CAPITAL & RISK MANAGEMENT
PILLAR 3 DISCLOSURES
FOR THE QUARTER AND SEMI-ANNUAL PERIOD ENDED 30 JUNE 2026
BUTTERFIELD BANK (CAYMAN) LIMITED

Note: Tables provided in this document should be read in conjunction with detailed descriptions and commentary provided in the Capital and Risk Management Pillar 3 Disclosures for the period ended December 31, 2025 (previously published).

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Key Metrics (CAP) (OV1) (LR2) (LIQ1) (LIQ2)

		a	b
	(in millions of $)	**Jun 30, 2026**	**Mar 31, 2026**
	Capital Constituents (amounts)		
A	Tier 1 Capital	321,026,685	318,609,331
B	Deductions from Tier 1 Capital	5,449,517	5,724,807
	Net Tier 1 Capital (A-B)	315,577,168	312,884,524
C	Tier 2 Capital	1,410,217	1,606,048
D	Deductions from Tier 2 Capital	-	-
	Net Tier 2 Capital (C-D)	1,410,217	1,606,048
E	Tier 3 Capital	-	-
	Available Capital Base (A-B+C-D+E)	316,987,385	314,490,572
	Risk-weighted assets (amounts)		
	Total RWA	1,367,313,606	1,389,200,484
	Risk-based capital ratios as a percentage of RWA		
	Tier 1 ratio (%)	23.1%	22.5%
	Total capital ratio (%)	23.2%	22.6%
	Basel III Leverage Ratio		
	Total Basel III leverage ratio measure	4,168,799,732	4,371,145,031
	Basel III leverage ratio (%)	7.6%	7.2%
	Liquidity Coverage Ratio		
	Total HQLA	1,479,162,109	1,623,972,790
	Total net cash outflow	769,959,676	773,188,239
	LCR ratio (%)[2]	192%	210%
	Net Stable Funding Ratio		
	Total available stable funding	2,557,602,742	2,657,878,006
	Total required stable funding	1,142,047,828	1,192,785,438
	NSFR ratio (%)[2]	224%	223%

[2] The LCR ratio is shown as the actual at the end of the relevant quarter. The LCR ratio shown in table LIQ1 is shown as the simple average of the 3 monthly observations.

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Template OV1: Overview of RWA

		a	b	c
		RWA		Minimum capital requirements
		June 30, 2026	March 31, 2025	June 30, 2026
1	**Credit risk (excluding counterparty credit risk) (CCR)**	**658,968,679**	**671,685,091**	**98,845,302**
2	**Securitization exposures**	**340,284,312**	**350,035,506**	**51,042,647**
3	**Counterparty credit risk**	**1,847,537**	**1,321,999**	**277,130**
4	Of which: current exposure method	1,847,537	1,321,999	277,130
5	Of which: standardized method	-	-	-
6	**Market risk**	**654,109**	**598,919**	**98,116**
7	Of which: Equity Risk (ER)	-	-	-
8	**Operational risk**	**365,558,969**	**365,558,969**	**54,833,845**
9	Of which: Basic Indicator Approach	-	-	-
10	Of which: Standardised Approach	365,558,969	365,558,969	54,833,845
11	Of which: Alternative Standardised	-	-	-
12	**Total (1+2+3+6+8)**	**1,367,313,606**	**1,389,200,484**	**205,097,041**

The decrease in Credit Risk (item 1) is primarily driven by lower claims on corporates and banks against an increase in claims on residential mortgages and higher unfunded commitments.

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Template LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

		June 30, 2026	March 31, 2026
1	Total consolidated assets as per published financial statements	4,101,690,265	4,311,125,179
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	(5,449,517)	(5,724,807)
6	Adjustments for regular way purchases and sales of financial assets subject to trade date accounting	-	-
7	Adjustments for eligible cash pooling transactions	-	-
8	Adjustments for derivative financial instruments	2,920,586	3,261,977
9	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	-	-
10	Adjustment for off balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	68,226,588	60,874,707
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	1,411,810	1,607,975
12	Other adjustments	-	-
13	**Leverage ratio exposure measure**	**4,168,799,732**	**4,371,145,031**

The decrease in consolidated assets (item 1) reflects a decrease in cash, short term investments and investment portfolio positions, which is primarily driven by decreased customer deposit balances. The increase in off balance sheet items (item 10) is a result of increased commercial loan commitments net of drawdown during the quarter.

