FIMBANK

Pillar III Disclosures
30 June 2025

Pillar III Disclosures Report

For the period ended 30 June 2025

1 Introduction

1.1 Background

This document comprises the Pillar III regulatory disclosures required by Banking Rule BR/07 'Publication of Annual Report and audited Financial Statements of credit institutions authorised under the Banking Act, 19/94' for FIMBank p.l.c. (the 'Bank') and its subsidiary undertakings (the 'Group'). These are disclosed based on 30 June 2025 data unless otherwise stated, taking into consideration the requirements under EBA/GL/2014/14 in relation to materiality and frequency of disclosures.

These disclosures reflect the disclosure requirements of Part Eight of 'Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012' ('Capital Requirements Regulation') as amended by 'Regulation (EU) 2019/876 of the European Parliament and of the Council of 20 May 2019 amending Regulation (EU) No 575/2013 as regards the leverage ratio, the net stable funding ratio, requirements for own funds and eligible liabilities, counterparty credit risk, market risk, exposures to central counterparties, exposures to collective investment undertakings, large exposures, reporting and disclosure requirements, and Regulation (EU) No 648/2012' (hereinafter referred to as 'CRR').

The Group is subject to the disclosure requirements prescribed under Article 433c of the CRR, since it does not fall under the definition of a 'large institution' and is not classified as a 'small and non-complex institution'. This article requires the Group to disclose the key metrics referred to in Article 447 of the CRR on a semi-annual basis and all other information required under Part Eight of the CRR on an annual basis.

The Group has in place a policy document for Pillar III Disclosures. This policy document has been approved by the Management Governance Committee, subsequently by the Corporate Governance Committee and lastly the Board of Directors on 9 April 2025. This policy outlines the Group's requirements for the Pillar III disclosures.

Disclosures are being reported in line with the 'Commission Implementing Regulation (EU) No 2021/637 of 15 March 2021 laying down implementing technical standards with regards to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295' and Commission Implementing Regulation (EU) No 2022/631 of 13 April 2022 amending the implementing technical standards laid down in Implementing Regulation (EU) 2021/637 as regards the disclosure of exposures to interest rate risk on positions not held in the trading book (together the 'ITS on Pillar III disclosure') and with the applicable European Commission's implementing and delegated regulations, as well as the European Banking Authority's ('EBA') guidelines and technical standards.

1.2 Publication and verification

The Pillar III disclosures are not subject to external audit, except to the extent that any such disclosures are also required for the purpose of the preparation of the Group's International Financial Reporting Standards Financial Statements. These disclosures are prepared and reviewed by the Regulatory Reporting team within the Group's Finance department.

The Pillar III disclosures document is published on the Group's corporate website. This can be found at www.fimbank.com.

2 Disclosure of key metrics within the prudential reporting framework

In accordance with Article 433c and Article 447 of the CRR, the Group is disclosing its key metrics within the table below. The table discloses the following metrics as at 30 June 2025:

a) the composition of own funds and own funds requirements as calculated in accordance with Article 92(2) of the CRR;
b) the total risk exposure amount as calculated in accordance with Article 92(3) of the CRR;
c) the amount and composition of additional own funds required to be held in accordance with point (a) of Article 104(1) of Directive 2013/36/EU;
d) the combined buffer requirement required to be held in accordance with Chapter 4 of Title VII of Directive 2013/36/EU;
e) the leverage ratio and the total exposure measure as calculated in accordance with Article 429 of the CRR;
f) the liquidity coverage ratio and its components as calculated in accordance with the delegated act referred to in Article 460(1) based on end-of-month observations over the preceding twelve months for each quarter of the disclosure period;
g) the net stable funding ratio and its components as calculated in accordance with Title IV of Part Six of the CRR;

		June 2025	December 2024	June 2024
		USD	USD	USD
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	187,337,806	188,844,639	172,520,389
2	Tier 1 capital	187,337,806	188,844,639	172,520,389
3	Total capital	207,615,862	188,844,639	172,520,389
	Risk-weighted exposure amounts			
4	Total risk exposure amount	1,080,989,032	885,602,534	889,958,415
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	17.3%	21.3%	19.4%
6	Tier 1 ratio (%)	17.3%	21.3%	19.4%
7	Total capital ratio (%)	19.2%	21.3%	19.4%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.7%	3.7%	3.7%
EU 7e	of which: to be made up of CET1 capital (percentage points)	2.1%	2.1%	2.1%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	2.8%	2.8%	2.8%
EU 7g	Total SREP own funds requirements (%)	11.7%	11.7%	11.7%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.5%	2.5%	2.5%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.0%	0.0%	0.0%
9	Institution specific countercyclical capital buffer (%)	0.1%	0.2%	0.1%
EU 9a	Systemic risk buffer (%)	0.0%	0.0%	0.0%
10	Global Systemically Important Institution buffer (%)	0.0%	0.0%	0.0%
EU 10a	Other Systemically Important Institution buffer (%)	0.0%	0.0%	0.0%
11	Combined buffer requirement (%)	2.6%	2.7%	2.6%
EU 11a	Overall capital requirements (%)	14.3%	14.4%	14.3%
12	CET1 available after meeting the total SREP own funds requirements (%)	7.5%	9.6%	7.7%
	Leverage ratio			
13	Total exposure measure	1,301,780,805	1,196,066,651	1,342,004,837
14	Leverage ratio (%)	13.6%	14.8%	12.9%
	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 (%)	0.0%	0.0%	0.0%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.0%	0.0%	0.0%
EU 14c	Total SREP leverage ratio requirements (%)	3.0%	3.0%	3.0%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d	Leverage ratio buffer requirement (%)	0.0%	0.0%	0.0%
EU 14e	Overall leverage ratio requirement (%)	3.0%	3.0%	3.0%
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	186,867,253	244,743,603	212,411,088
EU 16a	Cash outflows - Total weighted value	260,709,944	279,083,590	273,676,446
EU 16b	Cash inflows - Total weighted value	275,055,266	283,555,468	277,476,973
16	Total net cash outflows (adjusted value)	65,177,486	69,770,898	68,419,112
17	Liquidity coverage ratio (%)	286.7%	350.8%	310.5%
	Net Stable Funding Ratio			
18	Total available stable funding	698,348,375	609,989,091	630,868,822
19	Total required stable funding	492,087,138	379,284,729	410,438,052
20	Net Stable Funding Ratio (%)	141.9%	160.8%	153.7%

Omitted rows as prescribed in the template are not applicable to the Group.

In addition to the Overall Capital Requirement, the Group expected to hold an additional 1% of own funds requirement, representing its Pillar 2 Guidance requirement.

The MFSA Resolution Committee requires the Group to hold a Minimum Requirement for Own Funds and Eligible Liabilities (MREL) Ratio. This is expressed as two ratios that must be met in parallel:

a) the target for the MREL as a percentage of Total Risk Weighted Exposure Amount (TREA) is 16.98%; and
b) the target for the MREL as a percentage of the Leverage Ratio Exposure (LRE) is 4.32%.