



Allica Bank Limited

Pillar 3 Report For The Year Ended 31 December 2022

Registered Number: 7706156

Registered office: 4th Floor, 164 Bishopsgate, London EC2M 4LX

SCOPE OF DISCLOSURE

Allica Bank Limited publishes disclosures in line 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. Prior period comparatives which have not been previously disclosed are not required to be disclosed. This disclosure should be read in conjunction with our Annual Report and Accounts for risk management and remuneration.

UK KM1 – KEY METRICS

The table below summarises key regulatory metrics and are presented on a transitional basis.

		31 December 2022	31 December 2021
		£'000s	£'000s
Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	170,322	68,816
2	Tier 1 capital	180,208	86,316
3	Total capital	187,708	93,816
Risk-weighted exposure amounts			
4	Total risk-weighted exposure amount	997,945	486,558
Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	17.1%	14.1%
6	Tier 1 ratio (%)	18.1%	17.7%
7	Total capital ratio (%)	18.8%	19.3%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)			
UK 7a	Additional CET1 SREP requirements (%)	2.0%	
UK 7b	Additional AT1 SREP requirements (%)	0.7%	
UK 7c	Additional T2 SREP requirements (%)	0.9%	
UK 7d	Total SREP own funds requirements (%)	11.6%	
Combined buffer requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.5%	2.5%
UK 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)		
9	Institution specific countercyclical capital buffer (%)	1.0%	0.0%
UK 9a	Systemic risk buffer (%)		
10	Global Systemically Important Institution buffer (%)		
UK 10a	Other Systemically Important Institution buffer		
11	Combined buffer requirement (%)	3.5%	2.5%
UK 11a	Overall capital requirements (%)	15.1%	14.1%
12	CET1 available after meeting the total SREP own funds requirements (%)	7.0%	
Leverage ratio¹			
13	Total exposure measure excluding claims on central banks	1,595,100	688,827
14	Leverage ratio excluding claims on central banks (%)	11.3%	12.5%
Additional leverage ratio disclosure requirements			
14a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)		
14b	Leverage ratio including claims on central banks (%)		
14c	Average leverage ratio excluding claims on central banks (%)		
14d	Average leverage ratio including claims on central banks (%)		
14e	Countercyclical leverage ratio buffer (%)		
Liquidity Coverage Ratio²			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	386,347	171,242
UK 16a	Cash outflows - Total weighted value	168,199	
UK 16b	Cash inflows - Total weighted value	40,407	
16	Total net cash outflows (adjusted value)	127,792	34,252
17	Liquidity Coverage Ratio (%)	302.3%	499.9%
Net Stable Funding Ratio³			
18	Total available stable funding	1,338,171	
19	Total required stable funding	897,829	
20	Net Stable Funding Ratio (%)	149.0%	

¹ PRA Policy Statement 21/21 effective 1 January 2022 requires the exclusion of certain central bank claims from the total exposure measure. The 31 December 2021 comparative has been restated to reflect this change to assist comparison.

² Liquidity coverage ratio is calculated based on a 12-month average.

³ Net stable funding ratio is calculated based on 4-quarter average.