

Metro Bank Holdings PLC
PILLAR 3
30 JUNE 2025

INTRODUCTION

This document presents the consolidated Pillar 3 disclosure of Metro Bank Holdings PLC and its subsidiaries as at 30 June 2025. This disclosure has been prepared in accordance with the Prudential Regulatory Authority's (PRA) Rulebook, and in line with the disclosure requirements set out in United Kingdom's Capital Requirements Regulation (UK CRR) Article 433c.

UK KM1 – KEY METRICS

The table below summarises key regulatory metrics and are presented on a transitional basis.

19 Total required stable funding 8,560 10,475 12,512			30 June	31 December	30 June
Available wm funds (amounts)					
1 Common Equity Tier 1 (cET1) capital 826 808 937 2 Tier 1 capital 1,068 808 937 3 Total capital 958 1,087 Risk-welpitted exposure amount 6,437 6,442 7,239 Copy of 10 capital risk-weighted exposure amount 6,437 6,442 7,239 Common Equity Tier 1 ratio (%) 12.8% 12.5% 12.9% Total capital ratio (%) 16.6% 12.5% 12.9% Total capital ratio (%) 18.9% 14.9% 15.0% Additional CET1 SREP requirements (%) 0.7% 0.7% 0.2% 0.2% VIX 7a Additional AT1 SREP requirements (%) 0.0% 0.2% 0.1% 0.1% UK 7a Additional AT1 SREP requirements (%) 0.0% 0.2% 0.0% 0.2% UK 7a Additional AT1 SREP requirements (%) 0.2% 0.3% 0.1% 0.2% UK 7a Additional AT1 SREP requirements (%) 0.2% 0.2% 0.2%	Available	e own funds (amounts)	£ IIIIIIOII	£ IIIIIIOII	2 million
Tier 1 capital 1,068 808 937 3	1		826	808	937
Total capital 1,218 958 1,087 Risk-weighted exposure amount 6,437 6,442 7,239 Capital ratios (as a percentage of risk-weighted exposure amount) 12.8% 12.5% 12.9% 5 Common Equity Tier 1 ratio (%) 16.6% 12.5% 12.9% 6 Tier 1 ratio (%) 16.6% 12.5% 12.9% 7 Total capital ratio (%) 16.6% 12.5% 12.9% Additional requirements based on SREP (as a percentage of risk-weighted exposure amount) 0.7% 0.2% 0.2% UK 7a Additional AT1 SREP requirements (%) 0.7% 0.2% 0.1% 0.1% UK 7a Additional AT1 SREP requirements (%) 0.3% 0.1% 0.1% 0.1% UK 7a Additional AT1 SREP requirements (%) 0.2% 0.0% 0.1% 0.1% UK 7a Additional AT1 SREP requirements (%) 0.2% 0.2% 0.1% 0.1% UK 7a Additional AT1 SREP requirements (%) 0.2% 0.2% 0.2% 0.1% 0.1% 0.1%<	2				
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5 Common Equity Tier 1 ratio (%) 12.8% 12.9% 6 Tier 1 ratio (%) 16.6% 12.5% 12.9% 7 Total capital ratio (%) 16.6% 12.5% 12.9% Additional craft 1 SREP requirements based on SREP (as a percentage of risk-weighted exposure amount) UK 7 a Additional AT1 SREP requirements (%) 0.7% 0.2% 0.1% UK 7 b Additional AT1 SREP requirements (%) 0.3% 0.1% 0.1% UK 7 d Additional AT1 SREP requirements (%) 0.3% 0.1% 0.1% UK 7 d Additional AT1 SREP requirements (%) 0.3% 0.1% 0.1% UK 7 d Additional AT1 SREP requirements (%) 0.3% 0.1% 0.1% UK 7 d Additional AT1 SREP requirements (%) 0.3% 0.1% 0.1% UK 7 d At18 SREP own funds requirements (%) 0.2% 0.2% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5%			6,437	6,442	7,239
5 Common Equity Tier 1 ratio (%) 12.8% 12.9% 6 Tier 1 ratio (%) 16.6% 12.5% 12.9% 7 Total capital ratio (%) 16.6% 12.5% 12.9% Additional craft 1 SREP requirements based on SREP (as a percentage of risk-weighted exposure amount) UK 7 a Additional AT1 SREP requirements (%) 0.7% 0.2% 0.1% UK 7 b Additional AT1 SREP requirements (%) 0.3% 0.1% 0.1% UK 7 d Additional AT1 SREP requirements (%) 0.3% 0.1% 0.1% UK 7 d Additional AT1 SREP requirements (%) 0.3% 0.1% 0.1% UK 7 d Additional AT1 SREP requirements (%) 0.3% 0.1% 0.1% UK 7 d Additional AT1 SREP requirements (%) 0.3% 0.1% 0.1% UK 7 d At18 SREP own funds requirements (%) 0.2% 0.2% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5%	Capital ra	atios (as a percentage of risk-weighted exposure amount)	·	·	•
Total capital ratio (%) 18.9% 14.9% 15.0% Additional or funds requirements based on SREP (as a percentage of risk-weighted exposure amount) UK 7a Additional CET1 SREP requirements (%) 0.7% 0.2% 0.1% 0.1% UK 7b Additional AT1 SREP requirements (%) 0.3% 0.1% 0.1% UK 7c Additional Z SREP requirements (%) 0.3% 0.1% 0.1% UK 7d Total SREP own funds requirements (%) 9.2% 8.4% 8.4% UK 7d Total SREP own funds requirements (%) 2.5% 2.5% 2.5% UK 7d Total SREP own funds requirements (%) 2.5% 2.5% 2.5% UK 7d Total conservation buffer (%) 2.0% 2.5% 2.5% 2.5% 9 Institution specific countercyclical capital buffer (%) 2.0% 2.0% 2.0% 2.0% 2.0% 11 Combined buffer requirement (%) 4.5% 4.5% 4.5% 4.5% 4.5% 4.5% 4.5% 4.5% 4.5% 4.5% 4.5% 4.5% <			12.8%	12.5%	12.9%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount) UK 7a Additional CET1 SREP requirements (%) 0.7% 0.2% UK 7b Additional AT1 SREP requirements (%) 0.2% 0.1% 0.1% UK 7c Additional T2 SREP requirements (%) 0.3% 0.1% 0.1% UK 7d Total SREP own funds requirements (%) 9.2% 8.4% 8.4% Combined buffer requirement (as a percentage of risk-weighted exposure amount) 2.5% 2.5% 2.5% 9 Institution specific countercyclical capital buffer (%) 2.0% 2.0% 2.0% 9 Institution specific countercyclical capital buffer (%) 2.0% 2.0% 2.0% 11 Combined buffer requirement (%) 4.5% 4.5% 4.5% 12 CET1 available after meeting the total SREP own funds requirements (%) 7.6% 7.8% 8.2% Leverage ratio 2 2 2 2 2 2 2 2 2 2 2 3 2 2 2 2 3 2	6	Tier 1 ratio (%)	16.6%	12.5%	12.9%
UK 7a Additional CET1 SREP requirements (%) 0.7% 0.2% 0.1% UK 7b Additional AT1 SREP requirements (%) 0.2% 0.1% 0.1% UK 7c Additional T2 SREP requirements (%) 0.3% 0.1% 0.1% UK 7d Total SREP own funds requirements (%) 9.2% 8.4% 8.4% Combined buffer requirement (as a percentage of risk-weighted exposure amount) 2.5% 2.5% 2.5% 9 Institution specific countercyclical capital buffer (%) 2.0% 2.0% 2.0% 9 Institution specific countercyclical capital buffer (%) 2.0% 2.0% 2.0% 11 Combined buffer requirement (%) 4.5% 4.5% 4.5% 4.5% 14 Combined buffer requirements (%) 13.7% 12.9% 12.9% 15 CET1 available after meeting the total SREP own funds requirements (%) 7.6% 7.8% 8.2% Leverage ratio excluding claims on central banks 13,560 14,417 17,185 14 Leverage ratio excluding claims on central banks (%) 7.9% 5.6% <	7	Total capital ratio (%)	18.9%	14.9%	15.0%
UK 7b Additional AT1 SREP requirements (%) 0.2% 0.1% 0.1% UK 7c Additional T2 SREP requirements (%) 0.3% 0.1% 0.1% UK 7d Total SREP own funds requirements (%) 9.2% 8.4% 8.4% Combined buffer requirement (as a percentage of risk-weighted exposure amount) 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% 1K 11 Overall capital requirements (%) 13.7% 12.9% 12.9% 12 CET1 available after meeting the total SREP own funds requirements (%) 7.6% 7.8% 8.2% Leverage ratio CET1 available after meeting the total SREP own funds requirements (%) 7.6% 7.8% 8.2% Leverage ratio Evaluation on central banks 13,560 14,417 17,185 14 Leverage ratio excluding claims on central banks (%) 7.9% 5.6% 5.5% Liquidity Coverage Ratio¹ Cash outflows - Total weighted value 2,006 2,1	Addition	al own funds requirements based on SREP (as a percentage of risk-weighted expos	sure amount)		
