available.

Interest and/or principal ("credit exposures") that have not been covered or repaid in full 90 days after becoming due are classified as past due. They are deemed to be impaired and are usually adjusted to the extent that they are not covered by collateral. The provision for impairment losses on credit exposures is measured on an individual basis, through the application of judgment and use of assumptions by risk experts from the risk department, the Risk Committee of the Executive Committee or by the Board of Directors. Credit exposures are considered to be impaired when it is probable that not all of the related principal and interest payments will be collected. The key judgement made by the Bank when classifying credit exposures as "impaired" and estimating the provision for impairment losses involves assessing whether the liquidation value of collateral is sufficient to cover the past due exposure.

As of 31 December 2025, the Bank had neither “past due” nor “impaired” credit exposures. The average maturity of the loan business is 3 months on a rolling basis. The majority of loans are granted to clients domiciled in Switzerland, Europe and Asia and are secured by digital assets.

CR3: Credit risk: overview of mitigation techniques

in thousand CHF		a	b	e&g
		Unsecured exposures / carrying amount	Secured exposures, actual collateralized Amount	Exposures secured with financial guarantees or credit derivatives, actual collateralized amount
1	Loans (including debt securities)	299,924	901	5
2	Off-balance sheet transactions	3,838	1,166	
3	Total	303,762	2,067	5
4	of which: defaulted	-	-	-

The receivables are classified as unsecured exposures according to the Basel III classification. We refer to table 1 in the notes to the annual financial statements for the overview of collaterals for loans and receivables.

CR5: Credit risk: exposures by exposure category and risk weights under the standardized approach

In thousand of CHF		a	b	c	d	e	f	g	h	i	j
	Exposure category / 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	400	1250	Total of credit risk exposures after CCF and CRM
1	Central governments and central banks	152,015	-	-	-	-	-	-	-	-	152,015
2	Public-sector entities and multilateral development banks	-	-	-	-	-	-	-	-	-	-
3	Banks and securities dealers	-	-	53,246	-	-	-	-	-	-	53,246
4	Corporations	-	152	-	-	-	42,819	-	-	-	42,971
5	Retail	-	-	-	-	2,433	89,529	-	-	-	91,962
6	Equity interests	-	-	-	-	-	-	4,193	-	-	4,193
7	Other exposures	-	-	-	-	-	12,599	-	-	-	12,599
8	TOTAL	152,015	152	53,246	-	2,433	144,947	4,193	-	-	356,986
9	Of which mortgage-backed exposures	-	-	-	-	-	-	-	-	-	-
10	of which overdue exposures	-	-	-	-	-	-	-	-	-	-

CCR3: Counterparty credit risk

exposures by exposure category and risk weights according to the standard approach

In thousand of CHF		a	b	c	d	e	f	g	i
Exposure category / risk-weight		0 10 15	20 25	30 35	40 45 50	60 75 80 85	90 100	130 150	Total positions with counterparty credit risk
1	Central governments and central banks	-	-	-	-	-	-	-	-
2	Public-sector entities and multilateral development banks	-	-	-	-	-	-	-	-
3	Banks and securities dealers	-	-	480	-	299	-	-	778
4	Corporations	-	-	-	-	-	458	-	458
5	Retail	-	-	-	-	-	3,594	-	3,594
6	Other exposures	-	-	-	-	-	-	-	-
7	Total	-	-	480	-	299	4,052	-	4,831

CCR5: Counterparty credit risk: composition of collateral for CCR exposure

in thousand CHF	b		c		d		e		f
	Collateral used to secure derivative transactions				Collateral used to secure SFTs				
	Fair value of collateral received		Fair value of collateral posted						
	Segregated	Not segregated	Segregated	Not segregated	Fair value of collateral received	Fair value of collateral posted			
Cash and cash equivalents in CHF	-	-	-	-	-	-	-	-	-
Cash and cash-equivalents in foreign currencies	-	1,031	-	59	-	-	-	-	-
Swiss government debt	-	-	-	-	-	-	-	-	-
Other sovereign debt	-	2,608	-	781	-	-	-	-	-
Central government debt	-	-	-	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-	-	-	-
Equity shares	-	5,769	-	-	-	-	-	-	-
Other collateral	-	2,711	-	110	-	-	-	-	-
Total	-	12,118	-	3,292	-	-	-	-	-

Interest rate risk

Objectives and guidelines for the management of interest rate risk in the banking book (IRRBB)

Interest rate risks arise mainly from imbalances between the time limits of assets and liabilities. The majority of the Bank's interest rate risk results from the portfolio of liquid assets in the banking book. The Bank measures and manages interest rate risk by estimating the sensitivity of the economic value of its balance sheet to the six standardised interest rate shock scenarios prescribed in FINMA circular 2019/02 "Interest Rate Risks – Banks". The interest rate risk is currently below 1% of CET1. The BoD is responsible for the definition of a limit framework that allows Treasury to manage its credit, market, liquidity and operational risk. The risk management function operates the asset and liability management (ALM) system and reports at least on a quarterly basis. No significant modelling and parameter assumptions are used when calculating interest rate risk in the banking book.

IRRBB1: Interest rate risk: quantitative information on the exposure's structure and interest rate fixing date

in thousand CHF				Average interest rate reset period (in years)		Maximum interest rate reset period (in years) for exposures with modelled (not determined) interest rate reset dates	
	Total	Of which in CHF	Of which other significant currencies that make up more than 10% of assets or liabilities of total assets	Total	Of which in CHF	Total	Of which in CHF
Defined interest rate reset date							
Amounts due from banks	-	-	-	-	-	n/a	n/a
Amounts due from customers	118,729	77,181	41,548	0.08	0.08	n/a	n/a
Money market mortgage (LIBOR-based mortgages)	-	-	-	-	-	n/a	n/a
Fixed-rate mortgage	-	-	-	-	-	n/a	n/a
Financial investments	111,415	-	111,415	0.07	-	n/a	n/a
Other receivables	-	-	-	-	-	n/a	n/a
Receivables from interest rate derivatives	-	-	-	-	-	n/a	n/a
Amounts due to banks	-	-	-	-	-	n/a	n/a
Amounts due in respect of client Deposits	49,869	9,842	40,027	0.09	0.09	n/a	n/a
Cash bonds	-	-	-	-	-	n/a	n/a
Bond issues and central mortgage institution loans	-	-	-	-	-	n/a	n/a
Other payables	-	-	-	-	-	n/a	n/a
Payables to interest-rate derivatives	-	-	-	-	-	n/a	n/a

in thousand CHF				Average interest rate reset period (in years)		Maximum interest rate reset period (in years) for exposures with modelled (not determined) interest rate reset dates	
	Total	Of which in CHF	Of which other significant currencies that make up more than 10% of assets or liabilities of total assets	Total	Of which in CHF	Total	Of which in CHF
<i>Undefined interest rate reset dates</i>							
Amounts due from banks	56,416	11,785	40,913	0.00	0.00	n/a	n/a
Amounts due from customers	13,847	6,123	7,701	0.00	0.00	n/a	n/a
Mortgages with floating rates	-	-	-	-	-	n/a	n/a
Other receivables on demand	-	-	-	-	-	n/a	n/a
Payables on demand from personal accounts and current accounts	233,590	33,291	194,969	0.00	0.00	n/a	n/a
Other payables on demand	-	-	-	-	-	n/a	n/a
Payables arising from client deposits, terminable but not transferable (savings)	-	-	-	-	-	n/a	n/a
Total	583,866	138,222	436,573	0.24	0.17	-	-

