



**PILLAR III REPORT 2020**  
**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 on June 28, 2021.

The present publication, in compliant with the above regulation, presents a summary of the Bank's main activities, its internal governance, remuneration 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, 2020.

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

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