PILLAR 3 DISCLOSURES

For June 2026

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1. Introduction

1.1 Background and overview

This document sets out the consolidated Pillar 3 disclosures for OSB GROUP PLC (OSBG) and its subsidiaries (the Group) as at 30 June 2026. The two banking entities within the Group are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) (being OneSavings Bank plc (OSB) and Charter Court Financial Services Limited (CCFSL)).

The Group's disclosures have been presented and prepared in accordance with Disclosure (CRR) Part of the PRA Rulebook. The disclosures should be read in conjunction with the Group's 2026 interim results as at 30 June 2026. Both can be found in a single location on the Group's website: www.osb.co.uk.

The Group is classified as a 'large institution' and is therefore required to apply Article 433a when assessing the frequency and scope of disclosures.

1.2 Governance

The Group's Pillar 3 disclosures are governed by the Group's Pillar 3 Disclosure policy, which is approved by the Group Audit Committee.

These disclosures have been subject to internal verification and approved by the Board, or its delegated authority, in accordance with the Group's Pillar 3 Disclosure Policy.

1.3 Summary of key metrics

Capital ratios

The Group's Common Equity Tier 1 (CET1) capital ratio remained strong at 15.2% as at 30 June 2026 (31 March 2026: 14.8% excluding unverified profits) and the Group's total capital ratio was 18.5% as at 30 June 2026 (31 March 2026: 18.1% excluding unverified profits). Group's capital as at 30 June 2026 includes verified interim profits net of foreseeable dividends and the full impact of the £100m share repurchase programme announced in March 2026.

The Group's leverage ratio excluding claims on central banks was 7.1% as at 30 June 2026 (31 March 2026: 6.9%).

Liquidity ratios

The 12-months average Liquidity Coverage Ratio (LCR) was 172.0% as at 30 June 2026 (31 March 2026: 170.9%), significantly in excess of the regulatory minimum of 100% plus Individual Liquidity Guidance.

The Net Stable Funding Ratio (NSFR) averaged 140.4%, over the four quarters ended 30 June 2026 (31 March 2026: 140.4%) significantly in excess of the regulatory requirement of 100%.

2. Annex I | Key metrics and overview of risk-weighted exposure amounts

2.1 UK KM1 – Key metrics template

The table below provides a summary of the Group's prudential key metrics.

		a	b	c	d	e
£m		**30-Jun-26**	**31-Mar-26**	**31-Dec-25**	**30-Sep-25**	**30-Jun-25**
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	1,930.6	1,864.1	1,975.8	1,913.7	1,915.5
2	Tier 1 capital	2,097.7	2,031.2	2,142.9	2,063.7	2,065.5
3	Total capital	2,347.7	2,281.2	2,392.9	2,313.7	2,315.5
	Risk-weighted exposure amounts					
4	Total risk-weighted exposure amount	12,676.2	12,620.7	12,541.7	12,395.5	12,205.0
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	15.2	14.8	15.8	15.4	15.7
6	Tier 1 ratio (%)	16.5	16.1	17.1	16.6	16.9
7	Total capital ratio (%)	18.5	18.1	19.1	18.7	19.0
	Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)					
UK 7a	Additional CET1 SREP requirements (%)	0.8	0.8	0.8	0.8	0.8
UK 7b	Additional AT1 SREP requirements (%)	0.3	0.3	0.3	0.3	0.3
UK 7c	Additional T2 SREP requirements (%)	0.4	0.4	0.4	0.4	0.4
UK 7d	Total SREP own funds requirements (%)	9.5	9.5	9.5	9.5	9.5
	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
9	Institution specific countercyclical capital buffer (%)	2.0	2.0	2.0	2.0	2.0
11	Combined buffer requirement (%)	4.5	4.5	4.5	4.5	4.5
UK 11a	Overall capital requirements (%)	14.0	14.0	14.0	14.0	14.0
12	CET1 available after meeting the total SREP own funds requirements (%)[1]	9.0	8.6	9.6	9.2	9.5
	Leverage ratio					
13	Total exposure measure excluding claims on central banks	29,371.4	29,250.9	28,956.3	27,830.2	27,563.4
14	Leverage ratio excluding claims on central banks (%)	7.1	6.9	7.4	7.4	7.5
	Liquidity Coverage Ratio[2]					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	3,319.9	3,328.0	3,181.5	3,238.5	3,201.0
16a	Cash outflows - Total weighted value	2,241.4	2,239.6	2,171.6	2,066.4	2,091.1
16b	Cash inflows - Total weighted value	294.7	274.9	273.0	277.8	302.1
16	Total net cash outflows (adjusted value)	1,946.7	1,964.7	1,898.6	1,788.6	1,789.0
17	Liquidity coverage ratio (%)	172.0	170.9	169.5	181.8	179.9
	Net Stable Funding Ratio[3]					
18	Total available stable funding	27,046.7	26,802.5	26,596.3	26,712.1	26,632.8
19	Total required stable funding	19,258.0	19,096.6	18,911.8	18,941.7	19,239.7
20	NSFR ratio (%)	140.4	140.4	140.6	141.0	138.5

[1] Represents, as a percentage, the level of CET1 capital available to meet buffer requirements after meeting the Pillar 1 and Pillar 2A CET1 capital requirements, also referred to as the total SREP own funds requirements. The Group's SREP requirements are 9.5% of Risk Weighted Assets, including a static add-on of £17.4m for transformation risk. 5.3% (4.5% Pillar 1 and 0.8% Pillar 2A) must be met with CET1 capital.

[2] The liquidity balances are calculated as the simple averages of month end observations over the 12 months preceding the end of each quarter, therefore the liquidity coverage ratio (%) cannot be derived from the values given above it.

[3] The net stable funding balances are calculated as the simple averages of quarter end observations over the 4 quarterly averages preceding the end of each quarter.

2.2 UK OV1 – Overview of risk weighted exposure amounts

The table below provides an overview of risk weighted exposures and own funds requirements.

		a	b	c
		Risk weighted exposure amount		Own funds requirement
£m		30-Jun-26	31-Mar-26	30-Jun-26
1	**Credit risk (excluding CCR)**	**11,537.9**	**11,471.9**	**923.0**
2	Of which the standardised approach	11,537.9	11,471.9	923.0
6	**Counterparty credit risk - CCR**	**33.0**	**39.3**	**2.6**
7	Of which the standardised approach	8.4	14.3	0.7
UK 8a	Of which exposures to a CCP	13.7	7.0	1.1
UK 8b	Of which credit valuation adjustment - CVA	8.8	16.3	0.7
9	Of which other CCR	2.1	1.7	0.2
16	**Securitisation exposures in the non-trading book (after the cap)**	**116.4**	**120.9**	**9.3**
18	Of which SEC-ERBA (including IAA)	115.4	119.5	9.2
UK 19a	Of which 1250%/ deduction	1.0	1.3	0.1
23	**Operational risk**	**988.6**	**988.6**	**79.1**
UK 23b	Of which standardised approach	988.6	988.6	79.1
24	**Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)**	**5.5**	**6.8**	**0.4**
29	**Total**	**12,676.2**	**12,620.7**	**1,014.1**

3. Annex VII | Own funds

3.1 UK CC1 – Composition of regulatory own funds

The table below provides detail on the composition of the Group's regulatory own funds capital position.

		a	b
£m		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	Common Equity Tier 1 (CET1) capital: instruments and reserves		
1	Capital instruments and the related share premium accounts	9.6	
	of which: fully paid up capital instruments	3.4	(d)
	of which: share premium	6.2	(e)
2	Retained earnings	3,276.8	(f)
3	Accumulated other comprehensive income (and other reserves)	(1,355.2)	(g)
UK-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	73.1	(f)
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**2,004.3**	
	Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	(1.6)	
8	Intangible assets (net of related tax liability) (negative amount)	(72.1)	(b)
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	(a)
27a	Other regulatory adjustments to CET1 capital (including IFRS 9 transitional adjustments when relevant)	-	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**(73.7)**	
29	**Common Equity Tier 1 (CET1) capital**	**1,930.6**	
	Additional Tier 1 (AT1) capital: instruments		
30	Capital instruments and the related share premium accounts	167.1	(h)
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	**167.1**	
	Additional Tier 1 (AT1) capital: regulatory adjustments		
44	Additional Tier 1 (AT1) capital	167.1	(h)
45	**Tier 1 capital (T1 = CET1 + AT1)**	**2,097.7**	
	Tier 2 (T2) capital: instruments		
46	Capital instruments and the related share premium accounts	250.0	(c)
51	**Tier 2 (T2) capital before regulatory adjustments**	**250.0**	
	Tier 2 (T2) capital: regulatory adjustments		
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**-**	
58	**Tier 2 (T2) capital**	**250.0**	
59	Total capital (TC = T1 + T2)	2,347.7	
60	**Total Risk exposure amount**	**12,676.2**	
	Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	15.2	
62	Tier 1 (as a percentage of total risk exposure amount)	16.5	
63	Total capital (as a percentage of total risk exposure amount)	18.5	
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with Article 92 (1) CRR, plus additional CET1 requirement which the institution is required to hold in accordance with point (a) of Article 104(1) CRD, plus combined buffer requirement in accordance with Article 128(6) CRD) expressed as a percentage of risk exposure amount)	9.8	
65	of which: capital conservation buffer requirement	2.5	
66	of which: countercyclical buffer requirement	2.0	
68	**Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)**	**9.0**	
	Amounts below the thresholds for deduction (before risk weighting)		
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	-	
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	5.5	(a)

3.2 UK CC2 – Reconciliation of regulatory own funds to balance sheet in the audited financial statements.

£m		a	c
		Balance sheet as in published financial statements and under regulatory scope of consolidation	Reference
	Assets - Breakdown by asset class according to the balance sheet in the published financial statements		
1	Cash in hand	1,111.4	
2	Loans and advances to credit institutions	344.4	
3	Investment securities	2,391.9	
4	Loans and advances to customers	26,257.5	
5	Fair value adjustments on hedged assets	(43.4)	
6	Derivative assets	129.9	
7	Other assets	25.5	
8	Current taxation asset	6.2	
9	Deferred taxation asset	5.5	(a)
10	Non-current assets held for sale	1.5	
11	Property, plant and equipment	46.3	
12	Intangible assets	72.1	(b)
13	**Total assets**	**30,348.8**	
	Liabilities - Breakdown by liability class according to the balance sheet in the published financial statements		
1	Amounts owed to credit institutions	353.4	
2	Amounts owed to retail depositors	24,985.3	
3	Fair value adjustments on hedged liabilities	(14.1)	
4	Amounts owed to other customers	483.1	
5	Debt securities in issue	1,134.9	
6	Derivative liabilities	75.8	
7	Lease liabilities	6.0	
8	Other liabilities	80.8	
9	Provisions	4.4	
10	Current taxation liability	-	
11	Deferred taxation liability	21.9	
12	Senior notes	723.8	
13	Subordinated liabilities	260.2	
	of which Tier 2	250.0	(c)
14	**Total liabilities**	**28,115.5**	
	Shareholders' equity		
1	Share capital	3.4	(d)
2	Share premium	6.2	(e)
3	Other equity instruments	167.1	(h)
4	Retained Earnings	3,411.8	(f)
5	Other Reserves	(1,355.2)	(g)
6	**Total shareholders' equity**	**2,233.3**	

4. Annex IX | Countercyclical capital buffers

4.1 UK CCyB1 – Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

		a	e	f	g	i	j	k	l	m
£m		General credit exposures	Securitisation exposures	Total exposure value	Own fund requirements			Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach	Exposure value for non-trading book		Relevant credit risk exposures - Credit risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
010	**Breakdown by country**									
	United Kingdom	26,953.9	955.6	27,909.5	914.2	9.3	923.5	11,544.0	99.7	2.0
	Other	60.5	-	60.5	3.1	-	3.1	38.7	0.3	-
020	**Total**	**27,014.5**	**955.6**	**27,970.0**	**917.3**	**9.3**	**926.6**	**11,582.7**	**100.0**	

4.2 UK CCyB2 – Amount of Institution specific countercyclical capital buffer

		a	b
£m		**30-Jun-26**	**31-Dec-25**
1	Total risk exposure amount	12,676.2	12,541.7
2	Institution specific countercyclical capital buffer rate (%)	2.0	2.0
3	Institution specific countercyclical capital buffer requirement	253.0	250.2

5. Annex XI | Leverage ratio

5.1 UK LR1 – LRSum: Summary reconciliation of assets and leverage ratio exposure

		a	b
£m		30-Jun-26	31-Dec-25
1	**Total assets as per published financial statements**	**30,348.8**	**31,122.7**
4	(Adjustment for exemption of exposures to central banks)	(1,109.6)	(2,426.3)
8	Adjustment for derivative financial instruments	(75.3)	121.2
9	Adjustment for securities financing transactions (SFTs)	8.8	43.9
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	203.3	226.1
12	Other adjustments	(4.6)	(131.2)
13	**Total exposure measure**	**29,371.4**	**28,956.3**

5.2 UK LR2 – LRCom Leverage ratio common disclosures

		a	b
£m	**Leverage ratio common disclosures**	**30-Jun-26**	**31-Dec-25**
	On balance sheet exposures (excluding derivatives and SFTs)		
1	On balance sheet items (excluding derivatives, SFTs, but including collateral)	30,286.5	31,020.8
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	(63.6)
6	(Assets amounts deducted in determining Tier 1 Capital)	(72.1)	(67.0)
7	**Total on balance sheet exposures (excluding derivatives and SFTs)**	**30,214.3**	**30,890.2**
	Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	3.5	170.9
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	51.1	51.6
13	**Total derivative exposures**	**54.6**	**222.5**
	Securities financing transaction (SFT) exposures		
16	Counterparty credit risk exposure for SFT assets	8.8	43.9
18	**Total securities financing transaction exposures**	**8.8**	**43.9**
	Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	1,034.4	1,148.9
20	(Adjustments for conversion to credit equivalent amounts)	(831.2)	(922.8)
22	**Total off balance sheet exposures**	**203.3**	**226.1**
	Capital and total exposure measure		
23	**Tier 1 Capital (leverage)**	**2,097.7**	**2,142.9**
24	Total exposure measure including claims on central banks	30,480.9	31,382.6
UK-24a	(-) Claims on central banks excluded	(1,109.6)	(2,426.3)
UK-24b	**Total exposure measure excluding claims on central banks**	**29,371.4**	**28,956.3**
	Leverage ratio		
25	Leverage ratio excluding claims on central banks (%)	7.1	7.4
UK-25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	7.1	7.4
UK-25b	Leverage ratio excluding central bank reserves as if the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income had not been applied (%)	7.1	7.4
UK-25c	Leverage ratio including claims on central banks (%)	6.9	6.8

5.3 UK LR3 – LRSpl: Split of on balance sheet exposures (excluding derivatives, SFT and exempted exposures)

		a
		Leverage ratio exposures
£m	**Split of On Balance Sheet Exposures**	**30-Jun-26**
UK-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**30,286.5**
UK-3	Banking book exposures, of which:	30,286.5
UK-4	Covered bonds	480.7
UK-5	Exposures treated as sovereigns	2,079.3
UK-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	-
UK-7	Institutions	353.0
UK-8	Secured by mortgages of immovable properties	24,467.6
UK-9	Retail exposures	438.6
UK-10	Corporates	7.2
UK-11	Exposures in default	960.6
UK-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	1,499.4

6. Annex XIII | Liquidity requirements

6.1 UK LIQB – Qualitative information on LCR, which complements template UK LIQ1

(a) Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time

The Group's business model centres on lending to retail and Small and Medium-sized Enterprises (SME) customers including professional landlords, which are predominantly funded by retail savings products. Consequently, the main drivers of LCR results are retail deposit outflows and mortgage pipeline outflows, offset by mortgage repayments. The changes in the LCR over time are predominantly driven by changes in the levels and remaining term of retail savings deposits held within OSB and CCFSL impacting the size of outflows, and also the liquidity buffer, and by changes in the levels of mortgage pipeline and net lending flows.

(b) Explanations on the changes in the LCR over time

In the second quarter of 2026, the Group 12-month average LCR increased in Q2 2026 compared with Q1 2026, primarily due to lower net cash outflows driven by higher inflows. This was partly offset by a small reduction in HQLA balances over the same period.

(c) Explanations on the actual concentration of funding sources

In addition to the regulatory Additional Liquidity Monitoring Metrics (ALMM), the Group ensures that funding diversification is measured on a regular basis, paying particular attention to the split between sources of funding (retail, wholesale, central bank facilities, etc.) and any concentrations by maturity, customer and product type in its internal risk metrics. These monitoring metrics are reported on a regular basis and escalated to the appropriate levels for review. The Group's main source of funding is from retail depositors and is therefore considered well diversified. Internal risk appetite limits are set to limit the level of individual depositor balances to reduce concentration risk.

(d) High-level description of the composition of the institution`s liquidity buffer.

The Group's liquidity buffer is comprised of central bank reserves, as well as HQLA eligible government securities, bonds issued by Multilateral Development Banks (MDB), covered bonds, and Residential Mortgage-Backed Securities (RMBS). In addition to HQLA eligible instruments, each entity holds RMBS (internally issued or third party) which can be used in a stress to generate liquidity and to which an element of value is given as part of their ILAAP assessments.

(e) Derivative exposures and potential collateral calls

The Group maintains the capability to value all derivative trades as often as necessary and at least daily. Margin calls are assessed and made in line with the contractual terms and standard market practices. The Group also considers the impact of external factors on its derivative margin and looks at the impact of shifts in the yield curve.

(f) Currency mismatch in the LCR

Due to the simple nature of the Group's balance sheet, currency mismatch does not pose a material risk.

(g) Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile

At present, all relevant items for LCR are populated within the disclosure template.

6.2 UK LIQ1 – Quantitative information of LCR

		a	b	c	d	e	f	g	h
£m		Total unweighted value (average)				Total weighted value (average)			
UK1a	Quarter ending on (DD Month YYY)	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25
UK1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
	HIGH-QUALITY LIQUID ASSETS								
1	Total high-quality liquid assets (HQLA)					3,319.9	3,328.0	3,181.5	3,238.5
	CASH – OUTFLOWS								
2	Retail deposits and deposits from small business customers, of which:	23,112.6	22,950.1	22,697.8	22,510.7	1,253.9	1,251.2	1,201.6	1,124.2
3	Stable deposits	12,729.2	12,063.0	11,435.0	11,080.0	636.5	603.2	571.7	554.0
4	Less stable deposits	4,540.6	4,677.2	4,510.9	4,215.0	547.4	567.3	549.2	496.0
5	Unsecured wholesale funding	988.5	901.1	814.2	739.9	399.5	364.5	330.1	300.4
7	Non-operational deposits (all counterparties)	981.1	893.9	806.5	732.2	392.1	357.3	322.4	292.7
8	Unsecured debt	7.4	7.2	7.7	7.7	7.4	7.2	7.7	7.7
9	Secured wholesale funding					42.3	42.0	11.9	10.0
10	Additional requirements	267.0	294.8	337.8	352.2	267.0	294.8	337.8	352.2
11	Outflows related to derivative exposures and other collateral requirements	267.0	294.8	337.8	352.2	267.0	294.8	337.8	352.2
14	Other contractual funding obligations	33.1	24.5	25.5	22.5	4.8	4.8	7.2	3.0
15	Other contingent funding obligations	910.1	938.7	936.9	912.0	274.0	282.4	282.9	276.6
16	TOTAL CASH OUTFLOWS					2,241.4	2,239.6	2,171.6	2,066.4
	CASH – INFLOWS								
17	Secured lending (e.g. reverse repos)	32.8	20.3	-	-	14.4	1.9	-	-
18	Inflows from fully performing exposures	425.8	397.9	386.4	368.9	264.9	251.0	242.0	237.2
19	Other cash inflows	15.4	22.0	31.0	40.6	15.4	22.0	31.0	40.6
UK19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
UK19b	(Excess inflows from a related specialised credit institution)					-	-	-	
20	TOTAL CASH INFLOWS	474.0	440.2	417.4	409.4	294.7	274.9	273.0	277.8
UK20c	Inflows subject to 75% cap	474.0	440.2	417.4	409.4	294.7	274.9	273.0	277.8
	TOTAL ADJUSTED VALUE								
UK21	Liquidity buffer					3,319.9	3,328.0	3,181.5	3,238.5
22	Total net cash outflows					1,946.7	1,964.7	1,898.6	1,788.6
23	Liquidity coverage ratio (%)					172.0	170.9	169.5	181.8

6.3 UK LIQ2 – Net stable funding

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
£m		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	Available stable funding (ASF) Items					
1	Capital items and instruments	2,152.9	-	-	250.0	2,402.9
2	*Own funds*	2,152.9	-	-	250.0	2,402.9
4	Retail deposits		20,089.6	2,122.5	1,013.5	21,845.9
5	*Stable deposits*		15,127.2	1,702.0	794.8	16,782.6
6	*Less stable deposits*		4,962.4	420.5	218.7	5,063.3
7	Wholesale funding:		2,766.8	325.1	1,742.9	2,797.9
9	*Other wholesale funding*		2,766.8	325.1	1,742.9	2,797.9
11	Other liabilities:	-	174.3	-	-	-
13	*All other liabilities and capital instruments not included in the above categories*		174.3	-	-	-
14	**Total available stable funding (ASF)**					**27,046.7**
	Required stable funding (RSF) Items					
15	Total high-quality liquid assets (HQLA)					**161.6**
16	Deposits held at other financial institutions for operational purposes		0.3	5.1	100.4	103.1
17	Performing loans and securities:		552.6	436.1	24,717.7	17,413.9
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		50.7	-	-	-
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		68.7	-	-	6.9
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		116.6	75.6	2,317.7	2,075.2
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		-	-	-	9.1
22	*Performing residential mortgages, of which:*		306.9	351.7	21,836.9	14,843.9
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		252.6	302.9	21,699.1	14,674.8
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		9.7	8.8	563.1	487.9
26	Other assets:		96.4	6.6	1,096.6	1,176.4
29	*NSFR derivative assets*		9.2			9.2
30	*NSFR derivative liabilities before deduction of variation margin posted*		1.7			0.1
31	*All other assets not included in the above categories*		85.5	6.6	1,096.6	1,167.2
32	Off-balance sheet items		881.2	-	-	403.0
33	**Total RSF**					**19,258.0**
34	**Net Stable Funding Ratio (%)**					**140.4**

7. Annex XV | Credit risk and credit quality

7.1 UK CR1 – Performing and non-performing exposures and related provisions

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures– accumulated				On performing exposures	On non-performing exposures
£m			Stage1	Stage2		Stage2	Stage3		Stage1	Stage2		Stage2	Stage3			
005	Cash balances at central banks and other demand deposits	1,176.5	1,176.5	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	25,621.9	22,374.8	3,236.2	1,045.2	-	1,003.8	(46.0)	(21.2)	(24.8)	(85.1)	-	(84.0)	-	24,830.4	956.7
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	254.4	254.4	-	-	-	-	-	-	-	-	-	-	-	-	-
050	Other financial corporations	24.6	24.6	-	-	-	-	-	-	-	-	-	-	-	-	-
060	Non-financial corporations	13,710.6	12,627.2	1,083.4	312.7	-	311.3	(27.5)	(15.9)	(11.6)	(39.6)	-	(39.6)	-	13,255.7	269.9
070	Of which: SMEs	13,195.1	12,128.1	1,067.0	301.7	-	301.4	(25.1)	(14.2)	(10.8)	(37.1)	-	(37.1)	-	12,743.5	261.5
080	Households	11,632.3	9,468.6	2,152.8	732.5	-	692.5	(18.5)	(5.3)	(13.2)	(45.2)	-	(44.4)	-	11,574.6	686.8
090	Debt Securities	2,391.9	1,996.5	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	377.4	377.4	-	-	-	-	-	-	-	-	-	-	-	-	-
120	Credit institutions	1,058.9	1,058.9	-	-	-	-	-	-	-	-	-	-	-	-	-
130	Other financial corporations	955.6	560.2	-	-	-	-	-	-	-	-	-	-	-	-	-
150	Off-balance sheet exposures	1,034.4	1,034.4	-	-	-	-	(0.5)	(0.5)	-	-	-	-		-	-
200	Non-financial corporations	585.1	585.1	-	-	-	-	(0.4)	(0.4)	-	-	-	-		-	-
210	Households	449.3	449.3	-	-	-	-	(0.1)	(0.1)	-	-	-	-		-	-
220	**Total**	**30,224.8**	**26,582.2**	**3,236.2**	**1,045.2**	**-**	**1,003.8**	**(46.5)**	**(21.6)**	**(24.8)**	**(85.1)**	**-**	**(84.0)**	**-**	**24,830.4**	**956.7**

7.2 UK CR1-A – Maturity of exposures

£m		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	258.6	955.0	2,183.4	23,139.2	-	26,536.1
2	Debt securities	-	360.6	2,031.3	-	-	2,391.9
3	**Total**	**258.6**	**1,315.6**	**4,214.7**	**23,139.2**	**-**	**28,928.0**

7.3 UK CR2 – Changes in the stock of non-performing loans and advances

Not applicable to the Group due to the non-performing loan ratio being <5%.

7.4 UK CR2a – Changes in the stock of non-performing loans and advances and related net accumulated recoveries

Not applicable to the Group due to the non-performing loan ratio being <5%.

7.5 UK CQ1 – Credit quality of forborne exposures

£m		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing Forborne	Non-performing forborne	Of which defaulted	Of which impaired	On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
010	Loans and advances	289.6	443.0	393.0	393.0	(2.3)	(25.1)	704.9	417.7
060	Non-financial corporations	46.6	87.5	83.4	83.4	(0.9)	(9.2)	124.0	78.3
070	Households	243.0	355.5	309.5	309.5	(1.4)	(15.9)	580.9	339.4
100	**Total**	**289.6**	**443.0**	**393.0**	**393.0**	**(2.3)**	**(25.1)**	**704.9**	**417.7**

7.6 UK CQ2 – Quality of forbearance

Not applicable to the Group due to the non-performing loan ratio being <5%.

7.7 UK CQ4 – Quality of non-performing exposures by geography

Not applicable to Group due to the non-domestic exposures being <10%.

