

The Co-operative Bank Holdings p.l.c.

Pillar 3 Disclosures 2025 Interim

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1. OVERVIEW

In this document The Co-operative Bank Holdings p.l.c. ('Bank Holdings') has set out its Pillar 3 disclosures for the half year ending 30 June 2025 in accordance with the Disclosure Part of the Prudential Regulation Authority (PRA) Rulebook.

This report includes the Key Metrics template that is required to be disclosed on a semi-annual basis.

On 1 January 2025, The Coventry Building Society ('the Society') completed the acquisition of The Co-operative Bank Holdings p.l.c. ('Bank Holdings'), which is the ultimate holding company of The Co-operative Bank p.l.c. ('Bank') thus making Bank Holdings and its operating entities fully owned subsidiaries of The Coventry Building Society. Although the Pillar 3 disclosures are prepared on a UK Consolidation Group basis, an application for a modification to the PRA Rulebook (A00009760P available on The Financial Services Register) has been approved by the Regulator for the Society to exclude the Bank Holdings group including the Bank from its disclosures until the 31st December 2025, when the first UK Consolidation Group disclosures (including Bank Holdings group) will be published.

The Bank Holdings has not omitted any disclosures on the basis of materiality, proprietary or confidentiality (see Article 432 of the UK Capital Requirements Regulation (CRR)).

Rows in which there is no data to report or zero values, have been excluded from the templates disclosed.

The information presented in this Pillar 3 report is not required to be, and has not been, subject to an external audit.

2. UK KM1 – KEY METRICS TABLE

| | | 30 June 2025 | 31 December 2024 | 30 June 2024 |
|---|--|-----------------|---------------------|-----------------|
| | | £m | £m | £m |
| Available own funds (amounts) | | | | |
| 1 | Common Equity Tier 1 (CET1) capital ¹ | 907.1 | 915.2 | 980.6 |
| 2 | Tier 1 capital | 907.1 | 915.2 | 980.6 |
| 3 | Total capital | 1,107.7 | 1,115.6 | 1,180.7 |
| Risk-weighted exposure amounts | | | | |
| 4 | Total risk-weighted exposure amount ² | 5,006.7 | 4,888.4 | 4,968.1 |
| Capital ratios | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 18.1 | 18.7 | 19.7 |
| 6 | Tier 1 ratio (%) | 18.1 | 18.7 | 19.7 |
| 7 | Total capital ratio (%) | 22.1 | 22.8 | 23.8 |
| Additional own funds requirements - SREP | | | | |
| UK 7a | Additional CET1 SREP requirements (%) | 2.3 | 2.8 | 2.8 |
| UK 7b | Additional AT1 SREP requirements (%) | 0.7 | 1.0 | 1.0 |
| UK 7c | Additional T2 SREP requirements (%) | 1.0 | 1.3 | 1.3 |
| UK 7d | Total SREP own funds requirements (%) | 12.0 | 13.1 | 13.1 |
| Combined buffer requirement | | | | |
| 8 | Capital conservation buffer (%) | 2.5 | 2.5 | 2.5 |
| 9 | Institution specific countercyclical capital buffer (%) | 2.0 | 2.0 | 2.0 |
| 11 | Combined buffer requirement (%) | 4.5 | 4.5 | 4.5 |
| UK 11a | Overall capital requirements (%) | 16.5 | 17.5 | 17.5 |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) | 9.1 | 8.9 | 9.9 |
| Leverage ratio | | | | |
| 13 | Leverage ratio total exposure measure ³ | 21,848.5 | 23,054.7 | 23,960.0 |
| 14 | Leverage ratio (%) | 4.2 | 4.0 | 4.1 |
| Liquidity coverage ratio | | | | |
| 15 | Total high-quality liquid assets (HQLA) (Weighted value - average) | 3,935.9 | 4,014.6 | 4,084.4 |
| UK 16a | Cash outflows - Total weighted value | 2,207.1 | 2,242.6 | 2,221.1 |
| UK 16b | Cash inflows - Total weighted value | 157.3 | 152.1 | 148.8 |
| 16 | Total net cash outflows (adjusted value) | 2,049.8 | 2,090.5 | 2,072.4 |
| 17 | Liquidity coverage ratio (%) ⁴ | 192.6 | 192.4 | 197.4 |
| Net stable funding ratio | | | | |
| 18 | Total available stable funding | 21,857.1 | 22,311.9 | 22,903.3 |
| 19 | Total required stable funding | 16,283.0 | 16,511.6 | 17,351.3 |
| 20 | NSFR ratio (%) ⁵ | 134.2 | 135.3 | 132.0 |

1 Available own funds as at 30 June 2025 do not include unverified profit. Profits were verified at 31 December 2024 and 30 June 2024 and are therefore included in these periods.

2 This amount includes the impacts of the Post Model Adjustments (PMAs).

3 The UK leverage ratio includes a restriction on the amount of Additional Tier 1 capital and excludes claims on the central bank with a maturity of no longer than three months from the calculation of leverage exposures, in line with the UK Leverage Regime.

4 The liquidity coverage ratio is calculated as a 12 month average.

5 The net stable funding ratio is calculated as an average of the current and preceding three quarters.

The Bank's capital position remains robust with a Common Equity Tier 1 (CET 1) ratio of 18.1 % (31 December 2024: 18.7 % and 30 June 2024: 19.7 %) compared to an overall capital requirement of 22.1 % (31 December 2024: 22.8 % and 30 June 2024: 23.8 %). There was a £90m dividend declared in H2 2024.

The Bank's available own funds have decreased as at 30 June 2025 with Common Equity Tier 1 (CET 1) capital value of £907.1m (31 December 2024: £915.2m). The CET 1 excludes profits for the half year, which have been not verified by the Bank's auditors. The decrease between 31 December 2024 (£915.2m) and 30 June 2024 (£980.6m) is driven by the £90m dividend.

The risk weighted exposure amount (RWEA) has increased to £5,006.7m as at 30 June 2025 (31 December 2024: £4,888.4m). The increase in RWEAs in the half year includes the addition of £88.2m for the annual operational risk update, reflecting higher profitability in the last three years.

The Bank's leverage ratio increased to 4.2 % (31 December 2024: 4.0 %) driven by the reduction in the exposure. The decrease from 4.1 % at 30 June 2024 to 4.0 % at 31 December 2024 is largely driven by the £90m dividend.

The Bank's liquidity position remains strong as at 30 June 2025 with a 12 month average liquidity coverage ratio of 192.6 % (31 December 2024: 192.4 %, 30 June 2024: 197.4 %).

The average Net stable funding ratio (NSFR) remains strong at 134.2 % (31 December 2024: 135.3 %, 30 June 2024: 132.0 %) and is well above the regulatory minimum requirement of 100 %.

3. ATTESTATION

The Chief Finance Officer (CFO) attests that the Bank has made the disclosures required under Part 8 of the UK CRR in accordance with the Pillar 3 Disclosures Policy and internal processes, systems and controls.