# PILLAR III QUARTERLY DISCLOSURES

AS AT 30TH SEPTEMBER 2025

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# 1. DIS01 KEY METRICES

| **Purpose:** Provide an overview of a SFI's prudential regulatory metrics. | | | | | | |
|---|---|---|---|---|---|---|
| | | **a** | **b** | **c** | **d** | **e** |
| | | **Sept-25** | **Jun-25** | **Mar-25** | **Dec-24** | **Sep-24** |
| | **Available capital (amounts)** | | | | | |
| **1** | Core capital | 198,965,314 | 194,622,972 | 184,518,422 | 186,259,794 | 173,791,546 |
| **2** | Supplementary capital | 11,099,447 | 9,980,805 | 9,323,778 | 8,842,872 | 8,706,405 |
| **3** | Total capital | 210,064,761 | 204,603,777 | 193,842,200 | 195,102,666 | 182,497,951 |
| | **Risk-Weighted Assets (Amounts)** | | | | | |
| **4** | Total risk-weighted assets (RWA) | 1,372,127,448 | 1,223,152,869 | 1,226,565,070 | 1,156,264,286 | 1,117,503,713 |
| | **Risk-based capital ratios as a percentage of RWA** | | | | | |
| **5** | Core capital ratio (%) | 14.50% | 15.91% | 15.04% | 16.11% | 15.55% |
| **6** | Total capital ratio (%) | 15.31% | 16.73% | 15.80% | 16.87% | 16.33% |
| | **Capital buffer requirements as a percentage of RWA** | | | | | |
| **7** | Capital conservation buffer requirement (2.5%) | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| **8** | Countercyclical buffer requirement (%) | 0 | 0 | 0 | 0 | 0 |
| **9** | Systemic buffer (for DSIBs) (%) | 0 | 0 | 0 | 0 | 0 |
| **10** | Total of capital buffer requirements (%) | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| **11** | Core capital available after meeting the bank's minimum capital requirements (%) | 2.0% | 3.41% | 2.59% | 3.61% | 3.05% |
| | **Basel III leverage ratio** | | | | | |
| **13** | Total Basel III leverage ratio exposure measure | 2,343,394,984 | 2,145,578,772 | 2,014,560,801 | 1,925,869,402 | 1,942,686,121 |
| **14** | Basel III leverage ratio (%) (row 1 / row 13) | 8.49% | 9.07% | 9.16% | 9.67% | 8.95% |
| | **Liquidity Coverage Ratio** | | | | | |
| **15** | Total high-quality liquid assets (HQLA) | 870,910,704 | 834,322,433 | 692,310,568 | 714,856,390 | 420,028,670 |
| **16** | Total net cash outflow | 474,491,443 | 388,083,624 | 506,660,331 | 387,686,344 | 294,305,813 |
| **17** | LCR (%) | 183.5% | 215% | 137% | 184% | 143% |
| | **Net Stable Funding Ratio** | | | | | |
| **18** | Total available stable funding | 1,438,696,400 | 1,230,922,323 | 1,072,196,166 | 1,069,370,644 | 1,163,310,714 |
| **19** | Total required stable funding | 862,998,517 | 748,679,428 | 719,265,584 | 691,428,180 | 779,494,555 |
| **20** | NSFR | 166.7% | 164.4% | 149.1% | 154.7% | 149.2% |

# 2. DIS03 OVERVIEW OF RISK WEIGHTED ASSETS (RWA)

| **Purpose:** Provide an overview of total RWA forming the denominator of the risk-based capital requirements. | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | **a** | **b** | **c** | **d** | **e** | **f** |
| | | RWA | | | | | Minimum capital requirements |
| | | Sept-25 | Jun-25 | Mar-25 | Dec-24 | Sep-24 | Sept-25 |
| **1** | Credit risk (excluding counterparty credit risk) | 1,281,186,976 | 1,123,618,023 | 1,102,679,310 | 1,040,253,168 | 1,017,011,287 | 153,742,437.12 |
| **2** | Counterparty credit risk (CCR) | 22,668,991 | 28,744,358 | 30,850,740 | 19,854,771 | 11,138,800 | 2,720,278.92 |
| **3** | Market risk | 11,941,159 | 14,456,408 | 7,476,306 | 17,535,783 | 16,826,527 | 1,432,939.08 |
| **4** | Operational risk | 56,330,322 | 56,334,080 | 85,558,714 | 78,620,564 | 72,527,098 | 6,759,638.69 |
| **5** | Total (1 + 2 + 3 + 4) | **1,372,127,448** | **1,223,152,869** | **1,226,565,070** | **1,156,264,286** | **1,117,503,713** | **164,655,293.81** |

**Signed**

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**Signed**

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