BANK OF THE PHILIPPINE ISLANDS
(Europe) PLC

Pillar 3 Disclosures

June 2024

Key Metrics as of 30 June 2024 and 31 December 2023 (In '000 USD)

	a	b
	Jun-24	**Dec-23**
Available own funds (amounts)		
Common Equity Tier 1 (CET1) capital	121,886	121,885
Tier 1 capital	121,886	121,885
Total capital	121,886	121,885
Risk-weighted exposure amounts		
Total risk-weighted exposure amount	142,680	178,393
Capital ratios (as a percentage of risk-weighted exposure amount)		
Common Equity Tier 1 ratio (%)	85%	68.24%
Tier 1 ratio (%)	85%	68.24%
Total capital ratio (%)	85%	68.24%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)		
Additional CET1 SREP requirements (%)		
Additional AT1 SREP requirements (%)		
Additional T2 SREP requirements (%)		
Total SREP own funds requirements (%)	16.92%	16.92%
Combined buffer requirement (as a percentage of risk-weighted exposure amount)		
Capital conservation buffer (%)	2.50%	2.50%
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)		
Institution specific countercyclical capital buffer (%)	0.37%	0.41%
Systemic risk buffer (%)		
Global Systemically Important Institution buffer (%)		
Other Systemically Important Institution buffer		
Combined buffer requirement (%)	2.87%	2.91%
Overall capital requirements (%)	19.79%	19.83%
CET1 available after meeting the total SREP own funds requirements (%)	93,656	86,518
Leverage ratio		
Total exposure measure excluding claims on central banks	157,228	188,391
Leverage ratio excluding claims on central banks (%)	77.52%	64.62%
Additional leverage ratio disclosure requirements		
Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)		
Leverage ratio including claims on central banks (%)	77.52%	64.62%
Average leverage ratio excluding claims on central banks (%)		
Average leverage ratio including claims on central banks (%)		
Countercyclical leverage ratio buffer (%)		
Liquidity Coverage Ratio		
Total high-quality liquid assets (HQLA) (Weighted value -average)	37,709	25,848
Cash outflows - Total weighted value	30,681	21,972
Cash inflows - Total weighted value	20,479	14,159
Total net cash outflows (adjusted value)	10,202	7,813
Liquidity coverage ratio (%)	370%	331%
Net Stable Funding Ratio		
Total available stable funding	144,638	164,179
Total required stable funding	106,642	131,083
NSFR ratio (%)	136%	125%