

# Alisa Bank Plc

Pillar III – Disclosure Report on  
capital adequacy and risk  
management

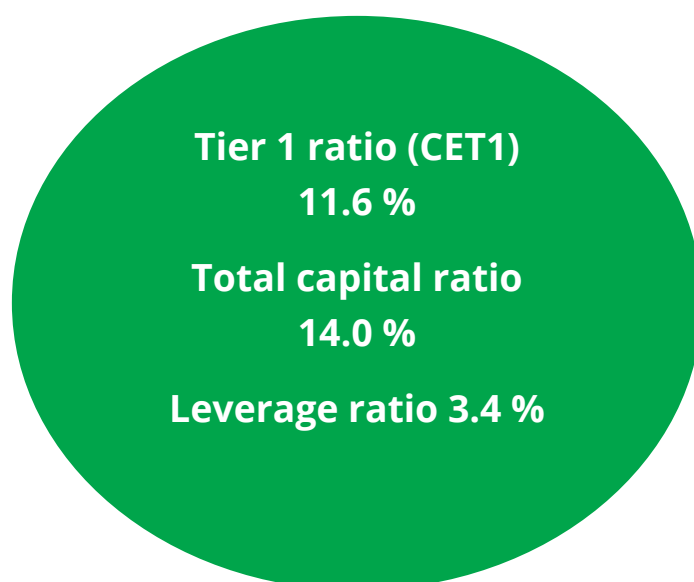
30 June 2024

## 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 annual report as a separate report and describes in more detail the capital adequacy data and risk position of the Alisa Bank Group. In connection with the publication of the half-year report, the information according to Pillar III is published as a separate report.

The goals, principles and responsibilities of Alisa Bank's risk management and the organization of risk management are described in note G2, page 42, of Alisa Bank's 2023 financial statements. No essential changes have been made to the risk management goals, principles and organization described in the financial statements during the review period. 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

|        |  | 30.6.2024   | 31.12.2023  | 30.6.2022   |
|--------|--|-------------|-------------|-------------|
|        | <b>Available own funds (amounts)</b>   |             |             |             |
| 1      | Common Equity Tier 1 (CET1) capital  | 18,910,552  | 17,683,795  | 19,587,133  |
| 2      | Tier 1 capital   | 18,910,552  | 17,683,795  | 19,587,133  |
| 3      | Total capital  | 22,931,539  | 22,313,110  | 19,587,133  |
|        | <b>Risk-weighted exposure amounts</b>  |             |             |             |
| 4      | Total risk exposure amount   | 163,482,234 | 146,959,655 | 100,968,618 |
|        | <b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>   |             |             |             |
| 5      | Common Equity Tier 1 ratio (%)   | 11.0 %      | 12.0 %      | 19.4 %      |
| 6      | Tier 1 ratio (%)   | 11.0 %      | 12.0 %      | 19.4 %      |
| 7      | Total capital ratio (%)  | 14.0 %      | 15.2 %      | 19.4 %      |
|        | <b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b> |             |             |             |
| EU 7a  | Additional own funds requirements to address risks other than the risk of excessive leverage (%)   | 0 %         | 0 %         | 0 %         |
| EU 7b  | of which: to be made up of CET1 capital (percentage points)  | -           | -           | -           |
| EU 7c  | of which: to be made up of Tier 1 capital (percentage points)  | -           | -           | -           |
| EU 7d  | Total SREP own funds requirements (%)  | 8 %         | 8 %         | 8 %         |
|        | <b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>  |             |             |             |
| 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 %         | 0 %         | 0 %         |
| 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 %      | 2.50 %      | 2.50 %      |
| EU 11a | Overall capital requirements (%)   | 11.50 %     | 10.50 %     | 10.50 %     |
| 12     | CET1 available after meeting the total SREP own funds requirements (%)   | 11,553,852  | 11,047,110  | 15,043,545  |
|        | <b>Leverage ratio</b>  |             |             |             |

|               |  |             |             |             |
|---------------|--|-------------|-------------|-------------|
| <b>13</b>     | Total exposure measure   | 549,948,455 | 280,054,151 | 281,310,203 |
| <b>14</b>     | Leverage ratio (%)   | 3,44 %      | 6.32 %      | 6.96 %      |
|               | <b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b> |             |             |             |
| <b>EU 14a</b> | Additional own funds requirements to address the risk of excessive leverage (%)  | -           | -           | -           |
| <b>EU 14b</b> | of which: to be made up of CET1 capital (percentage points)  | -           | -           | -           |
| <b>EU 14c</b> | Total SREP leverage ratio requirements (%)   | 3 %         | 3 %         | 3 %         |
|               | <b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>                |             |             |             |
| <b>EU 14d</b> | Leverage ratio buffer requirement (%)  | -           | -           | -           |
| <b>EU 14e</b> | Overall leverage ratio requirement (%)   | 3 %         | 3 %         | 3 %         |
|               | <b>Liquidity Coverage Ratio</b>  |             |             |             |
| <b>15</b>     | Total high-quality liquid assets (HQLA) (Weighted value -average)  | 227,668,513 | 109,572,314 | 150,120,880 |
| <b>EU 16a</b> | Cash outflows - Total weighted value   | 43,591,434  | 38,063,346  | 55,313,625  |
| <b>EU 16b</b> | Cash inflows - Total weighted value  | 13,756,900  | 17,679,372  | 10,229,139  |
| <b>16</b>     | Total net cash outflows (adjusted value)   | 29,834,534  | 20,383,974  | 45,084,485  |
| <b>17</b>     | Liquidity coverage ratio (%)   | 763 %       | 540.37 %    | 329.62 %    |
|               | <b>Net Stable Funding Ratio</b>  |             |             |             |
| <b>18</b>     | Total available stable funding   | 494,781,687 | 236,874,012 | 203,906,574 |
| <b>19</b>     | Total required stable funding  | 148,109,373 | 129,262,583 | 109,675,485 |
| <b>20</b>     | NSFR ratio (%)   | 334,1 %     | 183.3 %     | 185.9 %     |