

Table KM1:
General regulatory key figures

in TCHF	31.12.2025	31.12.2024
Available capital (amounts)		
1 Common Equity Tier 1 (CET1)	8'464	6'635
2 Tier 1	8'464	6'635
3 Total capital	8'464	6'635
Risk-weighted assets (amounts)		
4 Total risk-weighted assets (RWA)	62'998	56'227
4a Minimum capital requirements (CHF)	5'040	4'498
Risk-based capital ratios (as a percentage % of RWA)		
5 CET1 ratio (%)	13.43%	11.80%
6 T1 ratio (%)	13.43%	11.80%
7 Total capital ratio (%)	13.43%	11.80%
Additional CET1 requirements (buffers) as a percentage of RWA		
8 Capital conservation buffer requirement according to Basel minimum requirements (%)	2.50%	2.50%
9 Countercyclical buffer requirement according to Basel minimum requirements (%)	0.00%	0.00%
10 Bank G-SIB and/or D-SIB additional requirements	0.00%	0.00%
11 Total of bank CET1 specific buffer requirements according to Basel minimum requirements (%)	2.50%	2.50%
12 CET1 available after meeting the bank's minimum capital requirements (%)	5.43%	3.80%
Target capital ratios according to Annex 8 of the Capital Adequacy Ordinance (CAO) (% of RWA)		
12a Capital conservation buffer according to CAO, Annex 8 (%)	2.50%	2.50%
12b Countercyclical capital buffer according to CAO, Art. 44 and Art. 44a (%)	0.00%	0.00%
12c CET1 capital target (%) according to CAO, Annex 8 + countercyclical buffer according to CAO, Art. 44 and 44a	7.00%	7.00%
12d T1 capital target according to CAO, Annex 8 + countercyclical buffer according to CAO, Art. 44 and 44a	8.50%	8.50%
12e Total capital target according to CAO, Annex 8 + countercyclical buffer according to CAO, Art. 44 and 44a	10.50%	10.50%
Basel III Leverage Ratio		
13 Total Basel III leverage ratio exposure measure (CHF)	171'159	142'078
14 Basel III Leverage Ratio	4.95%	4.67%

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General regulatory key figures

Liquidity Coverage Ratio (LCR)		1.Q.2025	2.Q.2025	3.Q.2025	4.Q.2025
15	Total High Quality Liquid Assets (in TCHF)	132'469	119'320	134'375	149'452
16	Total Net outflow (in TCHF)	118'208	104'194	121'743	132'745
17	Liquidity Coverage Ratio LCR (in %)	121.1%	114.5%	110.4%	112.6%
Net stable funding Ratio (NSFR)		31.12.2025			
18	Available stable funding (in TCHF)	35'290			
19	Required stable funding (in TCHF)	22'623			
20	Net stable funding Ratio, NSFR (in %)	156%			
Liquidity Coverage Ratio (LCR)		1.Q.2024	2.Q.2024	3.Q.2024	4.Q.2024
15	Total High Quality Liquid Assets (in TCHF)	114'957	112'289	119'400	107'623
16	Total Net outflow (in TCHF)	101'268	97'818	105'605	94'873
17	Liquidity Coverage Ratio LCR (in %)	113.5%	114.8%	113.1%	113.4%
Net stable funding Ratio (NSFR)		31.12.2024			
18	Available stable funding (in TCHF)	31'714			
19	Required stable funding (in TCHF)	19'271			
20	Net stable funding Ratio, NSFR (in %)	164.6%			

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

in TCHF	RWA 31.12.2025	RWA 31.12.2024	Minimum capital requirements 31.12.2025
1 Credit risk	12'109	8'108.0	968.7
Non-counterparty related risks		621.3	0
20 Market risk	7'778	736.3	622.2
24 Operational risk	43'096	46'761.3	3447.7
25 Items not deducted in application of threshold 3, but risk-weighted with 250%	0	0	0
Additional minimum capital requirements for securities dealers (annual full costs)			
26 Crypto assets	15	4.7	1.2
27 Total	62'998	56'231.6	5'039.8

**Table CR1:
Credit risk: Credit equivalent of assets**

in TCHF	Gross book value		Value adjustments/ depreciations	Net amounts
	defaulted positions	not defaulted positions		
1 Receivables	1'668	51'883	1'668	50'215
2 Debt securities	0	0	0	0
3 Off balance sheet positions	0	866	0	866
4 Total	1'668	52'749	1'668	51'082

Amounts due that are at risk, i.e. those where it is unlikely that debtors will be able to meet their future obligations, are valued on an individual basis. The reduction in value is also covered by individual value adjustments. Off-balance-sheet transactions such as fixed commitments or guarantees are also included in this valuation. Overdue interest and interest at risk are not recognised anymore but allocated directly to the value adjustments and provisions. Loans are deemed non-interest bearing in the event that it is unlikely that this interest will be recovered, and an accrual is no longer considered reasonable.

The value adjustment is measured in accordance with the difference between the carrying value of the amount due and the amount that is expected to be recovered, taking counterparty risk and the net proceeds of realising any collateral into account. If the realisation process is expected to exceed a year, the estimated realisation proceeds are discounted on the balance sheet reporting date.

