



# Pillar 3 Disclosures

30 June 2025

## Background

CAB Payments Holdings Plc's ("CAB Payments") Pillar 3 disclosures as of 30 June 2025 are presented in this document. These disclosures have been prepared in compliance with the Prudential Regulatory Authority's ("PRA") Rulebook and the disclosure requirements outlined in Article 433 of the United Kingdom's Capital Requirements Regulation ("CRR").

## Basis and frequency of disclosure

This document has been prepared and should be read in conjunction with the CAB Payments half year financial statements for the period ended 30 June 2025.

CAB Payments publishes its Pillar 3 disclosures on a semi-annual basis and complies with the requirements laid out in the CRR.

The Liquidity Coverage Ratio ("LCR") as of 30 June 2025 is prepared based on the average of the preceding 12 monthly data points, whilst the Net Stable Funding Ratio ("NSFR") is based on the average of the preceding 4 quarterly data points.

The information presented in these disclosures is not required to be, and has not been, audited by an external party.

## Governance

These disclosures are subject to review and approval by the Board Audit Committee, following the approval of the 30 June 2025 financial statements.

## Media and location of publication

These Pillar 3 disclosures, are published on the CAB Payments' investor relations website:

<https://cabpayments.com/investors/>

## UK KM1 – Key Metrics

The table below summarises the main prudential regulatory ratios and measures.

	£000s	30 Jun 2025	31 Dec 2024	30 Jun 2024
<b>Available own funds (amounts)</b>				
1	Common Equity Tier 1 (CET1) capital	115,415	116,011	113,401
2	Tier 1 capital	115,415	116,011	113,401
3	Total capital	115,415	116,011	113,401
<b>Risk-weighted exposure amounts</b>				
4	Total risk-weighted exposure amount	591,511	603,279	504,586
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>				
5	Common Equity Tier 1 ratio (%)	19.5%	19.2%	22.5%
6	Tier 1 ratio (%)	19.5%	19.2%	22.5%
7	Total capital ratio (%)	19.5%	19.2%	22.5%
<b>Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)</b>				
UK 7a	Additional CET1 SREP requirements (%)	2.4%	2.4%	2.4%
UK 7d	Total SREP own funds requirements (%)	12.3%	12.3%	12.3%
<b>Combined buffer requirement (as a percentage of risk-weighted exposure amount)</b>				
8	Capital conservation buffer (%)	2.5%	2.5%	2.5%
9	Institution specific countercyclical capital buffer (%)	0.3%	0.4%	0.3%
11	Combined buffer requirement (%)	2.8%	2.9%	2.8%
UK 11a	Overall capital requirements (%)	15.1%	15.1%	15.0%
12	CET1 available after meeting the total SREP own funds requirements (%)	12.6%	12.3%	15.6%
<b>Leverage ratio<sup>1</sup></b>				
13	Total exposure measure excluding claims on central banks	1,594,165	1,676,502	1,521,267
14	Leverage ratio excluding claims on central banks (%)	7.2%	6.9%	7.5%
<b>Liquidity Coverage Ratio<sup>2,4</sup></b>				
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	1,151,712	1,111,440	1,075,915
UK 16a	Cash outflows - Total weighted value	1,030,514	989,039	927,415
UK 16b	Cash inflows - Total weighted value	200,992	174,674	150,724
16	Total net cash outflows (adjusted value)	829,522	814,365	776,692
17	Liquidity coverage ratio (%)	138.8%	136.5%	138.5%
<b>Net Stable Funding Ratio<sup>3,4</sup></b>				
18	Total available stable funding	202,332	211,198	218,979
19	Total required stable funding	150,500	148,537	163,531
20	NSFR ratio (%)	134.4%	142.2%	133.9%

(1) Rows 14a-14e have been removed as only LREQ firms are required to disclose this information.

(2) Figures presented are for a 12 month average as at the period end

(3) Figures presented are for a 4 quarter average as at the period end.

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