Quantitative information on the exposure's net present value and interest rate income (IRRBB1)

in thousand CHF				Δ NII (changes in the discounted earnings value)
Period	Δ EVE (changes in the net present value)			12/31/2024
	12/31/2025	12/31/2024	12/31/2025	12/31/2024
Parallel shift up	-233	-261	2,305	1,237
Parallel shift down	234	263	-2,309	-1,239
Steeper shock	174	253		0
Flattener shock	-214	-314		0
Rise in short-term interest rates	-270	-398		0
Fall in short-term interest rates	272	403		0
Maximum	-270	-398	-2,309	-1,239

Period	12/31/2025	12/31/2024
Tier 1 capital	75,697	93,132

The change of EVE in each of the standard scenarios are below the 15% supervisory outlier threshold of the Tier 1 capital as prescribed in FINMA circular 2019/02. The maximum loss amount of CHF 0.27 million under scenario 'Rise in short-term interest rates' is 0.36% of the Tier 1 capital (31.12.2024: 0.43% under 'Rise in short-term interest rates').

Operational risks

The Bank uses the basic indicator approach (BIA) to determine the capital requirements for operational risks.

System for measuring operational risks

The Group employs a comprehensive Risk Management Cycle to measure, monitor, and manage operational risks and the effectiveness of controls. Key components of this system include:

- Operational Loss and Incident Database: All internal operational risk events and losses are recorded in a centralized database. This repository facilitates analysis of incidents, helping to identify root causes and trends.
- Risk Self-Assessments: Periodic self-assessments to evaluate risks and controls. These include:
 - Process Risk and Control Assessments (PRCAs): Performed by process owners to identify inherent risks in the Group's processes, assess the effectiveness of existing controls, highlight control gaps or deficiencies, and evaluate residual risk along with necessary mitigation actions. PRCAs are conducted at least annually for all of the Group's critical processes.
 - Risk Taxonomy Owner Assessments (RTOAs): Top-down evaluations of inherent risk and control effectiveness within each risk category, determining the residual risk after controls. RTOAs are conducted at least annually for all operational risk categories.
 - Independent Control Assessments: Independent reviews of the design and operating effectiveness of key controls. These assessments are carried out according to a multi-year plan.

- Key Risk Indicators (KRIs): Quantitative metrics and thresholds are defined for all operational risk categories. KRIs are monitored quarterly as early warning indicators of changes in the operational risk profile.
- Key control assessment: Managerial control owners regularly assess that the specific key controls in their area of responsibility are effectively designed and maintained.

Operational risk reporting

The Group has established formal processes for operational risk reporting:

- KRIs and results from key control assessment from managerial control owners are compiled and reported to senior management and the Board on a quarterly basis.
- Material operational risk incidents and trends are reported to the Risk Committee of the Executive Committee (RCEC) on a monthly basis and, where applicable, escalated to the Board of Directors' Risk Committee.
- Quarterly operational risk reports to Executive Management and the Board of Directors. This report summarizes the risk profile, key risk developments, and any breaches of operational risk thresholds or emerging concerns.
- ICT Risk Reporting: The Chief Technology Officer (CTO) separately reports on Information and Communication Technology (ICT) risk matters to Executive Management and the Board on a quarterly basis through a dedicated ICT risk report.

Operational risk reduction

Mitigation actions are initiated in response to identified operational risks. Such actions may result from risk assessments, incident analyses, findings from control testing, audit observations, or ad-hoc identification by process owners.

All issues and remediation actions are documented in an issue-tracking system. The progress of each action item is closely monitored, with status updates reported to Operational Risk Control and relevant governance committees.

A detailed audit trail (recording the creation, status updates, and closure of each issue) is maintained to ensure accountability and transparency in the remediation process.

For regulatory capital purposes, the Group applies the Basic Indicator Approach (BIA) to determine the capital requirements for operational risk, in accordance with Article 92 of the Capital Adequacy Ordinance (CAO). This approach calculates a fixed percentage of the average positive annual gross income over a multi-year period as the capital charge for operational risk

Please refer to the notes on operational risk on pages 30 and 31 for further information regarding the management of operational risks.

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