



INTERIM PILLAR 3 DISCLOSURES

30 JUNE 2026

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1. Introduction

1.1 Overview

This document provides the interim Pillar 3 disclosures required of Hampshire Trust Bank Plc and its subsidiaries (referred to in this document as 'the Group') as at 30th June 2026. The Group is authorised by the Prudential Regulation Authority ('PRA') and regulated by the PRA and the Financial Conduct Authority ('FCA').

1.2 Scope

The Pillar 3 disclosures cover the Group as a whole, comprising of Hampshire Trust Bank Plc (HTB) and its subsidiaries. The Group is a Small Domestic Deposit Taker (SDDT) entity, and its disclosure requirements are therefore set out in Article 433b of the PRA Rulebook. As the Group has issued tradeable debt, it cannot take advantage of Article 433b (2) and is required to disclose the key metrics referred to in Article 447 on a semi-annual basis. Full Pillar 3 disclosures are required only at year end.

There are no current or foreseen material, practical or legal impediments to the transfer of capital resources or the repayment of liabilities among the parent undertaking and the Group.

1.3 Media and location

Per the requirement in Article 434, the Pillar 3 disclosures document will be published on the Group's website, with annual disclosures being published at the same time as the Annual Report and Accounts. The document must be approved by the Audit Committee and the Board. Annual disclosures are prepared in conjunction with the preparation of the Annual Report and Accounts.

1.4 Verification

The Pillar 3 disclosure report is prepared in accordance with the Group's policy describing internal controls and processes around the preparation of this document.

These Pillar 3 disclosures have been prepared to explain the basis upon which the Group has prepared and disclosed certain capital requirements and for no other purpose. The disclosures have not been, and are not required to be, subject to independent external audit and do not constitute any part of the Group's financial statements.

2. Key Metrics

The table below shows the key metrics for the Group as at 30 June 2026:

		30 Jun 2026	31 Dec 2025	30 Jun 2025
		£'000s	£'000s	£'000s
Available own funds (amounts) ^(a)				
1	Common Equity Tier 1 (CET1) capital	396,701	398,863	336,219
2	Tier 1 capital	441,360	415,893	353,249
3	Total capital	521,360	495,893	395,409
Risk-weighted exposure amounts				
4	Total risk-weighted exposure amount	3,124,121	3,028,750	2,541,743
Capital ratios (as a percentage of risk-weighted exposure amount) ^(a)				
5	Common Equity Tier 1 ratio (%)	12.7%	13.2%	13.2%
6	Tier 1 ratio (%)	14.1%	13.7%	13.9%
7	Total capital ratio (%)	16.7%	16.4%	15.6%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)				
UK7a	Additional CET1 SREP requirements (%)	0.57%	0.57%	0.57%
UK7b	Additional AT1 SREP requirements (%)	0.19%	0.19%	0.19%
UK7c	Additional T2 SREP requirements (%)	0.25%	0.25%	0.25%
UK7d	Total SREP own funds requirements (%)	9.01%	9.01%	9.01%
Combined buffer requirement (as a percentage of risk-weighted exposure amount)				
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%
9	Institution specific countercyclical capital buffer (%)	2.00%	2.00%	2.00%
11	Combined buffer requirement (%)	4.50%	4.50%	4.50%
UK11a	Overall capital requirements (%)	13.51%	13.51%	13.51%
12	CET1 available after meeting the total SREP own funds requirements (%)	7.37%	6.97%	6.55%
Leverage ratio				
13	Leverage ratio total exposure measure	5,858,708	5,499,504	4,551,837
14	Leverage ratio	7.5%	7.6%	7.8%
Liquidity Coverage Ratio ^(b)				
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	1,232,832	1,458,361	1,418,425
UK16a	Cash outflows - Total weighted value	517,450	475,658	376,785
UK16b	Cash inflows - Total weighted value	65,022	55,236	54,192
16	Total net cash outflows (adjusted value)	452,428	420,422	322,594
17	Liquidity coverage ratio (%)	271.7%	346.9%	440.8%

(a) Half year profits are not included within the June disclosures as they are unaudited, in line with Article 26(2)

(b) Liquidity Coverage Ratio rows are calculated as a 12-month rolling average of month end positions

(c) Paragraph (g) of Article 447 in relation to stable funding is disapplied for SDDT firms, where certain conditions are met, and as such is not reported in the above table