7.8 UK CQ5 – Credit quality of loans and advances to non-financial corporations by industry

		a	b	c	d	e
£m		Gross carrying amount				Accumulated impairment
			Of which non-performing		Of which loans and advances subject to impairment	
				Of which defaulted		
010	Agriculture, forestry, and fishing	7.2	-	-	7.2	(0.1)
020	Mining and quarrying	-	-	-	-	-
030	Manufacturing	42.3	0.2	0.2	42.3	(1.5)
040	Electricity, gas, steam and air conditioning supply	-	-	-	-	-
050	Water supply	4.4	-	-	4.4	(0.1)
060	Construction	289.6	5.4	5.4	289.6	(5.3)
070	Wholesale and retail trade	19.2	0.1	0.1	19.2	(0.3)
080	Transport and storage	307.1	3.4	3.4	307.1	(3.7)
090	Accommodation and food service activities	6.9	0.6	0.6	6.9	(0.3)
100	Information and communication	0.7	-	-	0.7	-
110	Financial and insurance activities	17.8	-	-	17.8	(0.1)
120	Real estate activities	13,272.6	299.2	299.2	13,272.6	(53.2)
130	Professional, scientific and technical activities	14.8	-	-	14.8	(0.1)
140	Administrative and support service activities	5.6	0.5	0.5	5.6	(0.3)
150	Public administration and defence, compulsory social security	-	-	-	-	-
160	Education	5.3	-	-	5.3	-
170	Human health services and social work activities	0.9	-	-	0.9	-
180	Arts, entertainment and recreation	13.7	-	-	13.7	-
190	Other services	15.2	3.4	3.4	15.2	(2.1)
200	**Total**	**14,023.3**	**312.7**	**312.7**	**14,023.3**	**(67.1)**

7.9 UK CQ6 – Collateral valuation - loans and advances

Not applicable; non performing loan (NPL) ratio is below 5% threshold; therefore, collateral valuation disclosure is not required.

7.10 UK CQ7 – Collateral obtained by taking possession and execution processes

Not applicable to the Group. The Group does not take possession of collateral that would result in recognition of an asset on its balance sheet.

7.11 UK CQ8 – Collateral obtained by taking possession and execution processes – vintage breakdown

Not applicable; NPL ratio is below 5% threshold; therefore, vintage breakdown of repossessed collateral is not required.

8. Annex XVII | Credit risk mitigation (CRM) techniques

8.1 UK CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

		a	b	c	d	e
£m		**Unsecured carrying amount**	**Secured carrying amount**	Of which **secured by collateral**	Of which **secured by financial guarantees**	Of which **secured by credit derivatives**
1	Loans and advances	1,926.0	25,787.1	25,786.6	0.5	-
2	Debt securities	2,391.9	-	-	-	
3	**Total**	**4,317.9**	**25,787.1**	**25,786.6**	**0.5**	**-**
4	Of which non-performing exposures	3.7	956.5	956.5	-	-
5	Of which defaulted	3.9	956.5			

9. Annex XIX | Standardised approach

9.1 UK CR4 – Standardised approach – credit risk exposure and CRM effects

		a	b	c	d	e	f
		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
£m	Exposure Class	On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet amount	RWAs	RWA Density %
1	Central governments or central banks	1,500.6	-	1,501.1	-	13.7	0.9
4	Multilateral development banks	578.2	-	578.2	-	-	-
6	Institutions	212.5	-	212.5	-	57.9	27.3
7	Corporates	7.2	-	7.2	-	5.7	79.3
8	Retail	439.1	-	438.6	-	250.6	57.1
9	Secured by mortgages on immovable property	24,467.6	875.1	24,467.6	185.5	9,545.8	38.7
10	Exposures in default	960.6	-	960.6	-	966.8	100.6
11	Exposures associated with particularly high risk	376.0	158.8	376.0	2.6	567.9	150.0
12	Covered bonds	480.7	-	480.7	-	48.1	10.0
16	Other items	95.7	-	95.7	-	81.5	85.1
17	**Credit Risk-Standardised Approach**	**29,118.3**	**1,034.0**	**29,118.3**	**188.0**	**11,537.9**	**39.4**

9.2 UK CR5 – Standardised approach

		a	b	d	e	f	i	j	k	l	p	q
		Risk weight										
£m	Exposure class	0%	2%	10%	20%	35%	75%	100%	150%	250%	Total	Of which unrated
1	Central governments or central banks	1,495.6	-	-	-	-	-	-	-	5.5	1,501.1	-
4	Multilateral development banks	578.2	-	-	-	-	-	-	-	-	578.2	-
6	Institutions	-	4.1	-	188.2	-	-	20.2	-	-	212.5	-
7	Corporates	-	-	-	-	-	-	7.2	-	-	7.2	7.2
8	Retail exposures	-	-	-	-	-	438.6	-	-	-	438.6	438.6
9	Exposures secured by mortgages on immovable property	-	-	-	-	22,597.7	120.9	1,934.4	-	-	24,653.1	24,653.1
10	Exposures in default	-	-	-	-	-	-	948.2	12.4	-	960.6	960.6
11	Exposures associated with particularly high risk	-	-	-	-	-	-	-	378.6	-	378.6	378.6
12	Covered bonds	-	-	480.7	-	-	-	-	-	-	480.7	-
15	Equity exposures	-	-	-	-	-	-	-	-	-	-	-
16	Other items	14.3	-	-	-	-	-	81.5	-	-	95.7	95.7
17	**Total exposure value**	**2,088.1**	**4.1**	**480.7**	**188.2**	**22,597.7**	**559.5**	**2,991.5**	**391.0**	**5.5**	**29,306.3**	**26,533.7**

10. Annex XXI | Use of the IRB approach to credit risk and Annex XXIII Specialised lending

The Group does not currently have IRB permissions, nor does it have specialised lending and equity exposures under the simple risk weighted approach, therefore the following templates have not been disclosed.