UK 7c UK 7d Additional T2 SREP requirements (%) 0.3% 0.1% 0.1% d.4% UK 7d Total SREP own funds requirements (%) 9.2% 8.4% 8.4% 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% 12.9% 12.9% 12 CET1 available after meeting the total SREP own funds requirements (%) 7.6% 7.8% 8.2% Leverage ratio 2.0% 7.6% 7.8% 8.2% Leverage ratio 2.0% 7.9% 5.6% 5.5% Liquidity 2.0% 7.9% 5.6% 5.5% Liquidity 2.0% 7.9% 5.6% 5.5% Liquidity 2.0% 6.289 7,189 6,599 UK 16b Cash inflows -	UK 7a	Additional CET1 SREP requirements (%)	0.7%	0.2%	0.2%
UK 7d Total SREP own funds requirements (%) 9.2% 8.4% 8.4% 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 requirements (%) 4.5% 4.5% 4.5% UK 11a Overall capital requirements (%) 13.7% 12.9% 12.9% 12 CET1 available after meeting the total SREP own funds requirements (%) 7.6% 7.8% 8.2% Leverage ratio 13 Total exposure measure excluding claims on central banks 13,560 14,417 17,185 14 Leverage ratio excluding claims on central banks (%) 7.9% 5.6% 5.5% Liquidity Coverage Ratio¹ 5.5% 5.5% 5.5% 5.5% Liquidity Coverage Ratio¹ 6,289 7,189 6,509 UK 16a Cash outflows - Total weighted value 2,006 2,184 2,279 UK 16b <td>UK 7b</td> <td>Additional AT1 SREP requirements (%)</td> <td>0.2%</td> <td>0.1%</td> <td>0.1%</td>	UK 7b	Additional AT1 SREP requirements (%)	0.2%	0.1%	0.1%
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% 12.9% 12.9% 12 CET1 available after meeting the total SREP own funds requirements (%) 7.6% 7.8% 8.2% Leverage ratio 13 Total exposure measure excluding claims on central banks 13,560 14,417 17,185 14 Leverage ratio excluding claims on central banks (%) 7.9% 5.6% 5.5% Liquidity Coverage Ratio ¹ 15 Total high-quality liquid assets (HQLA) (Weighted value -average) 6,289 7,189 6,509 UK 16a Cash outflows - Total weighted value 2,006 2,184 2,279 UK 16b Cash inflows - Total weighted value 400 413 242 16 Total net cash outflow	UK 7c	Additional T2 SREP requirements (%)	0.3%	0.1%	0.1%
8 Capital conservation buffer (%) 2.5% 2.5% 9 Institution specific countercyclical capital buffer (%) 2.0% 2.0% 11 Combined buffer requirement (%) 4.5% 4.5% UK 11a Overall capital requirements (%) 13.7% 12.9% 12 CET1 available after meeting the total SREP own funds requirements (%) 7.6% 7.8% 8.2% Leverage ratio 13 Total exposure measure excluding claims on central banks 13,560 14,417 17,185 14 Leverage ratio excluding claims on central banks (%) 7.9% 5.6% 5.5% Liquidity Coverage Ratio¹ 15 Total high-quality liquid assets (HQLA) (Weighted value -average) 6,289 7,189 6,509 UK 16a Cash outflows - Total weighted value 2,006 2,184 2,279 UK 16b Cash inflows - Total weighted value 400 413 242 16 Total net cash outflows (adjusted value) 1,689 1,854 2,037 17 Liquidity coverage ratio (%) 427% 444% </td <td>UK 7d</td> <td>Total SREP own funds requirements (%)</td> <td>9.2%</td> <td>8.4%</td> <td>8.4%</td>	UK 7d	Total SREP own funds requirements (%)	9.2%	8.4%	8.4%
9 Institution specific countercyclical capital buffer (%) 2.0% 2.0% 11 Combined buffer requirement (%) 4.5% 4.5% UK 11a Overall capital requirements (%) 13.7% 12.9% 12 CET1 available after meeting the total SREP own funds requirements (%) 7.6% 7.8% 8.2% Leverage ratio 13 Total exposure measure excluding claims on central banks 13,560 14,417 17,185 14 Leverage ratio excluding claims on central banks (%) 7.9% 5.6% 5.5% Liquidity Coverage Ratio¹ 15 Total high-quality liquid assets (HQLA) (Weighted value -average) 6,289 7,189 6,509 UK 16a Cash outflows - Total weighted value 2,006 2,184 2,279 UK 16b Cash inflows - Total weighted value 400 413 242 16 Total required cash outflows (adjusted value) 1,689 1,854 2,037 17 Liquidity coverage ratio (%) 427% 444% 319% Net Stable Funding Ratio² 14,465	Combine	ed buffer requirement (as a percentage of risk-weighted exposure amount)			
