PILLAR 3 DISCLOSURES

For September 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 September 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 are presented and prepared in accordance with Disclosure (CRR) Part of the PRA Rulebook. The disclosures should be read in conjunction with the Trading Update as at 30 September 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.

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-Sep-26**	**30-Jun-26**	**31-Mar-26**	**31-Dec-25**	**30-Sep-25**
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	1,925.2	1,930.6	1,864.1	1,975.8	1,913.7
2	Tier 1 capital	2,075.2	2,097.7	2,031.2	2,142.9	2,063.7
3	Total capital	2,325.2	2,347.7	2,281.2	2,392.9	2,313.7
	Risk-weighted exposure amounts					
4	Total risk-weighted exposure amount	12,742.4	12,676.2	12,620.7	12,541.7	12,395.5
	Capital ratios (as a percentage of risk-weighted exposure amount)[1]					
5	Common Equity Tier 1 ratio (%)	15.1	15.2	14.8	15.8	15.4
6	Tier 1 ratio (%)	16.3	16.5	16.1	17.1	16.6
7	Total capital ratio (%)	18.2	18.5	18.1	19.1	18.7
	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 (%)[2]	8.8	9.0	8.6	9.6	9.2
	Leverage ratio					
13	Total exposure measure excluding claims on central banks	29,321.7	29,371.4	29,250.9	28,956.3	27,830.2
14	Leverage ratio excluding claims on central banks (%)	7.1	7.1	6.9	7.4	7.4
	Liquidity Coverage Ratio[3]					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	3,181.8	3,319.9	3,328.0	3,181.5	3,238.5
16a	Cash outflows - Total weighted value	2,197.7	2,241.4	2,239.6	2,171.6	2,066.4
16b	Cash inflows - Total weighted value	309.7	294.7	274.9	273.0	277.8
16	Total net cash outflows (adjusted value)	1,888.0	1,946.7	1,964.7	1,898.6	1,788.6
17	Liquidity coverage ratio (%)	170.1	172.0	170.9	169.5	181.8
	Net Stable Funding Ratio[4]					
18	Total available stable funding	27,120.0	27,046.7	26,802.5	26,596.3	26,712.1
19	Total required stable funding	19,380.0	19,258.0	19,096.6	18,911.8	18,941.7
20	NSFR ratio (%)	139.9	140.4	140.4	140.6	141.0

[1] Capital ratios exclude any current year profits that had not yet been verified at the relevant reporting date in accordance with applicable regulatory requirements.

[2] 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.

[3] 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.

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

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-Sep-26	30-Jun-26	30-Sep-26
1	**Credit risk (excluding CCR)**	**11,607.4**	**11,537.9**	**928.6**
2	Of which the standardised approach	11,607.4	11,537.9	928.6
6	**Counterparty credit risk - CCR**	**38.0**	**33.0**	**3.0**
7	Of which the standardised approach	9.4	8.4	0.8
UK 8a	Of which exposures to a CCP	13.6	13.7	1.1
UK 8b	Of which credit valuation adjustment - CVA	14.9	8.8	1.2
9	Of which other CCR	0.1	2.1	0.0
16	**Securitisation exposures in the non-trading book (after the cap)**	**108.4**	**116.4**	**8.7**
18	Of which SEC-ERBA (including IAA)	107.7	115.4	8.6
UK 19a	Of which 1250%/ deduction	0.7	1.0	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)**	**4.6**	**5.5**	**0.4**
29	**Total**	**12,742.4**	**12,676.2**	**1,019.4**

3. Annex XIII | Liquidity requirements

3.1 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 is predominantly funded by retail savings products. Consequently, the main drivers of the LCR are retail deposit outflows and mortgage pipeline outflows, partially offset by mortgage repayments. Changes in the LCR over time are primarily driven by movements in the level and remaining term of retail savings deposits held within OSB and CCFSL, which influence the size of outflows, together with changes in the size of the liquidity buffer, mortgage pipeline and net lending flows.

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

The Group's 12-month average LCR was 170.1% as at 30 September 2026, compared with 172.0% as at 30 June 2026. The modest decrease during the quarter was primarily driven by a reduction in the average stock of HQLA to £3.2bn from £3.3bn, partially offset by lower average net cash outflows. The lower average net cash outflows reflected an increased proportion of stable deposits within the retail deposit book, higher contractual cash inflows from the mortgage portfolio and lower collateral requirements. Over the periods presented, the LCR has remained broadly stable and significantly above regulatory requirements, supported by a substantial stock of HQLA.