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Template LR2: Leverage ratio common disclosure

		a	b
		Jun 30, 2026	**Mar 31, 2026**
	On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	4,095,373,168	4,307,777,160
2	Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on balance sheet exposures that are deducted from Basel III Tier 1 capital)	1,411,810	1,607,975
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(5,449,517)	(5,724,807)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 6)**	**4,091,335,461**	**4,303,660,328**
	Derivative exposures		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	6,317,097	3,348,019
9	Add on amounts for potential future exposure associated with all derivatives transactions	2,920,586	3,261,977
10	(Exempted central counterparty (CCP) leg of client cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	**Total derivative exposures (sum of lines 8 to 12)**	**9,237,683**	**6,609,995**
	Securities financing transaction exposures		
14	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of lines 14 to 17)**	-	-
	Other off-balance sheet exposures		
19	Off-balance sheet exposure at gross notional amount	235,270,377	219,371,653
20	(Adjustments for conversion to credit equivalent amounts)	(167,043,569)	(158,489,621)
21	(Specific and general provisions associated with off balance sheet exposures deducted in determining Tier 1 capital)	(220)	(7,324)
22	**Off-balance sheet items (sum of lines 19 and 21)**	68,226,588	60,874,707
	Capital and total exposures		
23	**Tier 1 capital**	**315,577,168**	**312,884,524**
24	**Total exposures (sum of lines 7,13, 18 and 22)**	**4,168,799,732**	**4,371,145,031**
	Leverage ratio	**7.57%**	**7.16%**
25	**Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**		
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)		
26	**National minimum leverage ratio requirement**	**3%**	**3%**
27	**Applicable leverage buffers**	**4.57%**	**4.16%**

The Leverage Ratio increased during the quarter following a 0.9% increase in Tier 1 Capital against decrease in Total Exposures of 4.6%.

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LIQ1: Liquidity Coverage Ratio (LCR)

		Quarter Ended Jun 30, 2026	
		a	b
		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	**Total high-quality liquid assets (HQLA)**		**1,489,913,620**
CASH OUTFLOWS			
2	**Retail deposits and deposits from small business customers of which:**	**1,090,625,849**	**109,062,585**
3	*Stable deposits*	-	-
4	*Less stable deposits*	1,090,625,849	109,062,585
5	**Unsecured wholesale funding, of which:**	**2,570,081,106**	**1,006,897,350**
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	780,790,259	195,197,565
7	*Non-operational deposits (all counterparties)*	1,789,290,848	811,699,785
8	*Unsecured debt*	-	-
9	**Secured wholesale funding**	**-**	**-**
10	**Additional requirements, of which:**	**88,814,383**	**12,404,074**
11	*Outflows related to derivative exposures and other collateral requirements*	-	-
12	*Outflows related to loss of funding on debt products*	-	-
13	*Credit and liquidity facilities*	88,814,383	12,404,074
14	Other contractual funding obligations	-	-
15	**Other contingent funding obligations**	**152,900,906**	**20,094,286**
16	**TOTAL CASH OUTFLOWS**	**3,902,422,245**	**1,148,458,295**
CASH INFLOWS			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	467,263,660	410,048,727
19	Other cash inflows	6,768,131	6,699,642
20	**TOTAL CASH INFLOWS**	**474,031,792**	**416,748,369**
			TOTAL ADJUSTED VALUES
21	**TOTAL HQLA**		**1,489,913,620**
22	**TOTAL NET CASH OUTFLOWS**		**731,709,926**
23	**LIQUIDITY COVERAGE RATIO (%)**		**204%**

Columns a and b are calculated as simple average month-end balances for April 2026, May 2026 and June 2026. Average LCR % decreased over the quarter ended March 31, 2026 of 215% on an 10% decrease in HQLA against a 5% decrease in Net Cash Outflows.