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

in TCHF	a	b	c	d	e	f	g	h	i	j
Exposure category / risk-weighting	0%	10%	20%	35%	60%	90%	100%	250%	Other	Total of credit risk exposures after CCF and CRM1
1 Central governments and central banks	32'569									32'569
2 Banks and securities dealers				5'112	176					5'288
3 Public-sector entities and multilateral										
4 Corporations			3'164			2'931	2'027			8'122
5 Retail							1'194			1'194
6 Equity interests								100		100
7 Other exposures	270						3'171			3'171
8 TOTAL	32'839		3'164	5'112	176	2'931	6'122	100		50'444
9 Of which mortgage-backed exposures										
10 Of which overdue exposures							1'668			1'668

Table ORA:
Operational risks: General information

Operational risks are defined as "dangers from direct or indirect losses that arise as a result of the inappropriateness or failure of internal procedures, people or systems or from external events". They include ICT risks, cyber risks, the risks relating to critical data and the risks resulting from the design and implementation of BCM.

They are monitored and limited by means of internal regulations and instructions regarding organisation, controls and documentation of core processes (organisation, operating procedures).

Internal and external auditors regularly review the appropriateness of the internal control system and business processes and compile a report for the Group Supervisory Board and the Group Executive Board.

According to the revised FINMA-circular for operational risk and resilience ISP has defined its critical functions and ensures its resilience within the transition period.

ISP applies the basic indicator approach for the calculation of the operational risks.

ISP Securities Ltd.
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in TCHF	31.12.2025	31.12.2024
Available capital (amounts)		
1 Common Equity Tier 1 (CET1) (TCHF)	7'876	6'623
2 Tier 1 (TCHF)	7'876	6'623
3 Total capital (TCHF)	7'876	6'623
Risk-weighted assets (amounts)		
4 Total risk-weighted assets (RWA) (TCHF)	66'508	56'663
4a Minimum capital requirements (TCHF)	5'321	4'533
Risk-based capital ratios (as a percentage % of RWA)		
5 CET1 ratio (%)	11.84%	11.69%
6 T1 ratio (%)	11.84%	11.69%
7 Total capital ratio (%)	11.84%	11.69%
Additional CET1 requirements (buffers) as a percentage of RWA		
8 Capital conservation buffer requirement according to Basel minimum requirements (%)	2.50%	2.50%
9 Countercyclical buffer requirement according to Basel minimum requirements (%)	0.00%	0.00%
10 Bank G-SIB and/or D-SIB additional requirements	0.00%	0.00%
11 Total of bank CET1 specific buffer requirements according to Basel minimum requirements (%)	2.50%	2.50%
12 CET1 available after meeting the bank's minimum capital requirements (%)	3.84%	3.69%
Target capital ratios according to Annex 8 of the Capital Adequacy Ordinance (CAO) (% of RWA)		
12a Capital conservation buffer according to CAO, Annex 8 (%)	2.50%	2.50%
12b Countercyclical capital buffer according to CAO, Art. 44 and Art. 44a (%)	0.00%	0.00%
12c CET1 capital target (%) according to CAO, Annex 8 + countercyclical buffer according to CAO, Art. 44 and 44a	7.00%	7.00%
12d T1 capital target according to CAO, Annex 8 + countercyclical buffer according to CAO, Art. 44 and 44a	8.50%	8.50%
12e Total capital target according to CAO, Annex 8 + countercyclical buffer according to CAO, Art. 44 and 44a	10.50%	10.50%
Basel III Leverage Ratio		
13 Total Basel III leverage ratio exposure measure (TCHF)	171'706	143'023
14 Basel III Leverage Ratio	4.59%	4.63%

ISP Securities Ltd.

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Liquidity Coverage Ratio (LCR)		1.Q.2025	2.Q.2025	3.Q.2025	4.Q.2025
15	Total High Quality Liquid Assets (in TCHF)	132'389	119'320	134'374	149'452
16	Total Net outflow (in TCHF)	120'060	105'563	123'076	134'245
17	Liquidity Coverage Ratio LCR (in %)	110.3%	113.0%	109.2%	111.3%
Net stable funding Ratio (NSFR)		31.12.2025			
18	Available stable funding (in TCHF)	31'607			
19	Required stable funding (in TCHF)	20'306			
20	Net stable funding Ratio, NSFR (in %)	155.6%			
Liquidity Coverage Ratio (LCR)		1.Q.2024	2.Q.2024	3.Q.2024	4.Q.2024
15	Total High Quality Liquid Assets (in TCHF)	114'957	110'241	119'400	107'623
16	Total Net outflow (in TCHF)	102'874	99'417	107'174	96'535
17	Liquidity Coverage Ratio LCR (in %)	111.7%	110.9%	111.4%	111.5%
Net stable funding Ratio (NSFR)		31.12.2024			
18	Available stable funding (in TCHF)	28'144			
19	Required stable funding (in TCHF)	17'000			
20	Net stable funding Ratio, NSFR (in %)	165.5%			