10.1 UK CR6 – IRB approach – Credit risk exposures by exposure class and PD range

10.2 UK CR6-A – Scope of the use of IRB and SA approaches

10.3 UK CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques

10.4 UK CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

10.5 UK CR8 – RWEA flow statements of credit risk exposures under the IRB approach

10.6 UK CR10 – Specialised lending and equity exposures under the simple risk weighted approach

11. Annex XXV | Counterparty credit risk – (CCR)

11.1 UK CCR1 – Analysis of CCR exposure by approach

£m		a Replacement cost (RC)	b Potential future exposure (PFE)	c EEPE	d Alpha used for computing regulatory exposure value	e Exposure value pre CRM	f Exposure value post CRM	g Exposure value	h RWEA
UK1	Original Exposure Method (for derivatives)	-	-		1.4	-	-	-	-
UK2	Simplified SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
1	SA-CCR (for derivatives)	13.9	6.9		1.4	29.2	29.2	29.2	8.4
2	IMM (for derivatives and SFTs)	-	-		1.4	-	-	-	-
3	Financial collateral simple method (for SFTs)					-	-	-	-
4	Financial collateral comprehensive method (for SFTs)					69.5	10.6	10.6	2.1
5	VaR for SFTs					-	-	-	-
6	**Total**					**98.7**	**39.8**	**39.8**	**10.5**

11.2 UK CCR2 – Transactions subject to own funds requirements for CVA risk

£m		a Exposure value	b RWEA
4	Transactions subject to the Standardised method	29.2	8.8
5	**Total transactions subject to own funds requirements for CVA risk**	**29.2**	**8.8**

11.3 UK CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

	a	b	e	f	l
£m	Exposure classes	Risk weight			Total exposure value
		2%	20%	50%	
6	Institutions	11.9	55.5	25.8	93.1
11	**Total exposure value**	**11.9**	**55.5**	**25.8**	**93.1**

11.4 UK CCR4 – IRB approach – CCR exposures by exposure class and PD scale

Not applicable to the Group. The Group uses the standardised approach for counterparty credit risk.

11.5 UK CCR5 – Composition of collateral for CCR exposures

Not applicable to the Group. The Group has not exceeded the £125 billion threshold prescribed in PS17/21.

11.6 UK CCR6 – Credit derivatives exposures

Not applicable to the Group. The Group does not have credit derivatives.

11.7 UK CCR7 – RWEA flow statements of CCR exposures under the IMM

Not applicable to the Group. The Group does not have exposures under the IMM.

11.8 UK CCR8 – Exposures to CCPs

		a	b
£m		**Exposure value**	**RWEA**
1	**Exposures to QCCPs (total)**		**13.7**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	53.3	13.7
3	(i) OTC derivatives	53.3	13.7
4	(ii) Exchange-traded derivatives	-	-
5	(iii) SFTs	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	140.5	
8	Non-segregated initial margin	-	-
9	Prefunded default fund contributions	-	-

12. Annex XXVII | Securitisation positions

12.1 UK-SEC1 – Securitisation exposures in the non-trading book

		a	b	c	d	g	h	i	k	l	m	o
		Institution acts as originator					Institution acts as sponsor			Institution acts as investor		
		Traditional					Traditional		Sub-total	Traditional		Sub-total
		STS		Non-STS		Sub-total	STS	Non-STS		STS	Non-STS	
£m	Total exposures		of which SRT		of which SRT							
1	**Total exposures**	**556.7**	**-**	**248.9**	**-**	**805.6**	**-**	**4.3**	**4.3**	**400.1**	**95.0**	**495.1**
2	Retail (total)	556.7	-	248.9	-	805.6	-	4.3	4.3	400.1	95.0	495.1
3	Residential mortgage	556.7	-	248.9	-	805.6	-	4.3	4.3	400.1	95.0	495.1

12.2 UK SEC2 – Securitisation exposures in the trading book

Not applicable to the Group. The Group does not operate a trading book.

12.3 UK-SEC3 – Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands/deductions)					Exposure values by regulatory approach				RWEA by regulatory approach				Capital charge after cap			
£m		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA (including IAA)	SEC ERBA	SEC-SA	1250% deductions	SEC-IRBA	SEC ERBA	SEC-SA	1250% deductions	SEC-IRBA	SEC ERBA (including IAA)	SEC-SA	1250% deductions
1	**Total exposures**	**453.5**	**-**	**4.7**	**2.2**	**0.1**	**-**	**460.4**	**-**	**0.1**	**-**	**56.4**	**-**	**1.0**	**-**	**4.5**	**-**	**0.1**
2	Traditional transactions	453.5	-	4.7	2.2	0.1	-	460.4	-	0.1	-	56.4	-	1.0	-	4.5	-	0.1
3	Securitisation	453.5	-	4.7	2.2	0.1	-	460.4	-	0.1	-	56.4	-	1.0	-	4.5	-	0.1
4	Retail underlying	453.5	-	4.7	2.2	0.1	-	460.4	-	0.1	-	56.4	-	1.0	-	4.5	-	0.1
5	Of which STS	449.2	-	4.7	2.2	-	-	456.1	-	-	-	55.5	-	-	-	4.4	-	-