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LIQ2: Net Stable Funding Ratio (“NSFR”)

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
	(in millions of $)	**No maturity***	**<6 months**	**6 months to <1 year**	**≥1 year**	
Available stable funding (ASF) item						
1	**Capital:**	-	-	-	322,436,902	322,436,902
2	Regulatory capital	-	-	-	322,436,902	322,436,902
3	Other capital instruments	-	-	-	-	-
4	**Retail deposits and deposits from small business customers:**	925,626,315	330,197,290	34,531,816	2,850,032	1,164,169,912
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	925,626,315	330,197,290	34,531,816	2,850,032	1,164,169,912
7	**Wholesale funding:**	1,992,714,727	465,344,383	69,494,534	1,035,915	1,070,995,929
8	Operational deposits	756,634,415	-	-	-	378,317,207
9	Other wholesale funding	1,236,080,312	465,344,383	69,494,534	1,035,915	692,678,722
10	**Liabilities with matching interdependent assets**	-	-	-	-	-
11	**Other liabilities:**	37,340,727	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	37,340,727	-	-	-	-
14	**Total ASF**	-	-	-	-	2,557,602,742
Required stable funding (RSF) item						
15	**Total NSFR high-quality liquid assets (HQLA)**					269,783,933
16	**Deposits held at other financial institutions for operational purposes**	45,056,745	-	-	-	22,528,372
17	**Performing loans and securities:**	-	402,685,246	55,197,834	908,578,124	740,245,317
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	307,054,950	-	-	46,058,243
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	70,492,190	34,576,839	318,074,748	286,911,338
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	25,138,106	20,620,995	587,658,411	404,857,517
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	25,138,106	20,620,995	587,658,411	404,857,517
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	2,844,964	2,418,220
25	**Assets with matching interdependent liabilities**	-	-	-	-	-
26	**Other assets:**	36,029,368	32,246,793	7,720,743	62,084,862	91,107,439
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR derivative assets		-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
31	All other assets not included in the above categories	36,029,368	32,246,793	7,720,743	62,084,862	91,107,439
32	**Off-balance sheet items**		-	353,975,311	-	18,382,766
33	**Total RSF**					1,142,047,828
34	**Net Stable Funding Ratio (%)**					**224%**

* Items to be reported in the "no maturity" time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities and physical traded commodities.

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Template CR1: Credit Quality of Assets

		a	b	c	d
		Gross carrying values of		Allowances / impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	Loans	2,805,954	1,055,244,747	(1,411,810)	1,056,638,891
2	Debt securities	-	2,557,659,201	-	2,557,659,201
3	Off-balance sheet exposures	-	234,550,377	(220)	234,550,157
4	**Total**	2,805,954	3,847,454,325	(1,412,030)	3,848,848,249

Non-accrual

Commercial, commercial real estate and consumer loans (excluding credit card consumer loans) are placed on non-accrual status if:

- in the opinion of management, full payment of principal or interest is in doubt; or
- principal or interest is 90 days past due.

Residential mortgages are placed on non-accrual status immediately if:

- in the opinion of management, full payment of principal or interest is in doubt; or
- when principal or interest is 90 days past due, unless the loan is well secured and any ongoing collection efforts are reasonably expected to result in repayment of all amounts due under the contractual terms of the loan.

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Template CR2: Change in stock of defaulted loans and debt securities

		a
1	**Defaulted loans and debt securities at end of the previous reporting period**	2,548,145
2	Loans and debt securities that have defaulted since the last reporting period	814,181
3	Returned to non-defaulted status	232,892
4	Amounts written off	251,372
5	Other changes	(72,109)
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)**	**2,805,954**

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Template CR3: Credit risk mitigation techniques - overview

				Not to exceed the value in column b, can be less				
		a	b	c	d	e	f	g
		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	198,624,929	852,848,961	852,848,961	5,165,001	5,165,001	-	-
2	Debt securities	583,382,991	1,974,276,210	1,974,276,210	-	-	-	-
3	**Total**	**782,007,920**	**2,827,125,171**	**2,827,125,171**	**5,165,001**	**5,165,001**	**-**	**-**
4	Of which defaulted	-	2,805,954	2,805,954				

There has been a net increase in investment exposures YTD of $27million and a net increase in loan exposures YTD of $18million.

