

Aldermore Group PLC

Interim Pillar 3 Disclosures

for the period ended 31 December 2025

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Contact information

If you have any queries regarding this document, please contact:

Company.Secretary@Aldermore.co.uk

Aldermore Bank PLC registered office

Apex Plaza, Forbury Road, Reading, RG1 1AX

1. Introduction

This document comprises Aldermore Group PLC's ("the Group") and Aldermore Bank PLC's ("Bank") interim Pillar 3 disclosure as of 31 December 2025. It has two principal purposes:

- To provide useful information on the capital and risk profile of the Group and Bank; and
- To meet the regulatory disclosure requirements set out by the Prudential Regulation Authority ("PRA") in the Disclosure section of the PRA Rulebook.

The Group consists of two operating companies, Aldermore Bank PLC and MotoNovo Finance Limited. Aldermore Bank PLC provides finance to business owners, homeowners and landlords, and supports savers. It operates exclusively online, by phone and through brokers and intermediaries. MotoNovo Finance Limited helps people buy their next car, van or motorcycle.

Aldermore Group is part of the FirstRand Group, one of the largest financial services groups in Africa by market capitalisation.

Additional relevant information may be found in the Aldermore Group PLC Half Year update.

The Pillar 3 disclosures and the Half Year update are published on the Group's website: www.aldermore.co.uk

1.1. Basis of preparation

The Group meets the definition of a listed "Other Institution" and complies with the requirements in accordance with Article 433c of the Disclosure (CRR) Part of the PRA Rulebook.

No material disclosures have been omitted from this document for confidentiality purposes.

1.2. Frequency and Scope

The Group is required to publish Pillar 3 disclosures on a semi-annual basis. The interim disclosure presents key metrics only. The annual disclosure has a broader scope of disclosures and is published in conjunction with the Annual Report.

The frequency of disclosure will be reviewed should there be a material change in any approach used for the calculation of capital, business structure or regulatory requirements. There are no differences between the basis of

consolidation of the Group for accounting and regulatory purposes. All the Group's subsidiary undertakings are included in the data provided in the Pillar 3 disclosures.

Aldermore Group PLC is subject to consolidated supervision, with Aldermore Bank PLC also subject to solo regulatory supervision by the PRA.

There are no current or foreseen material, practical or legal impediments to the transfer of capital resources or the repayment of liabilities between consolidated entities within the Group, apart from assets and liabilities of the Group's securitisation vehicles which are not immediately available to other members of the Group.

1.3. Verification

The Group's Pillar 3 disclosures have been reviewed and approved by the Board Audit Committee on behalf of the Board.

2.Key Metrics

The table below shows the key metrics for both Aldermore Group PLC and Aldermore Bank PLC:

