



BANK OF THE PHILIPPINE ISLANDS
(Europe) PLC

Pillar 3 Disclosures
Key Metrics as of 30 June 2025

Key Metrics as of 30 June 2025 (In '000 USD)

		a	b
		Jun-25	Dec-24
Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	121,285	121,886
2	Tier 1 capital	121,285	121,886
3	Total capital	121,285	121,886
Risk-weighted exposure amounts			
4	Total risk-weighted exposure amount	213,319	197,906
Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	57%	61.58%
6	Tier 1 ratio (%)	57%	61.58%
7	Total capital ratio (%)	57%	61.58%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)			
UK 7a	Additional CET1 SREP requirements (%)		
UK 7b	Additional AT1 SREP requirements (%)		
UK 7c	Additional T2 SREP requirements (%)		
UK 7d	Total SREP own funds requirements (%)	16.92%	16.92%
Combined buffer requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.50%	2.50%
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 (%)	0.24%	0.31%
UK 9a	Systemic risk buffer (%)		
10	Global Systemically Important Institution buffer (%)		
UK 10a	Other Systemically Important Institution buffer		
11	Combined buffer requirement (%)	2.74%	2.81%
UK 11a	Overall capital requirements (%)	19.66%	19.73%
12	CET1 available after meeting the total SREP own funds requirements (%)	79,351	82,847
Leverage ratio			
13	Total exposure measure excluding claims on central banks	230,304	207,623
14	Leverage ratio excluding claims on central banks (%)	52.66%	58.71%
Additional leverage ratio disclosure requirements			
14a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)		
14b	Leverage ratio including claims on central banks (%)	52.66%	58.71%
14c	Average leverage ratio excluding claims on central banks (%)		
14d	Average leverage ratio including claims on central banks (%)		
14e	Countercyclical leverage ratio buffer (%)		
Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	65,327	36,941
UK 16a	Cash outflows - Total weighted value	71,321	43,375
UK 16b	Cash inflows - Total weighted value	47,492	28,042
16	Total net cash outflows (adjusted value)	23,828	15,333
17	Liquidity coverage ratio (%)	274%	241%
Net Stable Funding Ratio			
18	Total available stable funding	238,235	167,929
19	Total required stable funding	145,957	111,681
20	NSFR ratio (%)	163%	150%