12.4 UK-SEC4 – Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands/deductions)					**Exposure values (by regulatory approach)**				**RWEA (by regulatory approach)**				**Capital charge after cap**			
£m		**≤20 % RW**	**>20% to 50% RW**	**>50% to 100% RW**	**>100% to <1250% RW**	**1250% RW/ deductions**	**SEC-IRBA**	**SEC-ERBA (including IAA)**	**SEC -SA**	**1250%/ deductions**	**SEC-IRBA**	**SEC-ERBA (including IAA)**	**SEC-SA**	**1250%/ deductions**	**SEC-IRBA**	**SEC-ERBA (including IAA)**	**SEC -SA**	**1250%/ deductions**
1	**Total exposures**	**495.1**	**-**	**-**	**-**	**-**	**-**	**495.1**	**-**	**-**	**-**	**59.0**	**-**	**-**	**-**	**4.7**	**-**	**-**
2	Traditional securitisation	495.1	-	-	-	-	-	495.1	-	-	-	59.0	-	-	-	4.7	-	-
3	Securitisation	495.1	-	-	-	-	-	495.1	-	-	-	59.0	-	-	-	4.7	-	-
4	Retail underlying	495.1	-	-	-	-	-	495.1	-	-	-	59.0	-	-	-	4.7	-	-
5	Of which STS	400.1	-	-	-	-	-	400.1	-	-	-	40.0	-	-	-	3.2	-	-

12.5 UK-SEC5 – Exposures securitised by the institution - Exposures in default and specific credit risk adjustments

		a	b	c
		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount		**Total amount of specific credit risk adjustments made during the period**
£m			***Of which exposures in default***	
1	**Total exposures**	**3,832.2**	**38.9**	**0.7**
2	Retail (total)	3,832.2	38.9	0.7
3	residential mortgage	3,832.2	38.9	0.7

13. Annex XXIX | Standardised approach and internal model

13.1 UK MR1 – Market risk under the standardised approach

Not applicable to the Group. The Group does not have a trading book or any non-trading book positions that are subject to foreign exchange risk or commodity risk.

13.2 UK MR2-A – Market risk under the internal Model Approach (IMA)

Not applicable to the Group. The Group does not have an internal model for market risk.

13.3 UK MR2-B – RWA flow statements of market risk exposures under the IMA

Not applicable to the Group. The Group does not have an internal model for market risk.

13.4 UK MR3 – IMA values for trading portfolios

Not applicable to the Group. The Group does not have an internal model for market risk.

13.5 UK MR4 – Comparison of VaR estimates with gains/losses

Not applicable to the Group. The Group does not have an internal model for market risk.

14. Annex XXXVII | Interest Rate Risk in the Banking Book

14.1 UK IRRBB1 – Quantitative information on IRRBBs

	OSBG	∆EVE		∆NII		Tier 1 capital	
	£m	**30-Jun-26**	**31-Dec-25**	**30-Jun-26**	**31-Dec-25**	**30-Jun-26**	**31-Dec-25**
010	Parallel shock up	95.0	52.0	(24.6)	(30.0)		
020	Parallel shock down	(52.5)	(28.2)	27.3	31.5		
030	Steepener shock	(5.0)	(5.6)				
040	Flattener shock	27.5	20.5				
050	Short rates shock up	56.5	35.7				
060	Short rates shock down	(29.7)	(18.8)				
070	Maximum	95.0	52.0	27.3	31.5		
080	**Tier 1 capital**					**2,097.7**	**2,142.9**

15. Glossary

ALMM	Additional Liquidity Monitoring Metrics
AT1	Additional Tier 1 capital
ASF	Available stable funding
CCFSL	Charter Court Financial Services Limited
CCP	Central Counterparties
CCyB	Countercyclical Buffer
CCR	Counterparty Credit Risk
CET1	Common Equity Tier 1
CRR	Capital Requirements Regulation
CRD	Capital Requirements Directive also known as CRD IV or CRD V
CRM	Credit Risk Mitigation
CVA	Credit valuation adjustment
ECL	Expected Credit Losses
EVE	Economic Value of Equity
FCA	Financial Conduct Authority
HQLA	High Quality Liquid Asset
IAA	Internal Assessment Approach
ILAAP	Internal Liquidity Adequacy Assessment Process
IRB	Internal Ratings-Based
IRRBB	Interest Rate Risk in the Banking Book
LCR	Liquidity Coverage Ratio
MDB	Multilateral Development Banks
MREL	Minimum Requirements for own funds and eligible liabilities
NII	Net Interest Income
NPL	Non Performing Loan
NSFR	Net Stable Funding Ratio
OSB	OneSavings Bank plc
OSBG	OSB Group plc
Pillar 1	The first pillar - Minimum Capital Requirement covers total risk including the credit risk, market risk as well as Operational Risk
Pillar 2	The second pillar - Supervisory Review Process is intended to ensure that the banks have adequate capital to support all the risks associated in their businesses
Pillar 3	Pillar 3 complements the first and second pillars of the Basel framework by requiring banks to publicly disclose information about their risk exposures, risk management practices, and capital adequacy. These disclosures are designed to promote market discipline by providing stakeholders with a clear understanding of a bank's risk profile and its governance.
PRA	Prudential Regulation Authority
RMBS	Residential Mortgage-Backed Securities
RSF	Required stable funding
RWAs	Risk-Weighted Assets
RWEA	Risk Weighted Exposure Amount
SA-CCR	Standardized Approach for Counterparty Credit Risk
SEC-ERBA	Securitisation External Ratings-Based Approach
SEC-SA	Securitisation Standardised Approach
SME	Small and Medium-sized Enterprises
SREP	Supervisory Review and Evaluation Process
SFT	Securities financing transaction
The Group	OSBG and its subsidiaries
QCCP	Qualifying Central Counterparties