



# Pillar 3 Report

## 2023

# Scope of disclosures

This report presents the consolidated Pillar 3 disclosures of Allica Bank Limited (the Group) for the year-ended 31 December 2023. 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.

		<b>31 December 2023</b>	<b>31 December 2022</b>
		£'000	£'000
<b>Available own funds (amounts)</b>			
1	Common Equity Tier 1 (CET1) capital	219,055	170,322
2	Tier 1 capital	264,182	180,208
3	Total capital	271,682	187,708
<b>Risk-weighted exposure amounts</b>			
4	Total risk-weighted exposure amount	1,396,450	997,945
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>			
5	Common Equity Tier 1 ratio (%)	15.7%	17.1%
6	Tier 1 ratio (%)	18.9%	18.1%
7	Total capital ratio (%)	19.5%	18.8%
<b>Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)</b>			
UK 7a	Additional CET1 SREP requirements (%)	1.9%	2.0%
UK 7b	Additional AT1 SREP requirements (%)	0.6%	0.7%
UK 7c	Additional T2 SREP requirements (%)	0.9%	0.9%
UK 7d	Total SREP own funds requirements (%)	11.4%	11.6%
<b>Combined buffer requirement (as a percentage of risk-weighted exposure amount)</b>			
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 (%)	2.0%	1.0%
UK 9a	Systemic risk buffer (%)		
10	Global Systemically Important Institution buffer (%)		
UK 10a	Other Systemically Important Institution buffer		
11	Combined buffer requirement (%)	4.5%	3.5%
UK 11a	Overall capital requirements (%)	15.9%	15.1%
12	CET1 available after meeting the total SREP own funds requirements (%)	9.3%	7.0%

		31 December 2023	31 December 2022
		£'000	£'000
<b>Leverage ratio</b>			
13	Total exposure measure excluding claims on central banks	2,208,236	1,595,100
14	Leverage ratio excluding claims on central banks (%)	11.4%	11.3%
<b>Additional leverage ratio disclosure requirements</b>			
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 (%)		
<b>Liquidity Coverage Ratio<sup>1</sup></b>			
15	Total high-quality liquid assets (HQLA) (Weighted value – average)	810,081	386,347
UK 16a	Cash outflows – Total weighted value	343,042	168,199
UK 16b	Cash inflows – Total weighted value	62,698	40,407
16	Total net cash outflows (adjusted value)	280,344	127,792
17	Liquidity coverage ratio (%)	289.0%	302.3%
<b>Net Stable Funding Ratio<sup>2</sup></b>			
18	Total available stable funding	1,876,364	1,338,711
19	Total required stable funding	1,385,603	897,829
20	NSFR ratio (%)	135.4%	149.0%

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

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