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Template CR4: Standardised approach - credit risk exposure and Credit Risk Mitigation (CRM) effects

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA Density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA Density
1	Sovereigns and their central banks	786,185,557	-	784,887,234	-	-	-
2	Non-central government public sector entities	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	367,971,362	15,000,000	367,971,362	3,000,000	106,426,674	28.7%
5	Securities firms	-	-	-	-	-	-
6	Corporates	79,417,639	202,357,783	79,700,594	60,676,758	118,229,725	84.2%
7	Regulatory retail portfolios	56,894,777	14,687,491	56,939,087	2,937,498	47,481,807	79.3%
8	Secured by residential mortgages	644,793,314	3,225,103	645,991,949	1,612,551	230,507,433	35.6%
9	Secured by commercial real estate	76,360,996	-	76,524,567	-	76,524,567	100.0%
10	Past-due exposures	1,862,213	-	1,862,213	-	1,978,983	106.3%
11	High-risk categories	77,788,883	-	77,788,883	-	77,788,883	100.0%
12	Other Balance Sheet Exposures	36,182,410	9,237,683	36,182,410	9,237,683	1,878,145	4.1%
13	**Total**	**2,127,457,149**	**244,508,060**	**2,127,848,299**	**77,464,490**	**660,816,215**	**30.0%**

Net decrease in exposures YTD, primarily driven by decreased bank and sovereign exposures which is primarily driven by decreased customer deposit balances and increased dividends paid to the Parent YTD. This is partially offset by higher loan volumes YTD, across residential mortgages, corporates, and commercial real estate exposures, as well as higher unfunded commitments.

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Template CR5: Standardised Approach - exposures by asset classes and risk weights

	Asset Classes \ Risk Weight	a 0%	b 20%	c 35%	d 50%	e 75%	f 100%	g 150%	h Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and their central banks	784,887,234	-	-	-	-	-	-	784,887,234
2	Non-central government public sector entities	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-
4	Banks	-	268,530,023	-	99,441,339	-	3,000,000	-	370,971,362
5	Securities firms	-	-	-	-	-	-	-	-
6	Corporates	9,301,840	12,957,236	-	4,959,996	-	113,158,280	-	140,377,352
7	Regulatory retail portfolios	1,337,770	-	-	-	44,228,035	14,310,781	-	59,876,586
8	Secured by residential mortgages	-	-	637,989,857	-	9,614,644	-	-	647,604,501
9	Secured by commercial real estate	-	-	-	-	-	76,524,567	-	76,524,567
10	Past-due exposures	-	-	-	-	-	1,628,674	233,539	1,862,213
11	High-risk categories	-	-	-	-	-	77,788,883	-	77,788,883
12	Other Balance Sheet Exposures	36,029,368	9,390,725	-	-	-	-	-	45,420,093
13	**Total**	**831,556,212**	**290,877,984**	**637,989,857**	**104,401,335**	**53,842,678**	**286,411,184**	**233,539**	**2,205,312,789**

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Template CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

		Total Replacement Cost Mark-To-Market	Add-On Potential Future Exposure (PFE)	EAD post-CRM	RWA
1	Current Exposure Method (CEM)	6,317,097	2,920,586	9,237,683	1,847,537
2	Standardised Method	-	-	-	-
3	Simple Approach for Credit Risk Mitigation (for SFTs)	-	-	-	-
4	Comprehensive Approach for Credit Risk Mitigation (for SFTs)	-	-	-	-
5	**Total**	**6,317,097**	**2,920,586**	**9,237,683**	**1,847,537**

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Template CCR3: Standardised Approach - CCR exposures by regulatory portfolio and risk weights

	a	b	c	d	e	f	g	h	i
Regulatory portfolio / Risk Weight	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns and their central banks and MDBs	-	-	-	-	-	-	-	-	-
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	-	9,237,683	-	-	-	-	-	9,237,683
Corporates	-	-	-	-	-	-	-	-	-
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Secured by residential property	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	-	-	-
Higher-risk categories	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**9,237,683**	**-**	**-**	**-**	**-**	**-**	**9,237,683**