11 Combined buffer requirement (%) 4.5% 4.5% 4.5% UK 11a Overall capital requirements (%) 13.7% 12.9% 12.9% 12 CET1 available after meeting the total SREP own funds requirements (%) 7.6% 7.8% 8.2% Leverage ratio	8	Capital conservation buffer (%)	2.5%	2.5%	2.5%
UK 11a Overall capital requirements (%) 12.9% 12.9% 12 CET1 available after meeting the total SREP own funds requirements (%) 7.6% 7.8% 8.2% Leverage ratio 13 Total exposure measure excluding claims on central banks 13,560 14,417 17,185 14 Leverage ratio excluding claims on central banks (%) 7.9% 5.6% 5.5% Liquidity Coverage Ratio¹ 15 Total high-quality liquid assets (HQLA) (Weighted value -average) 6,289 7,189 6,509 UK 16a Cash outflows - Total weighted value 2,006 2,184 2,279 UK 16b Cash inflows - Total weighted value 400 413 242 16 Total net cash outflows (adjusted value) 1,689 1,854 2,037 17 Liquidity coverage ratio (%) 427% 444% 319% Net Stable Funding Ratio² 18 Total available stable funding 14,465 16,676 18,361 19 Total required stable funding 8,560 10,475 12,512	9	Institution specific countercyclical capital buffer (%)	2.0%	2.0%	2.0%
12 CET1 available after meeting the total SREP own funds requirements (%) 7.6% 7.8% 8.2% Leverage ratio 13 Total exposure measure excluding claims on central banks 13,560 14,417 17,185 14 Leverage ratio excluding claims on central banks (%) 7.9% 5.6% 5.5% Liquidity Coverage Ratio¹ Total high-quality liquid assets (HQLA) (Weighted value -average) 6,289 7,189 6,509 UK 16a Cash outflows - Total weighted value 2,006 2,184 2,279 UK 16b Cash inflows - Total weighted value 400 413 242 16 Total net cash outflows (adjusted value) 1,689 1,854 2,037 17 Liquidity coverage ratio (%) 427% 444% 319% Net Stable Funding Ratio² 18 Total available stable funding 14,465 16,676 18,361 19 Total required stable funding 8,560 10,475 12,512	11	Combined buffer requirement (%)	4.5%	4.5%	4.5%
Leverage ratio 13 Total exposure measure excluding claims on central banks 13,560 14,417 17,185 14 Leverage ratio excluding claims on central banks (%) 7.9% 5.6% 5.5% Liquidity Coverage Ratio¹ 15 Total high-quality liquid assets (HQLA) (Weighted value -average) 6,289 7,189 6,509 UK 16a Cash outflows - Total weighted value 2,006 2,184 2,279 UK 16b Cash inflows - Total weighted value 400 413 242 16 Total net cash outflows (adjusted value) 1,689 1,854 2,037 17 Liquidity coverage ratio (%) 427% 444% 319% Net Stable Funding Ratio² 18 Total available stable funding 14,465 16,676 18,361 19 Total required stable funding 8,560 10,475 12,512	UK 11a	Overall capital requirements (%)	13.7%	12.9%	12.9%
Leverage ratio 13 Total exposure measure excluding claims on central banks 13,560 14,417 17,185 14 Leverage ratio excluding claims on central banks (%) 7.9% 5.6% 5.5% Liquidity Coverage Ratio¹ 15 Total high-quality liquid assets (HQLA) (Weighted value -average) 6,289 7,189 6,509 UK 16a Cash outflows - Total weighted value 2,006 2,184 2,279 UK 16b Cash inflows - Total weighted value 400 413 242 16 Total net cash outflows (adjusted value) 1,689 1,854 2,037 17 Liquidity coverage ratio (%) 427% 444% 319% Net Stable Funding Ratio² 18 Total available stable funding 14,465 16,676 18,361 19 Total required stable funding 8,560 10,475 12,512	12	CET1 available after meeting the total SREP own funds requirements (%)	7.6%	7.8%	8.2%
