

Pillar 3 Report

2025

Allica Bank Limited

Scope of disclosures

This report presents the consolidated Pillar 3 disclosures of Allica Bank Limited (the Group) for the year-ended 31 December 2025. Allica Bank Limited publishes these disclosures in accordance with the Capital Requirements Regulation (“the CRR”) Article 433b. These disclosures are prepared in accordance with the disclosure requirements set out in the Prudential Regulatory Authority’s (“PRA”) Rulebook. Allica Bank Limited is not a LREQ firm and is not subject to additional leverage ratio disclosure requirements. The disclosures should be read in conjunction with our Annual Report and Accounts for risk management and remuneration.

		31 December 2025	31 December 2024
		£'000	£'000
Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	325,689	276,827
2	Tier 1 capital	370,566	321,704
3	Total capital	406,393	359,031
Risk-weighted exposure amounts			
4	Total risk-weighted exposure amount	2,422,216	1,908,286
Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	13.4 %	14.5 %
6	Tier 1 ratio (%)	15.3 %	16.9 %
7	Total capital ratio (%)	16.8 %	18.8 %
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)			
UK 7a	Additional CET1 SREP requirements (%)	1.1 %	1.9 %
UK 7b	Additional AT1 SREP requirements (%)	0.4 %	0.6 %
UK 7c	Additional T2 SREP requirements (%)	0.5 %	0.9 %
UK 7d	Total SREP own funds requirements (%)	9.9 %	11.4 %
Combined buffer requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.5 %	2.5 %
9	Institution specific countercyclical capital buffer (%)	2.0 %	2.0 %
11	Combined buffer requirement (%)	4.5 %	4.5 %
UK 11a	Overall capital requirements (%)	14.5 %	15.9 %
12	CET1 available after meeting the total SREP own funds requirements (%)	7.8 %	8.1 %
Leverage ratio			
13	Total exposure measure excluding claims on central banks	5,092,370	3,421,039
14	Leverage ratio excluding claims on central banks (%)	7.3 %	9.4 %
Liquidity Coverage Ratio ¹			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	1,928,875	1,137,180
UK 16a	Cash outflows - Total weighted value	1,007,942	625,000
UK 16b	Cash inflows - Total weighted value	134,297	99,079
16	Total net cash outflows (adjusted value)	873,645	525,922
17	Liquidity coverage ratio (%)	220.8 %	216.2 %
Net Stable Funding Ratio ²			
18	Total available stable funding	3,884,410	2,937,724
19	Total required stable funding	2,799,038	2,195,700
20	NSFR ratio (%)	138.8 %	133.8 %

1. Liquidity coverage ratio is calculated based on a 12-month average.

2. Net stable funding ratio is calculated based on 4-quarter average.