FIMBANK

Pillar III Disclosures
30 June 2026

Pillar III Disclosures Report

For the period ended 30 June 2026

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 2026 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 requirements of Part Eight of Regulation (EU) No 575/2013 (Capital Requirements Regulation, hereinafter referred to as 'CRR'), as amended by Regulation (EU) 2019/876 and Regulation (EU) 2024/1623, including the updated disclosure obligations introduced under CRR3. 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. This policy outlines the Group's requirements for the Pillar III disclosures.

Disclosures are prepared in accordance with Commission Implementing Regulation (EU) 2021/637 and its amendment, Implementing Regulation (EU) 2022/631, together forming the ITS on Pillar 3 disclosure, and in line with the applicable implementing and delegated regulations issued under Regulation (EU) No 575/2013 as amended by Regulations (EU) 2019/876 and (EU) 2024/1623 (CRR3), as well as the relevant 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 https://www.fimbank.com/en/financial-information.

As from June 2025, the Group's Pillar 3 Disclosures have been submitted to the Pillar 3 Data Hub on a semi-annual basis. The Pillar 3 Data Hub (P3DH) is a centralized platform developed by the European Banking Authority (EBA) for the collection and publication of banks' Pillar 3 disclosures.

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 2026:

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 2026 USD	December 2025 USD	June 2025 USD
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	182,251,932	189,605,890	187,337,806
2	Tier 1 capital	182,251,932	189,605,890	187,337,806
3	Total capital	202,529,987	209,887,001	207,615,862
	Risk-weighted exposure amounts			
4	Total risk exposure amount	1,021,132,213	1,085,936,453	1,080,989,032
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	17.8%	17.5%	17.3%
6	Tier 1 ratio (%)	17.8%	17.5%	17.3%
7	Total capital ratio (%)	19.8%	19.3%	19.2%
	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 (%)	2.6%	3.7%	3.7%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.5%	2.1%	2.1%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	2.0%	2.8%	2.8%
EU 7g	Total SREP own funds requirements (%)	10.6%	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%	0.1%	0.1%
EU 9a	Systemic risk buffer (%)	0.2%	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 (%)	2.8%	2.6%	2.6%
EU 11a	Overall capital requirements (%)	13.4%	14.3%	14.3%
12	CET1 available after meeting the total SREP own funds requirements (%)	9.2%	7.6%	7.5%
	Leverage ratio			
13	Total exposure measure	1,328,394,791	1,407,061,970	1,301,780,805
14	Leverage ratio (%)	13.7%	12.7%	13.6%
	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)	156,953,359	146,246,952	186,867,253
EU 16a	Cash outflows - Total weighted value	286,855,391	264,859,303	260,709,944
EU 16b	Cash inflows - Total weighted value	299,211,568	281,139,550	267,619,732
16	Total net cash outflows (adjusted value)	71,713,848	66,214,826	65,177,486
17	Liquidity coverage ratio (%)	218.9%	220.9%	286.7%
	Net Stable Funding Ratio			
18	Total available stable funding	676,437,078	726,101,614	698,348,375
19	Total required stable funding	457,874,530	487,524,169	492,087,138
20	Net Stable Funding Ratio (%)	147.7%	148.9%	141.9%

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.