Key regulatory figures for 2025

In thousands of CHF

		31.12.25	31.12.24
	Capital taken into account		
1	Common Equity Tier 1 (CET1)	450,758	445,674
2	Tier 1 capital (T1)	450,758	445,674
3	Total capital	450,758	445,674
	Risk-weighted assets (RWA)		
4	RWA	2,451,338	2,550,787
	– Credit risks	2,307,339	2,358,504
	– Non-counterparty risks	–	30,416
	– Market risks	1,834	1,080
	– Operational risks	142,165	160,787
4a	Minimum capital requirements	196,107	204,063
	Risk-weighted capital ratios (as a % of RWA)		
5	CET1 ratio	18.4%	17.5%
6	Core capital ratio	18.4%	17.5%
7	Total capital ratio	18.4%	17.5%
	CET1 buffer requirements (as a % of RWA)		
8	Capital buffer under the Basel minimum standard	2.9%	2.9%
9	Countercyclical capital buffer under the Basel minimum standard	1.8%	1.6%
10	Additional capital buffer for international or national systemic risk	–	–
11	Total capital buffer requirements under the Basel minimum standard in CET1 quality	4.7%	4.5%
	Target capital ratios in accordance with Annex 8 CAO (as a % of RWA)		
12a	Capital buffer (in accordance with Annex 8 of the CAO)	3.2%	3.2%
12b	Countercyclical capital (in accordance with Articles 44 and 44a of the CAO)	1.8%	1.6%
12c	CET1 ratio target (in accordance with Annex 8 CAO, plus countercyclical buffers in accordance with Articles 44 and 44a CAO)	9.2%	9.0%
12d	T1 ratio target (in accordance with Annex 8 CAO, plus countercyclical buffers in accordance with Articles 44 and 44a CAO)	10.8%	10.6%
12e	Overall capital ratio target (in accordance with Annex 8 CAO, plus countercyclical buffers in accordance with Articles 44 and 44a CAO)	13.0%	12.8%
	Additional capital* (Art. 45 CAO)	0.8%	0.8%
	Total capital required by FINMA	13.8%	13.6%
	Basel III leverage ratio		
13	Total commitment	7,063,746	6,916,176
14	Basel III leverage ratio (core capital as a percentage of total exposure)	6.4%	6.4%
	Net Stable Funding Ratio (NSFR)		
18	Available stable funding	5,398,112	5,170,030
19	Required available stable funding	4,991,776	4,673,595
20	Net Stable Funding Ratio, NSFR	108%	111%

	Liquidity Coverage Ratio (LCR)	**Q4 2025**	**Q3 2025**	**Q2 2025**	**Q1 2025**	**Q4 2024**
15	LCR numerator (sum of high-quality liquid assets)	1,390,353	1,465,740	1,606,965	1,700,948	1,597,735
16	LCR denominator (net sum of cash outflows)	993,638	1,024,921	1,162,741	946,550	1,108,733
17	Liquidity Coverage Ratio, LCR	139.9%	143.0%	138.2%	179.7%	144.1%

* In 2022, FINMA had recommended an additional capital requirement of 0.5% for Crédit Agricole next bank in respect of operational risks relating to the IT migration; this additional requirement was removed in 2023. The 0.8% capital add-on for the bank's credit risks remains in place.