

PILLAR 3 DISCLOSURES

REPORT 2025



This document presents Table CCA in accordance with the applicable Pillar 3 disclosure requirements. The template provides a breakdown of the Bank's regulatory capital components that are recognized as part of its capital base.

This disclosure should be read in conjunction with the Bank's Pillar 3 Report, available separately on the Bank's website, which provides additional context and qualitative information relating to the Bank's capital management and regulatory capital position.

Table CCA – Main Features of Regulatory Capital Instruments – Eligible Instruments

		COMMON SHARES	SHARE PREMIUM	STATUTORY RESERVE FUND	DISCLOSED RESERVES	RETAINED EARNINGS	SUBORDINATED DEBT	OTHER RESERVES	GENERAL PROVISIONS
1	Issuer	Atlantic Bank Limited	Atlantic Bank Limited	Atlantic Bank Limited	Atlantic Bank Limited	Atlantic Bank Limited	Atlantic Bank Limited	Atlantic Bank Limited	Atlantic Bank Limited
2	Unique identifier	Share Certificate Number	NA	NA	NA	NA	NA	NA	NA
3	Governing law(s) of the instrument	Belize	Belize	Belize	Belize	Belize	Belize	Belize	Belize
4	Regulatory capital treatment	CET1	CET1	CET1	CET1	CET1	AT1	T2	T2
7	Instrument type	Ordinary Shares / Common Stock	Stock Surplus	Statutory Reserve Fund	Disclosed Reserves	Retained Earnings	Capital instruments issued	Other approved reserves	General Provisions
8	Amount recognized in regulatory capital (\$ in millions)	102.70	1.52	38.88	2.27	-5.33	7.44	39.00	10.39
9	Par value of instrument (\$)	100.00	NA	NA	NA	NA	NA	NA	NA
10	Accounting classification	Equity	Equity	Equity	Equity	Equity	Financial liability	Equity	Equity
11	Original date of issuance (dd/mm/yyyy)	16/08/1971	16/08/1971	16/08/1971	31/12/2022	16/08/1971	31/12/2022	16/08/1971	16/08/1971
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	NA	NA	NA	NA	NA	NA	NA	NA
14	Issuer call subject to prior supervisory approval	No	No	Yes	Yes	No	No	No	Yes
15	Optional call date, contingent call dates and redemption amount	NA	NA	NA	NA	NA	NA	NA	NA
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	NA
	<i>Coupons / dividends</i>								
17	Fixed or floating dividend/coupon	Floating dividend	Floating dividend	NA	NA	NA	Fixed coupon	NA	NA
18	Coupon rate and any related index	NA	NA	NA	NA	NA	5.00	NA	NA
19	Existence of a dividend stopper	No	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	NA	NA	NA	Mandatory	NA	NA
21	Existence of step-up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Convertible	Convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	None	None	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	Fully	Fully	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	None	None	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	Optional	Optional	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	CET1	CET1	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	ABL	ABL	NA	NA	NA
30	Write-down feature	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA	NA	NA
34	If temporary write-down, description of writeup mechanism	NA	NA	NA	NA	NA	NA	NA	NA
34A	Type of subordination	Structural	Structural	Statutory	Structural	Structural	Contractual	Structural	Statutory
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated financial liabilities	Subordinated financial liabilities	Subordinated financial liabilities	Subordinated financial liabilities	Subordinated financial liabilities	Senior unsecured liabilities	Subordinated financial liabilities	All financial liabilities