		Group			Bank		
		a	c	e	a	c	e
		31- Dec-25	30- Jun-25	31- Dec-24	31- Dec-25	30- Jun-25	31- Dec-24
Available own funds amounts (£m)							
1	Common Equity Tier 1 (CET1) capital	1,598.3	1,605.3	1,589.0	1,342.5	1,337.8	1,306.1
2	Tier 1 capital	1,748.3	1,755.3	1,750.0	1,392.5	1,387.8	1,367.1
3	Total capital	2,048.3	1,855.3	1,850.0	1,692.5	1,487.8	1,467.1
Risk-weighted exposure amounts (£m)							
4	Total risk-weighted exposure amount	10,874.2	10,738.5	10,342.2	7,352.0	7,271.6	6,997.3
Capital ratios (as a percentage of risk-weighted exposure amount)							
5	Common Equity Tier 1 ratio (%)	14.7	14.9	15.4	18.3	18.4	18.7
6	Tier 1 ratio (%)	16.1	16.3	16.9	18.9	19.1	19.5
7	Total capital ratio (%)	18.8	17.3	17.9	23.0	20.5	21.0
Additional own funds requirements based on SREP ¹ (as a percentage of risk-weighted exposure amount)							
UK 7a	Additional CET1 SREP requirements (%)	0.7	0.9	0.9	0.7	1.2	1.2
UK 7b	Additional AT1 SREP requirements (%)	0.3	0.3	0.3	0.2	0.4	0.4
UK 7c	Additional T2 SREP requirements (%)	0.3	0.4	0.4	0.4	0.5	0.5
UK 7d	Total SREP own funds requirements (%)	9.3	9.6	9.6	9.3	10.1	10.1
Combined buffer requirement (as a percentage of risk-weighted exposure amount)							
8	Capital conservation buffer (%)	2.5	2.5	2.5	2.5	2.5	2.5
9	Institution specific countercyclical capital buffer (%)	2.0	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
UK 11a	Overall capital requirements (%)	13.8	14.1	14.1	13.8	14.6	14.6
12	CET1 available after meeting the total SREP own funds requirements (%)	9.5	9.4	9.7	13.1	12.8	12.7
Leverage ratio ²							
13	Total exposure measure excluding claims on central banks (£m)	19,716.9	19,747.8	18,890.9	15,369.1	15,526.0	14,826.8
14	Leverage ratio excluding claims on central banks (%)	8.9	8.9	9.3	9.1	8.9	9.2
Liquidity Coverage Ratio ³							
15	Total high-quality liquid assets (HQLA) (Weighted value -average)(£m)	3,512.9	3,721.7	4,062.3	3,518.6	3,723.1	4,062.3
UK 16a	Cash outflows - Total weighted value (£m)	2,164.0	2,057.1	2,005.3	2,225.3	2,194.3	2,284.3
UK 16b	Cash inflows - Total weighted value (£m)	260.6	219.7	221.2	260.5	226.0	237.2
16	Total net cash outflows (adjusted value) (£m)	1,903.4	1,837.4	1,784.1	1,964.8	1,968.3	2,047.1
17	Liquidity coverage ratio (%)	184.6	202.5	227.7	179.1	189.2	198.4
Net Stable Funding Ratio ⁴							
18	Total available stable funding (£m)	16,938.7	16,813.8	16,758.5	16,221.9	15,972.4	16,013.1
19	Total required stable funding (£m)	12,829.2	12,436.1	12,158.2	12,699.7	12,166.9	11,856.4
20	NSFR ratio (%)	132.0	135.2	137.8	127.7	131.3	135.1

¹ The outcome of the Group and Bank Supervisory Review and Evaluation Process ("SREP") received in September 2025 has been shown here.

² The Group does not meet the criteria set out in the PRA rulebook for a binding minimum leverage ratio, however the Group has disclosed the ratio in accordance with the PRA's requirements.

³ Figures presented are for the 12 month average to the period end.

⁴ Figures presented are for the 4 quarter average to the period end.

In the last 6 months, the Group's total capital resources increased by £193.0 million to £2,048.3 million (30 June 2025: £1,855.3 million). This primarily reflects a £300m external Tier 2 subordinated debt issuance partially offset by a £100m Tier 2 redemption in October 2025.

In June 2025, Aldermore Group PLC declared a dividend of 5 pence per share for Financial Year 2025 representing a total dividend of £125.0 million. The Aldermore Group dividend was funded by an intercompany dividend from Aldermore Bank PLC

The total capital ratio has increased to 18.8% (30 June 2025: 17.3%) due to the increase in capital resources offset by a modest growth in lending assets.

3. Overview of Risk Weighted Exposure Assets

The composition of RWA and capital own funds requirements are shown in the tables below for the Group and Bank.

£m		Group			Bank		
		Risk weighted exposure amounts (RWEAs)		Total own funds CRR	Risk weighted exposure amounts (RWEAs)		Total own funds CRR
		a	b	c	a	b	c
		31-Dec-25	30-Jun-25	31-Dec-25	31-Dec-25	30-Jun-25	31-Dec-25
1	Credit risk (excluding CCR)	9,674.3	9,565.3	773.9	6,426.5	6,405.2	514.1
2	Of which the standardised approach	9,674.3	9,565.3	773.9	6,426.5	6,405.2	514.1
6	Counterparty credit risk - CCR	15.2	14.6	1.2	14.6	10.4	1.2
7	Of which the standardised approach	15.2	14.6	1.2	14.6	10.4	1.2
16	Securitisation exposures in the non-trading book	28.2	25.5	2.3	28.2	25.5	2.3
18	Of which SEC-ERBA (including IAA)	28.2	25.5	2.3	28.2	25.5	2.3
23	Operational risk	1,156.5	1,133.1	92.5	882.7	830.5	70.6
UK 23a	Of which basic indicator approach	1,156.5	1,133.1	92.5	882.7	830.5	70.6
29	Total	10,874.2	10,738.5	869.9	7,352.0	7,271.6	588.2

