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PILLAR 3 DISCLOSURES September 2022

This document sets out the consolidated Pillar 3 disclosures for the City of London Group plc ("COLG") as at 30 September 2022.

Recognise Bank Limited is a wholly owned subsidiary of COLG and is authorised by the Prudential Regulation Authority ("PRA") and regulated by the Financial Conduct Authority ("FCA") and the PRA.

COLG is classed as a listed small and non-complex institution, therefore this semi-annual disclosure is in line with Articles 433b & 447 of the Disclosure (CRR) Part of the PRA Handbook.

UK KM1 - Key Metrics

The table below shows the key metrics for City of London Group plc. Template KM1 has been disclosed in accordance with Annex I and Annex II of the Disclosure (CRR) Part of the PRA Rulebook.

		a	b	c	d
		Sep-22	Mar-22	Sep-21	Mar-21
	Available own funds (amounts)				
1	Common Equity Tier 1 (CET1) capital	39,426	37,051	42,979	34,796
2	Tier 1 capital	39,426	37,051	42,979	34,796
3	Total capital	39,426	37,051	42,979	34,796
	Risk-weighted exposure amounts				
4	Total risk-weighted exposure amount	83,061	89,286	37,014	49,732
	Capital ratios (as a percentage of risk-weighted exposure amount)				
5	Common Equity Tier 1 ratio (%)	47.47%	41.50%	116.12%	69.97%
6	Tier 1 ratio (%)	47.47%	41.50%	116.12%	69.97%
7	Total capital ratio (%)	47.47%	41.50%	116.12%	69.97%
	Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)				
UK 7a	Additional CET1 SREP requirements (%)	4.06%	4.06%	14.04%	8.94%
UK 7b	Additional AT1 SREP requirements (%)	1.38%	1.38%	4.77%	2.99%
UK 7c	Additional T2 SREP requirements (%)	1.81%	1.81%	6.27%	3.97%
UK 7d	Total SREP own funds requirements (%)	15.25%	15.25%	33.08%	23.90%
	Combined buffer requirement (as a percentage of risk-weighted exposure amount)				
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%
UK 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-	-
9	Institution specific countercyclical capital buffer (%)	-	-	-	-
UK 9a	Systemic risk buffer (%)	-	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-	-
UK 10a	Other Systemically Important Institution buffer	-	-	-	-
11	Combined buffer requirement (%)	2.50%	2.50%	2.50%	2.50%
UK 11a	Overall capital requirements (%)	17.75%	17.75%	35.58%	26.40%
12	CET1 available after meeting the total SREP own funds requirements (%)	32.22%	26.25%	83.04%	46.07%
	Leverage ratio				
13	Total exposure measure excluding claims on central banks	125,613	113,123	70,326	48,471
14	Leverage ratio excluding claims on central banks (%)	31.39%	32.75%	61.11%	71.79%
	Additional leverage ratio disclosure requirements				
14a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)				
14b	Leverage ratio including claims on central banks (%)				
14c	Average leverage ratio excluding claims on central banks (%)				
14d	Average leverage ratio including claims on central banks (%)				
14e	Countercyclical leverage ratio buffer (%)				
	Liquidity Coverage Ratio				
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	32,458	20,441	9,049	12,597
UK 16a	Cash outflows - Total weighted value	15,775	13,653	6,363	3,475
UK 16b	Cash inflows - Total weighted value	9,850	8,858	4,772	2,606
16	Total net cash outflows (adjusted value)	5,925	4,795	1,591	869
17	Liquidity coverage ratio (%)	548%	426%	569%	1450%
	Net Stable Funding Ratio ^(a)				
18	Total available stable funding	162,084	130,969		
19	Total required stable funding	85,611	80,502		
20	NSFR ratio (%)	189.33%	162.69%		

(a) NSFR is a new requirement for 2022 and therefore there is no requirement to provide information for 2021