



PILLAR III REPORT 2019
MIRABAUD & Cie (Europe) SA

The third pillar of the Basel agreement on market discipline is to enrich the minimum capital requirements (pillar 1) and the monitoring process (pillar 2) with a set of data to complement financial reporting.

The reform of the Basel agreement (known as Basel 3) leads to strengthening the capacity of banks to absorb economic and financial shocks of all kinds by introducing a series of regulatory provisions. The content of this reform is translated into European law within CRD 4 and the CRR Regulation which constitute the corpus of "CRDIV" texts applicable since January 1, 2014. These texts were supplemented by CRR2 Regulation whose entry into force continues gradually until 2021.

The present publication, in compliant with the above regulation, presents a summary of the Bank's main activities, its internal governance and risk management policies. It provides qualitative and quantitative information on the Bank's main risks identification and management, capital adequacy and short-term liquidity situation as well as the essential elements of the remuneration policy.

The report refers to the CSSF financial statements and regulatory reports as of December 31, 2019.

The full document dealing with Pillar 3 is available on request.

We invite you to contact us by email at the address documentationrequest@mirabaud.com in order to obtain a copy of it, specifying the following:

- the name and surname of the recipient (only one recipient per entity please),
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- the name of the entity (if applicable),
- the recipient's function (if applicable),

- the recipient's commitment to respect the confidentiality clause below to return dated and signed by email and by post to Mirabaud & Cie (Europe) :

"I, the undersigned (surname and first name) agree, on one hand, not to disclose, or to communicate to anyone, all or part of the Pillar 3 report, obtained as a Private Individual or in the context of my function as manager / compliance officer / risk officer and, on the other hand, to take all measures to ensure that this confidentiality is preserved. "

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