LOMBARD

Lombard Bank Malta p.l.c.

PILLAR 3 DISCLOSURES REPORT

30 JUNE 2026

Lombard Bank Malta p.l.c.

Pillar 3 Disclosures Report
30 June 2026

Company Registration Number: C 1607

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1. Introduction

Lombard Bank Malta p.l.c. ('Lombard Bank' or the 'Bank') is a public limited company domiciled and incorporated in Malta. Lombard Bank Malta p.l.c. is listed on the Malta Stock Exchange and is licensed and regulated by the Malta Financial Services Authority as a credit institution and as an investment service provider.

The Bank was registered in Malta as a limited liability company in 1969 and listed on the Malta Stock Exchange ('MSE') in 1994. The Bank is an authorised currency dealer and a financial intermediary, as well as a member of the Depositor Compensation Scheme and the Investor Compensation Scheme.

The aim of this Pillar 3 Disclosures Report ('Report') is to enhance public awareness of the Bank's capital structure and adequacy and its risk management policies and procedures.

These disclosures meet the disclosure requirements outlined in Part Eight of *'Regulation (EU) 2019/876'* which amends *'Regulation (EU) No 575/2013'* of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms ('Capital Requirements Regulation', hereinafter referred to as 'CRR').

The Bank is subject to the disclosure requirements prescribed under Article 433c of the CRR, since it does not fall under the definition of a 'large institution' and is not classified as a 'small and non-complex institution'. Article 433c of the CRR requires the Bank to disclose the key metrics referred to in Article 447 of the CRR on a semi-annual basis and all other information required under Part Eight of the CRR on an annual basis.

This report aims to provide an updated overview of the Bank's capital adequacy, risk weighted assets and liquidity in line with EBA Pillar 3 Disclosure Guidelines and the EBA Pillar 3 Implementing Technical Standards.

Based upon the Bank's assessment and verification, the disclosures appropriately and comprehensively convey the Bank's overall risk profile as at 30 June 2026.

2. Key Metrics

Template EU KM1 provides key regulatory metrics and ratios as well as related components, including Own Funds, RWEAs, Capital Ratios, additional requirements based on the Supervisory Review and Evaluation Process ('SREP'), capital buffer requirements, Leverage Ratio, Liquidity Coverage Ratio ('LCR') and Net Stable Funding Ratio ('NSFR').

Template EU KM1 – Key metrics template

	In €'000	a	b	c
		30-Jun-26	31-Dec-25	30-Jun-25
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	205,096	204,335	190,896
2	Tier 1 capital	205,096	204,335	190,896
3	Total capital	205,096	204,335	190,896
	Risk-weighted exposure amounts			
4	Total risk exposure amount	1,139,242	1,027,828	993,696
4a	Total risk exposure pre-floor	1,139,242	1,027,828	993,696
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	18.00%	19.88%	19.21%
5a	Not applicable			
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	18.00%	19.88%	19.21%
6	Tier 1 ratio (%)	18.00%	19.88%	19.21%
6a	Not applicable			
6b	Tier 1 ratio considering unfloored TREA (%)	18.00%	19.88%	19.21%
7	Total capital ratio (%)	18.00%	19.88%	19.21%
7a	Not applicable			
7b	Total capital ratio considering unfloored TREA (%)	18.00%	19.88%	19.21%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.00%	3.00%	3.25%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.69%	1.69%	1.83%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	2.25%	2.25%	2.44%
EU 7g	Total SREP own funds requirements (%)	11.00%	11.00%	11.25%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.02%	0.02%	0.01%

Template EU KM1 – Key metrics template (continued)

	In €'000	a	b	c
		30-Jun-26	31-Dec-25	30-Jun-25
EU 9a	Systemic risk buffer (%)	0.95%	0.12%	0.07%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%
11	Combined buffer requirement (%)	3.47%	2.64%	2.58%
EU 11a	Overall capital requirements (%)	14.47%	13.64%	13.83%
12	CET1 available after meeting the total SREP own funds requirements (%)	7.00%	8.88%	7.96%
	Leverage ratio			
13	Total exposure measure	1,588,582	1,520,114	1,405,962
14	Leverage ratio (%)	12.91%	13.44%	13.58%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	322,110	292,672	281,775
EU 16a	Cash outflows - Total weighted value	168,110	173,011	188,379
EU 16b	Cash inflows - Total weighted value	85,157	77,863	72,574
16	Total net cash outflows (adjusted value)	82,953	95,148	115,805
17	Liquidity coverage ratio (%)	389.59%	321.51%	246.60%
	Net Stable Funding Ratio			
18	Total available stable funding	1,347,362	1,294,244	1,182,046
19	Total required stable funding	919,882	816,596	806,489
20	NSFR ratio (%)	146.47%	158.49%	146.57%

As at 30 June 2026, the Bank's Total Capital Ratio of 18.00% (December 2025: 19.88%) remained in excess of the minimum regulatory requirements. The Bank's liquidity ratios also remained well in excess of minimum regulatory requirements, with the 12-month average LCR as at 30 June 2026 being 389.59% (December 2025: 321.51%) and the NSFR being 146.47% (December 2025: 158.49%).

3. Attestation by the Board of Directors

The Board of Directors confirms that these Pillar 3 Disclosures, to the best of its knowledge, comply with Part Eight of the CRR, including any related guidelines and technical standards issued by the European Banking Authority ('EBA'), and have been prepared in accordance with the Bank's internal governance framework, including its policies, processes, systems and internal control environment.

The Board of Directors is of the opinion that the policies and procedures in place are adequate to measure and control the various risks faced by the Bank and appropriately reflect the Bank's size, business model and market position.

This Report was reviewed by the Audit and Risk Committee ('ARC') and approved by the Board of Directors.

LOMBARD

Lombard Bank Malta p.l.c.

Head Office

67 Republic Street Valletta VLT 1117 MALTA

Tel: 25581117

e-mail: mail@lombardmalta.com

www.lombardmalta.com