(c) Explanations on the actual concentration of funding sources

In addition to the regulatory Additional Liquidity Monitoring Metrics (ALMM), the Group regularly monitors funding diversification, with particular focus on the mix of funding sources (including retail deposits, wholesale funding, and central bank facilities) together with concentrations by maturity, customer and product type through a suite of internal risk metrics. These metrics are reported regularly and escalated to the appropriate governance forums for review where required. The Group's primary source of funding is retail depositors, which are considered to be well diversified due to granularity of the depositor base. Internal risk appetite limits are in place to monitor and limit concentrations, including exposure to individual depositors, thereby reducing concentration risk.

(d) High-level description of the composition of the Group's liquidity buffer.

The Group's liquidity buffer comprises central bank reserves and HQLA eligible government securities, bonds issued by Multilateral Development Banks (MDBs), covered bonds, and Residential Mortgage-Backed Securities (RMBS). In addition to HQLA eligible instruments, the Group holds RMBS (internally issued and third-party) that do not qualify as HQLA but may be used to generate liquidity under stressed conditions. These assets are assigned value as part of the Group's Internal Liquidity Adequacy Assessment Process (ILAAP).

(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 managed in accordance with contractual terms and prevailing market practices. The Group also considers the impact of market movements on derivative margin requirements, including 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

All material components of the Group's liquidity profile are reflected within the disclosure template.

3.2 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 YY)	30-Sep-26	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-26	30-Jun-26	31-Mar-26	31-Dec-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)					3,181.8	3,319.9	3,328.0	3,181.5
	CASH – OUTFLOWS								
2	Retail deposits and deposits from small business customers, of which:	23,235.0	23,112.6	22,950.1	22,697.8	1,237.8	1,253.9	1,251.2	1,201.6
3	Stable deposits	13,399.2	12,729.2	12,063.0	11,435.0	670.0	636.5	603.2	571.7
4	Less stable deposits	4,225.1	4,540.6	4,677.2	4,510.9	507.0	547.4	567.3	549.2
5	Unsecured wholesale funding	992.9	988.5	901.1	814.2	402.0	399.5	364.5	330.1
7	Non-operational deposits (all counterparties)	984.1	981.1	893.9	806.5	393.2	392.1	357.3	322.4
8	Unsecured debt	8.8	7.4	7.2	7.7	8.8	7.4	7.2	7.7
9	Secured wholesale funding					42.3	42.3	42.0	11.9
10	Additional requirements	242.6	267.0	294.8	337.8	242.6	267.0	294.8	337.8
11	Outflows related to derivative exposures and other collateral requirements	242.6	267.0	294.8	337.8	242.6	267.0	294.8	337.8
14	Other contractual funding obligations	35.9	33.1	24.5	25.5	4.8	4.8	4.8	7.2
15	Other contingent funding obligations	888.7	910.1	938.7	936.9	268.2	274.0	282.4	282.9
16	TOTAL CASH OUTFLOWS					2,197.7	2,241.4	2,239.6	2,171.6
	CASH – INFLOWS								
17	Secured lending (e.g. reverse repos)	32.8	32.8	20.3	-	14.4	14.4	1.9	-
18	Inflows from fully performing exposures	457.3	425.8	397.9	386.4	285.1	264.9	251.0	242.0
19	Other cash inflows	10.1	15.4	22.0	31.0	10.1	15.4	22.0	31.0
20	TOTAL CASH INFLOWS	500.3	474.0	440.2	417.4	309.7	294.7	274.9	273.0
UK20c	Inflows subject to 75% cap	500.3	474.0	440.2	417.4	309.7	294.7	274.9	273.0
	TOTAL ADJUSTED VALUE								
UK21	Liquidity buffer					3,181.8	3,319.9	3,328.0	3,181.5
22	Total net cash outflows					1,888.0	1,946.7	1,964.7	1,898.6
23	Liquidity coverage ratio (%)					170.1	172.0	170.9	169.5

4. Glossary

Term/Acronym	Definition
ALMM	Additional Liquidity Monitoring Metrics
CCFSL	Charter Court Financial Services Limited
CET1	Common Equity Tier 1
CRR	Capital Requirements Regulation
FCA	Financial Conduct Authority
HQLA	High Quality Liquid Assets
ILAAP	Internal Liquidity Adequacy Assessment Process
LCR	Liquidity Coverage Ratio
MDB	Multilateral Development Banks
NSFR	Net Stable Funding Ratio
OSB	OneSavings Bank plc
OSBG	OSB Group plc
PRA	Prudential Regulation Authority
RMBS	Residential Mortgage-Backed Securities
SME	Small and Medium-sized Enterprises
UK	United Kingdom