14 Leverage ratio excluding claims on central banks (%) 7.9% 5.6% 5.5% Liquidity Coverage Ratio¹ 15 Total high-quality liquid assets (HQLA) (Weighted value -average) 6,289 7,189 6,509 UK 16a Cash outflows - Total weighted value 2,006 2,184 2,279 UK 16b Cash inflows - Total weighted value 400 413 242 16 Total net cash outflows (adjusted value) 1,689 1,854 2,037 17 Liquidity coverage ratio (%) 427% 444% 319% Net Stable Funding Ratio² 18 Total available stable funding 14,465 16,676 18,361 19 Total required stable funding 8,560 10,475 12,512	Leverage				
Liquidity Coverage Ratio¹ 15 Total high-quality liquid assets (HQLA) (Weighted value -average) 6,289 7,189 6,509 UK 16a Cash outflows - Total weighted value 2,006 2,184 2,279 UK 16b Cash inflows - Total weighted value 400 413 242 16 Total net cash outflows (adjusted value) 1,689 1,854 2,037 17 Liquidity coverage ratio (%) 427% 444% 319% Net Stable Funding Ratio² 18 Total available stable funding 14,465 16,676 18,361 19 Total required stable funding 8,560 10,475 12,512	13	Total exposure measure excluding claims on central banks	13,560	14,417	17,185
15 Total high-quality liquid assets (HQLA) (Weighted value -average) 6,289 7,189 6,509 UK 16a Cash outflows - Total weighted value 2,006 2,184 2,279 UK 16b Cash inflows - Total weighted value 400 413 242 16 Total net cash outflows (adjusted value) 1,689 1,854 2,037 17 Liquidity coverage ratio (%) 427% 444% 319% Net Stable Funding Ratio² 18 Total available stable funding 14,465 16,676 18,361 19 Total required stable funding 8,560 10,475 12,512	14	Leverage ratio excluding claims on central banks (%)	7.9%	5.6%	5.5%
15 Total high-quality liquid assets (HQLA) (Weighted value -average) 6,289 7,189 6,509 UK 16a Cash outflows - Total weighted value 2,006 2,184 2,279 UK 16b Cash inflows - Total weighted value 400 413 242 16 Total net cash outflows (adjusted value) 1,689 1,854 2,037 17 Liquidity coverage ratio (%) 427% 444% 319% Net Stable Funding Ratio² 18 Total available stable funding 14,465 16,676 18,361 19 Total required stable funding 8,560 10,475 12,512	Liquidity	Coverage Ratio ¹			
UK 16b Cash inflows - Total weighted value 400 413 242 16 Total net cash outflows (adjusted value) 1,689 1,854 2,037 17 Liquidity coverage ratio (%) 427% 444% 319% Net Stable Funding Ratio ² 18 Total available stable funding 14,465 16,676 18,361 19 Total required stable funding 8,560 10,475 12,512			6,289	7,189	6,509
UK 16b Cash inflows - Total weighted value 400 413 242 16 Total net cash outflows (adjusted value) 1,689 1,854 2,037 17 Liquidity coverage ratio (%) 427% 444% 319% Net Stable Funding Ratio ² 18 Total available stable funding 14,465 16,676 18,361 19 Total required stable funding 8,560 10,475 12,512	UK 16a	Cash outflows - Total weighted value	2,006	2,184	2,279
17 Liquidity coverage ratio (%) 427% 444% 319% Net Stable Funding Ratio ² 18 Total available stable funding 14,465 16,676 18,361 19 Total required stable funding 8,560 10,475 12,512	UK 16b		400	413	242
Net Stable Funding Ratio ² 18 Total available stable funding 14,465 16,676 18,361 19 Total required stable funding 8,560 10,475 12,512	16	Total net cash outflows (adjusted value)	1,689	1,854	2,037
18 Total available stable funding 14,465 16,676 18,361 19 Total required stable funding 8,560 10,475 12,512	17	Liquidity coverage ratio (%)	427%	444%	319%
19 Total required stable funding 8,560 10,475 12,512	Net Stab	le Funding Ratio ²			
j	18	Total available stable funding	14,465	16,676	18,361
20 NSFR ratio (%) 160% 160% 147%	19	Total required stable funding	8,560	10,475	12,512
	20	NSFR ratio (%)	169%	160%	147%

^{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)

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