Metro Bank Holdings PLC

PILLAR 3

30 JUNE 2026

INTRODUCTION

This document presents the consolidated Pillar 3 disclosure of Metro Bank Holdings PLC and its subsidiaries as at 30 June 2026. This document has been prepared in accordance with the rules laid out in the Prudential Regulatory Authority (PRA) Rulebook and the UK Capital Requirements Regulations (CRR).

UK KM1 – KEY METRICS

The table below provides a summary of the main prudential regulation ratios and measures.

		30 June 2026 £'million	31 December 2025 £'million	30 June 2025 £'million
Available own funds (amounts)				
1	Common Equity Tier 1 (CET1) capital	**867**	840	826
2	Tier 1 capital	**1,109**	1,082	1,068
3	Total capital	**1,259**	1,232	1,218
Risk-weighted exposure amounts				
4	Total risk-weighted exposure amount	**7,038**	6,711	6,437
Capital ratios (as a percentage of risk-weighted exposure amount)				
5	Common Equity Tier 1 ratio (%)	**12.3%**	12.5%	12.8%
6	Tier 1 ratio (%)	**15.8%**	16.1%	16.6%
7	Total capital ratio (%)	**17.9%**	18.4%	18.9%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)				
UK 7a	Additional CET1 SREP requirements (%)	**0.7%**	0.7%	0.7%
UK 7b	Additional AT1 SREP requirements (%)	**0.2%**	0.2%	0.2%
UK 7c	Additional T2 SREP requirements (%)	**0.3%**	0.3%	0.3%
UK 7d	Total SREP own funds requirements (%)	**9.2%**	9.2%	9.2%
Combined buffer requirement (as a percentage of risk-weighted exposure amount)				
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 (%)	**13.7%**	13.7%	13.7%
12	CET1 available after meeting the total SREP own funds requirements (%)	**7.1%**	7.3%	7.6%
Leverage ratio				
13	Total exposure measure excluding claims on central banks	**15,003**	13,837	13,560
14	Leverage ratio excluding claims on central banks (%)	**7.4%**	7.8%	7.9%
Liquidity Coverage Ratio[1]				
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	**5,256**	5,552	6,289
UK 16a	Cash outflows - Total weighted value	**2,010**	1,962	2,006
UK 16b	Cash inflows - Total weighted value	**185**	189	400
16	Total net cash outflows (adjusted value)	**1,825**	1,773	1,689
17	Liquidity coverage ratio (%)	**288%**	314%	427%
Net Stable Funding Ratio[2]				
18	Total available stable funding	**13,787**	13,965	14,465
19	Total required stable funding	**8,690**	8,448	8,560
20	NSFR ratio (%)	**159%**	165%	169%

1. Liquidity coverage ratio is calculated based on a 12-month average.
2. Net Stable Funding Ratio is based on a 4-quarter average.

Metro Bank Holdings PLC
Registered number
14387040 (England and Wales)

Registered office
One Southampton Row
London
WC1B 5HA

metrobankonline.co.uk