# Pillar 3 Disclosures

30 June 2025

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## Background

Crown Agents Bank Ltd.'s ("CAB") Pillar 3 disclosures as of 30 June 2025 are presented in this document. These disclosures have been prepared in compliance with the Prudential Regulatory Authority's ("PRA") Rulebook and the disclosure requirements outlined in Article 433 of the United Kingdom's Capital Requirements Regulation (CRR).

## Basis and frequency of disclosure

CAB publishes its Pillar 3 disclosures on a semi-annual basis and complies with the requirements laid out in the CRR.

The Liquidity Coverage Ratio ("LCR") as of 30 June 2025 is prepared based on the average of the preceding 12 monthly data points, whilst the Net Stable Funding Ratio ("NSFR") is based on the average of the preceding 4 quarterly data points.

The information presented in these disclosures is not required to be, and has not been, audited by an external party.

## Governance

These disclosures are subject to review and approval by the Board Audit Committee, following the approval of the 30 June 2025 financial statements.

## Media and location of publication

These Pillar 3 disclosures, are published on CAB's investor relations website:
https://www.crownagentsbank.com/regulatory-and-financial-information/

## UK KM1 – Key Metrics

The table below summarises the main prudential regulatory ratios and measures.

| | £000s | 30 Jun 2025 | 31 Dec 2024 | 30 Jun 2024 |
|---|---|---|---|---|
| | **Available own funds (amounts)** | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 126,444 | 126,265 | 122,958 |
| 2 | Tier 1 capital | 126,444 | 126,265 | 122,958 |
| 3 | Total capital | 126,444 | 126,265 | 122,958 |
| | **Risk-weighted exposure amounts** | | | |
| 4 | Total risk-weighted exposure amount | 613,738 | 627,016 | 530,869 |
| | **Capital ratios (as a percentage of risk-weighted exposure amount)** | | | |
| 5 | Common Equity Tier 1 ratio (%) | 20.6% | 20.1% | 23.2% |
| 6 | Tier 1 ratio (%) | 20.6% | 20.1% | 23.2% |
| 7 | Total capital ratio (%) | 20.6% | 20.1% | 23.2% |
| | **Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)** | | | |
| UK 7a | Additional CET1 SREP requirements (%) | 2.5% | 2.5% | 2.5% |
| UK 7d | Total SREP own funds requirements (%) | 12.4% | 12.4% | 12.4% |
| | **Combined buffer requirement (as a percentage of risk-weighted exposure amount)** | | | |
| 8 | Capital conservation buffer (%) | 2.5% | 2.5% | 2.5% |
| 9 | Institution specific countercyclical capital buffer (%) | 0.3% | 0.4% | 0.3% |
| 11 | Combined buffer requirement (%) | 2.8% | 2.9% | 2.8% |
| UK 11a | Overall capital requirements (%) | 15.2% | 15.2% | 15.2% |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) | 13.7% | 13.2% | 16.2% |
| | **Leverage ratio[1]** | | | |
| 13 | Total exposure measure excluding claims on central banks | 1,615,961 | 1,695,874 | 1,546,093 |
| 14 | Leverage ratio excluding claims on central banks (%) | 7.8% | 7.4% | 8.0% |
| | **Liquidity Coverage Ratio[2]** | | | |
| 15 | Total high-quality liquid assets (HQLA) (Weighted value -average) | 1,151,678 | 1,111,440 | 1,075,915 |
| 16a | Cash outflows - Total weighted value | 1,032,666 | 989,420 | 927,415 |
| UK 16b | Cash inflows - Total weighted value | 200,701 | 174,615 | 150,724 |
| UK 16 | Total net cash outflows (adjusted value) | 831,966 | 814,805 | 776,692 |
| 17 | Liquidity coverage ratio (%) | 138.4% | 136.4% | 138.5% |
| | **Net Stable Funding Ratio[3]** | | | |
| 18 | Total available stable funding | 205,583 | 210,991 | 218,979 |
| 19 | Total required stable funding | 157,874 | 161,171 | 163,531 |
| 20 | NSFR ratio (%) | 130.2% | 130.9% | 133.9% |

(1) Rows 14a-14e have been removed as only LREQ firms are required to disclose this information.
(2) Figures presented are for a 12 month average as at the period end
(3) Figures presented are for a 4 quarter average as at the period end.

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