Disclosure Report 1st half of 2026

Disclosure for the half-year Report 2026 according to Article 431 et seqq. of the CRR

Contents

1 Introduction

1.1 Legal basis

This Disclosure Report is produced in accordance with Part Eight of the updated Regulation (EU) No. 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions and investment firms (CRR III), considering Implementing Regulation (EU) 2024/3172 and 2021/763.

1.2 Article 431 of the CRR: Scope of disclosure requirements

Pursuant to Article 431(1) of the CRR, institutions shall publicly disclose the information laid down in Part Eight, Title II, subject to the provisions of Article 432 of the CRR. In accordance with Article 13(2) of the CRR, disclosure takes place on a consolidated basis since Bank Frick is wholly owned by a financial holding company.

Pursuant to Article 431(3) of the CRR, institutions shall stipulate in a formal procedure how disclosure obligations are to be met and how the appropriateness of the disclosure can be assessed. Furthermore, another procedure is being introduced that can be used to evaluate the extent to which the disclosed information conveys the institution's risk profile comprehensively.

1.3 Article 432 of the CRR: Non-material, proprietary or confidential information

Article 432(1) of the CRR excludes non-material information from disclosure. Information in disclosures is regarded as material if its omission or misstatement could change or influence the assessment or decision of users relying on that information for the purpose of making economic decisions. The materiality of information is regularly reviewed.

Furthermore, pursuant to Article 432(2) of the CRR, information is not disclosed if it is classified as proprietary or confidential.

1.4 Article 433c of the CRR: Disclosures by other institutions

Bank Frick assesses the need for disclosure during the year based on the requirements of Article 433 CRR. According to Article 433c(1)(b) CRR, this gives rise to an obligation to publish the key parameters in accordance with Article 447 CRR every six months, with a reporting date of 30 June and a deadline of 31 August at the latest.

1.5 Article 434 of the CRR: Means of disclosure

The Disclosure Report is published on the Bank Frick website (German: www.bankfrick.li/de/ueber-bank-frick/zahlen-und-fakten; English: www.bankfrick.li/en/about-bank-frick/facts-and-figures). All quantitative disclosures are made in Swiss francs.

2 Article 447 of the CRR: Key parameters

Overview of key parameters		30.06.2026	31.12.2025
Available own funds			
1	Common equity Tier 1 (CET1)	118,106,186.47	116,934,123.41
2	Tier 1 capital (T1)	118,106,186.47	116,934,123.41
3	Total capital	124,743,384.56	124,145,700.89
Risk-weighted position amounts			
4	Total risk amount	713,997,371.38	761,403,825.33
Capital ratios (in % of the risk-weighted position amount)			
5	Common equity Tier 1 capital ratio (%)	16.54	15.36
6	Tier 1 capital ratio (%)	16.54	15.36
7	Total equity ratio (%)	17.47	16.30
Additional own funds requirements for risks other than that of excessive debt (in % of the risk-weighted position amount)			
7a	Additional own funds requirements for risks other than that of excessive debt (%)	–	–
7b	of which to be held in the form of CET1 (%)	–	–
7c	of which to be held in the form of T1 (%)	–	–
7d	SREP overall capital requirement (%)	8.00	8.00
Combined capital buffer and overall capital requirements (as % of the risk-weighted position amount)			
8	Capital conservation buffer (%)	2.50	2.50
8a	Capital conservation buffer based on macroprudential risks or systemic risks at member state level (%)	–	–
9	Institute-specific anti-cyclical capital buffer (%)	0.47	0.55
9a	Systemic risk buffer (%)	0.06	0.05
10	Buffer for global systemically important institutions (%)	–	–
10a	Buffer for other systemically important institutions (%)	–	–
11	Combined capital buffer requirement (%)	3.03	3.10
11a	Overall capital requirements (%)	11.03	11.10
12	CET1 after fulfilment of SREP overall capital requirement (%)	8.54	7.36
Leverage ratio			
13	Total risk position measure	2,355,317,661.58	2,802,589,445.10
14	Leverage ratio (%)	5.01	4.17
Additional own funds requirements for the risk of excessive debt (in % of the total risk position measure)			
14a	Additional own funds requirements for the risk of excessive debt (%)	–	–
14b	of which to be held in the form of CET1 (%)	–	–
14c	SREP overall leverage ratio (%)	3.00	3.00

Requirement for the buffer for the leverage ratio and overall leverage ratio (in % of the total risk position measure)			
14d	Buffer for the leverage ratio (%)	–	–
14e	Overall leverage ratio (%)	3.00	3.00
Liquidity coverage ratio			
15	Overall high-quality liquid assets (HQLA) (weighted value – average)	614,684,365.96	1,077,441,167.96
16a	Cash outflows, weighted total value	1,548,286,548.27	1,889,644,567.78
16b	Cash inflows, weighted total value	1,161,214,911.21	1,152,553,759.14
16	Total net cash outflows (adjusted value)	387,071,637.07	737,090,808.64
17	Liquidity coverage ratio (LCR) (%)	158.80	146.17
Structural liquidity ratio			
18	Available stable refinancing, total	648,735,809.76	779,117,938.02
19	Required stable refinancing, total	475,652,215.82	497,060,515.98
20	Net stable funding ratio (NSFR) (%)	136.39	156.75

Overview of risk-weighted assets			
	RWAs		Own funds requirements
	30.06.2026	31.12.2025	30.06.2026
Credit risk (without CCR)	530,975,847.03	576,926,198.49	42,478,067.76
Of which: Standardised approach	530,975,847.03	576,926,198.49	42,478,067.76
Counterparty credit risk (CCR)	3,742,395.21	2,893,775.73	299,391.62
Of which: CVA	3,742,395.21	2,893,775.73	299,391.62
Settlement risk	–	–	–
Market risk	6,580,531.13	8,885,253.12	526,442.49
Of which: Standardised approach	6,580,531.13	8,885,253.12	526,442.49
Large loans	–	–	–
Operational risk	172,698,598.00	172,698,598.00	13,815,887.84
Of which: Basic indicator approach	172,698,598.00	172,698,598.00	13,815,887.84
Amounts below the threshold for deductions (subject to a risk weighting of 250%)	–	–	–
Total	**713,997,371.38**	**761,403,825.33**	**57,119,789.71**

Bank Frick AG
Landstrasse 14
9496 Balzers
Liechtenstein
+423 388 21 21
bank@bankfrick.li
www.bankfrick.li

Bank Frick UK Branch
25 Bedford Square
London WC1B 3HH
United Kingdom
+44 20 3582 3060
info@bankfrick.co.uk
www.bankfrick.co.uk

Bank Frick AG (DIFC Branch)
Emirates Financial Towers - DIFC
North Tower, Level 17, 1701 E
Dubai
+971 42 790 790
bank@bankfrick.li
www.bankfrick.li

News and Blog
LinkedIn