



Pillar 3 Disclosures

30 June 2026

Background

CAB Payments Holdings Plc's ("CAB Payments") Pillar 3 disclosures as of 30 June 2026 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

This document has been prepared and should be read in conjunction with the CAB Payments half year financial statements for the period ended 30 June 2026.

CAB Payments 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 2026 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 2026 financial statements.

Media and location of publication

These Pillar 3 disclosures, are published on the CAB Payments' investor relations website:

<https://cabpayments.com/investors/>

UK KM1 – Key Metrics

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

	£000s	30 Jun 2026	31 Dec 2025	30 Jun 2025
Available own funds (amounts)				
1	Common Equity Tier 1 (CET1) capital	132,964	129,345	115,415
2	Tier 1 capital	132,964	129,345	115,415
3	Total capital	132,964	129,345	115,415
Risk-weighted exposure amounts				
4	Total risk-weighted exposure amount	614,019	594,768	591,511
Capital ratios (as a percentage of risk-weighted exposure amount)				
5	Common Equity Tier 1 ratio (%)	21.7%	21.8%	19.5%
6	Tier 1 ratio (%)	21.7%	21.8%	19.5%
7	Total capital ratio (%)	21.7%	21.8%	19.5%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)				
UK 7a	Additional CET1 SREP requirements (%)	1.9%	2.4%	2.4%
UK 7d	Total SREP own funds requirements (%)	11.7%	12.3%	12.3%
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 (%)	14.5%	15.2%	15.1%
12	CET1 available after meeting the total SREP own funds requirements (%)	15.1%	14.9%	12.6%
Leverage ratio¹				
13	Total exposure measure excluding claims on central banks	1,850,336	1,475,758	1,594,165
14	Leverage ratio excluding claims on central banks (%)	7.2%	8.8%	7.2%
Liquidity Coverage Ratio²				
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	1,165,290	1,126,209	1,151,712
UK 16a	Cash outflows - Total weighted value	1,126,921	1,047,156	1,030,514
UK 16b	Cash inflows - Total weighted value	238,992	215,447	200,992
16	Total net cash outflows (adjusted value)	887,928	831,709	829,522
17	Liquidity coverage ratio (%)	131.2%	135.4%	138.8%
Net Stable Funding Ratio³				
18	Total available stable funding	220,065	209,841	202,332
19	Total required stable funding	155,557	152,886	150,500
20	NSFR ratio (%)	141.5%	137.3%	134.4%

(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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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority