

Alisa Bank Plc

Pillar III – Disclosure Report on
capital adequacy and risk
management

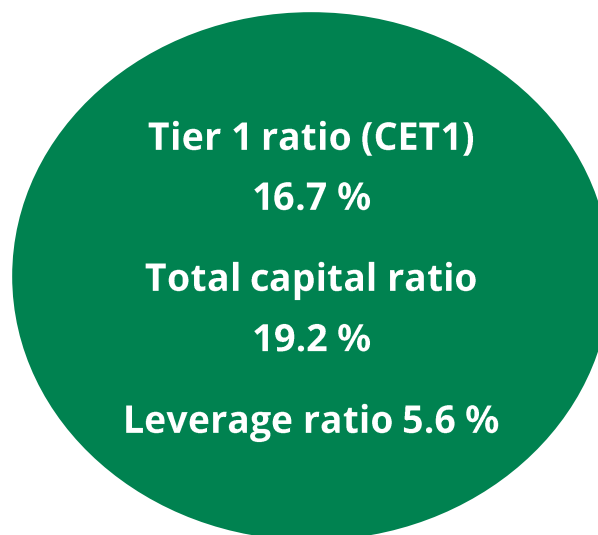
30 June 2025

Introduction

Alisa Bank focuses on retail banking, offering selected banking services to personal and business customers. Alisa Bank's offering includes current, savings and deposit accounts, lending to personal and business customers, and online purchase payment products. Thorough and adequately resourced risk management is an integral part of the company's daily business management. The key types of risks in Alisa Bank are credit risk, liquidity risk, operational and market risk.

Alisa Bank publishes Pillar III information on capital adequacy and risk management in its Capital and Risk Management report. The report is published in connection with the publication of the interim report as a separate report and discloses the capital adequacy data of Alisa Bank according to Pillar III requirements.

The goals, principles and responsibilities of Alisa Bank's risk management and the organization of risk management are described in note G4 of Alisa Bank's 2024 financial statements. Alisa Bank complies with its disclosure obligation by publishing all material Pillar III key information biannually. Key indicators under Pillar III are presented in a table form. Pillar III data is unaudited.



Template EU KMI – Key metric template

		30.6.2025	31.12.2024	30.6.2024
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	18,737,626	20,128,111	18,910,552
2	Tier 1 capital	18,737,626	20,128,111	18,910,552
3	Total capital	21,538,612	23,534,083	22,931,539
	Risk-weighted exposure amounts			
4	Total risk exposure amount	112,217,613	133,372,445	163,482,234
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	16.7 %	15,1 %	11.0 %
6	Tier 1 ratio (%)	16.7 %	15,1 %	11.0 %
7	Total capital ratio (%)	19.2 %	17,6 %	14.0 %
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.25 %	2,25 %	0 %
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.27 %	1,27 %	-
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.69 %	1,69 %	-
EU 7d	Total SREP own funds requirements (%)	10.25 %	10,25 %	8 %
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.50 %	2,50 %	2.50 %
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0 %	0 %	0 %
9	Institution specific countercyclical capital buffer (%)	0 %	0 %	0 %
EU 9a	Systemic risk buffer (%)	1 %	1 %	1 %
10	Global Systemically Important Institution buffer (%)	0 %	0 %	0 %
EU 10a	Other Systemically Important Institution buffer (%)	0 %	0 %	0 %
11	Combined buffer requirement (%)	3.50 %	3,50 %	3.50 %
EU 11a	Overall capital requirements (%)	13.75 %	13,75 %	11.50 %
12	CET1 available after meeting the total SREP own funds requirements (%)	12,262,670	12,432,521	11,553,852
	Leverage ratio			
13	Total exposure measure	335,183,461	435,041,863	549,948,455

14	Leverage ratio (%)	5.59 %	4,63 %	3,44 %
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-
EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-	-
EU 14c	Total SREP leverage ratio requirements (%)	3 %	3 %	3 %
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d	Leverage ratio buffer requirement (%)	-	-	-
EU 14e	Overall leverage ratio requirement (%)	3 %	3 %	3 %
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	271,110,586	314,525,701	227,668,513
EU 16a	Cash outflows - Total weighted value	48,264,634	51,600,244	43,591,434
EU 16b	Cash inflows - Total weighted value	19,609,532	16,710,527	13,756,900
16	Total net cash outflows (adjusted value)	28,655,102	34,889,717	29,834,534
17	Liquidity coverage ratio (%)	946 %	901 %	763 %
	Net Stable Funding Ratio			
18	Total available stable funding	300,731,186	387,501,930	494,781,687
19	Total required stable funding	103,307,230	119,483,948	148,109,373
20	NSFR ratio (%)	291.1 %	324,3 %	334,1 %