



QNB (Suisse) SA

Basel III

Pillar 3 Disclosures

As per FINMA circular 2016/1
“Disclosure - Banks”

31 December 2024



QNB (Suisse) SA

BASEL III Pillar 3 disclosures as per circular 2016/1 “Disclosure - Banks”

Contents

1. Introduction	3
2. Capital adequacy and liquidity	3
3. KM1: Key regulatory metrics	4



QNB (Suisse) SA

BASEL III Pillar 3 disclosures as per circular 2016/1 “Disclosure – Banks” (Continued)

1. Introduction

QNB (Suisse) SA (‘the Bank’) is regulated by the Swiss Financial Market Supervisory Authority (FINMA), which requires banks to comply with the Basel III Pillar 3 disclosures framework. This report was prepared, based on the FINMA circular 2016/1 ‘Disclosure – Banks’, as at 31 December 2024. The Bank has opted for a partial disclosure according to the FINMA circular 2016/1 margin 12.

The objective of the report is to provide information with regard to risk management to the Bank’s stakeholders and the general public.

2. Capital adequacy and liquidity

The Bank’s objectives when managing capital and liquidity are to comply with the requirements set by regulators and to safeguard its ability to continue as a going concern. The Bank reports regulatory capital according to the Swiss Capital Adequacy Ordinance (‘CAO’), thereby complying with the FINMA requirements.

As at 31 December 2024, the total capital ratio was 39.4%, well above FINMA’s target of 10.5% for category 5 banks and the specific requirement of 12.5% applicable to the Bank.

The leverage ratio was 18.1% as at 31 December 2024. This ratio is also significantly above the regulatory requirement of 3%.

The Bank’s liquidity coverage ratio (LCR) was 521.86% as at 31 December 2024, significantly above the minimum regulatory requirement of 100%.

The Bank’s Net Stable Funding Ratio (NSFR) was 140% as at 31 December 2024, which was above the minimum regulatory requirement of 100%.



QNB (Suisse) SA

BASEL III Pillar 3 disclosures as per circular 2016/1 “Disclosure - Banks” (Continued)

3. KM1: Key regulatory metrics

	31.12.2024	31.12.2023
In CHF 1'000		
Eligible regulatory capital		
Common Equity Tier 1 (CET1)	159,768	154,139
Tier 1 (T1)	159,768	154,139
Total eligible regulatory capital	174,768	174,139
Risk-weighted assets		
Total Risk-weighted assets (RWA)	443,952	422,699
Minimum capital requirement	35,516	33,816
Risk-based capital ratios as percentage of RWA		
CET1 ratio (%)	36.0%	36.5%
Tier 1 ratio (%)	36.0%	36.5%
Total regulatory capital ratio (%)	39.4%	41.2%
Additional CET1 buffer requirements as a percentage of RWA		
Capital conservation buffer requirement (%)	2.5%	2.5%
Countercyclical buffer requirement (%)	0.0%	0.0%
Total of bank CET1 specific buffer requirements (%)	2.5%	2.5%
CET1 available after meeting the bank's minimum capital requirements (%)	30.0%	30.5%
Conservation buffer according to CAO annex 8 (%)	2.5%	2.5%
Countercyclical buffer requirement (%) (art. 44 and 44a CAO)	0.0%	0.0%
CET1 target ratio (%) as per Annex 8 of the CAO plus the countercyclical capital buffer	7.0%	7.0%
T1 target ratio (%) as per Annex 8 of the CAO plus the countercyclical capital buffer	8.5%	8.5%
Total capital target ratio (%) as per Annex 8 of the CAO plus the counter-cyclical capital buffer	10.5%	10.5%
Additional CET1 capital requirement according to Circular 11/2 in case of a specific FINMA decree*	2.0%	2.0%
Basel III leverage ratio		
Total Basel III leverage ratio exposure	882,312	831,579
Tier 1 capital	159,768	154,139
Basel III leverage ratio	18.1%	18.5%

*This is an additional requirement from FINMA based on the Bank's business model and risk profile.



QNB (Suisse) SA

BASEL III Pillar 3 disclosures as per circular 2016/1 “Disclosure - Banks” (Continued)

3. KM1: Key regulatory metrics (Continued)

	2024	2023
Liquidity Coverage Ratio		
Q4 (31 December)		
Total high-quality liquid assets (HQLA)	40,831	60,630
Total net cash outflow	7,824	4,079
LCR ratio (%)	521.86%	1486.5%
Q3 (30 September)		
Total high-quality liquid assets (HQLA)	53,415	58,689
Total net cash outflow	5,078	4,726
LCR ratio (%)	1051.8%	1241.7%
Q2 (30 June)		
Total high-quality liquid assets (HQLA)	39,277	70,486
Total net cash outflow	7,600	4,708
LCR ratio (%)	516.8%	1497.1%
Q1 (31 March)		
Total high-quality liquid assets (HQLA)	38,554	56,759
Total net cash outflow	3,036	6,135
LCR ratio (%)	1269.7%	925.17%

	31.12.2024	31.12.2023
Net Stable Funding Ratio		
Available stable funding (ASF)	800,971	497,127
Required stable funding (RSF)	572,049	441,290
NSFR ratio (%)	140%	112.7%

Full disclosures published by Qatar National Bank (Q.P.S.C.) are accessible at:
<https://www.qnb.com/sites/qnb/qnbqatar/document/en/enBaselPillarDec2024>

QNB (Suisse) SA
Quai du Mont Blanc 1
1201 Geneva Switzerland
Telephone: (+41) 22 90770 70
Fax: (+41) 22 90770 71