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Template SEC1: Securitization exposures in the banking book

		a	b	c	d	e	f	h	i	j
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
	(in millions of $)	**Traditional**	**Synthetic**	**Sub-Total**	**Traditional**	**Synthetic**	**Sub-Total**	**Traditional**	**Synthetic**	**Sub-Total**
1	**Retail - of which**	**-**	**-**	**-**	**-**	**-**	**-**	**1,974,276,210**	**-**	**1,974,276,210**
2	Residential mortgages	-	-	-	-	-	-	1,974,276,210	-	1,974,276,210
3	Credit cards	-	-	-	-	-	-	-	-	-
4	Other retail exposures	-	-	-	-	-	-	-	-	-
5	Re-securitisation	-	-	-	-	-	-	-	-	-
6	**Wholesale - of which**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
7	Loans to corporates	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
8	Commercial mortgages	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	-	-	-	-	-
10	Other wholesale	-	-	-	-	-	-	-	-	-
11	Re-securitisation	-	-	-	-	-	-	-	-	-
12	**Total**	**-**	**-**	**-**	**-**	**-**	**-**	**1,974,276,210**	**-**	**1,974,276,210**

	(in millions of $)	**Traditional**	**Synthetic**	**Sub-Total**	**Traditional**	**Synthetic**	**Sub-Total**	**Traditional**	**Synthetic**	**Sub-Total**
1	US government and federal agencies	-	-	-	-	-	-	1,971,431,245	-	1,971,431,245
2	Mortgage backed securities - Commercial	-	-	-	-	-	-	-	-	-
3	Mortgage backed securities - Retail	-	-	-	-	-	-	2,844,964	-	2,844,964
4	Asset-backed securities - Student loans	-	-	-	-	-	-	-	-	-
5	**Total**	**-**	**-**	**-**	**-**	**-**	**-**	**1,974,276,210**	**-**	**1,974,276,210**

YTD net paydown on underlying US agency mortgage backed securities.

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Template SEC4: Securitization exposures in the banking book and associated regulatory capital requirements - bank acting as investor

		a	b	c	d	e	f	g	h	i	j	k
		Exposure values (by RW bands)					Exposure values (by regulatory approach)		RWA (by regulatory approach)		Capital charge after cap	
		≤ 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to 1250% RW	1250% RW	SA / SSFA	1250%	SA / SSFA	1250%	SA / SSFA	1250%
1	**Total exposures**	**1,979,112,333**	-	-	-	-	**1,979,112,333**	-	**340,284,312**	-	**51,042,647**	-
2	Traditional securitization	**1,979,112,333**	-	-	-	-	**1,979,112,333**	-	**340,284,312**	-	**51,042,647**	-
3	Of which securitization	1,979,112,333	-	-	-	-	1,979,112,333	-	340,284,312	-	51,042,647	-
4	Of which retail underlying	1,979,112,333	-	-	-	-	1,979,112,333	-	340,284,312	-	51,042,647	-
5	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-

YTD net paydown on underlying US agency mortgage backed securities.

Pillar 3

Template MR1: Market Risk Under The Standardised Approach

		a
		RWA
	Outright products	-
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	-
3	Foreign exchange risk	654,109
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitisation	-
9	**Total**	**654,109**

Pillar 3

Template ENC: Asset Encumbrance

		a	b	c	d
		Encumbered Assets	(Optional) Central Bank Facilities	Unencumbered Assets	Total
	Short Term Investment	16,012,709	-	148,460,455	164,473,164
	Investments	132,914,717	-	2,276,284,031	2,409,198,748
	All other assets	-	-	1,528,018,353	1,528,018,353
		148,927,426	**-**	**3,952,762,839**	**4,101,690,265**

The Bank has a facility by one of its custodians, whereby the Bank may offer up to $200 million of standby letters of credit to its customers on a fully secured basis. Under the standard terms of the facility, the custodian has the right to set-off against securities held of 110% of the utilised facility. At 30 June 2026, $120.8 million (31 December 2025: $125.0 million) of standby letters of credit were issued under this facility.