Vida Group Holdings plc
Pillar 3 Disclosures

30 June 2026

Contents

1. Overview

1.1. Background

This document contains the interim Pillar 3 disclosures of Vida Group Holdings plc (“VGHP”) and its subsidiaries (the “Group” or “Vida”) as at 30 June 2026. The disclosures have been prepared in accordance with the disclosure (CRR) part of the PRA Rulebook and provide information on the Group's capital, risk management, leverage and liquidity positions.

1.2. Basis of Disclosure

As the Group is a Small Domestic Deposit Taker (“SDDT”), it has applied the Pillar 3 disclosure requirements applicable to SDDT firms under Article 433b of the PRA Disclosure (CRR) part of the PRA Rulebook.

The purpose of these disclosures is to provide information on the management of risks faced by the Group and the basis of calculating capital requirements. The disclosures in this report have been prepared as at 30 June 2026. They should be read in conjunction with the Group’s 2026 Interim Report and Accounts approved by the Board on 7 August 2026.

Regulatory ratios are presented on a Group-basis only. This document is prepared in pounds sterling which is the functional and reporting currency of the Group. Amounts are rounded to the nearest thousand. Specific rows and columns in the tables prescribed by the PRA have been omitted where these are not applicable to the Group.

1.3. Scope

VGHP is a financial holding company and it is a CRR consolidation entity. This Pillar 3 report is prepared on a consolidated basis. Vida Bank Limited (“VBL”) is the principal regulated subsidiary of the Group. The same basis of consolidation is used for the preparation of the Group’s Annual and Interim Report and Accounts as is used for regulatory reporting.

1.4. Review and Approval

Pillar 3 disclosures are not subject to external audit. This Pillar 3 report has been prepared in line with the Vida’s internal controls framework which govern financial and regulatory reporting processes. The disclosures have been reviewed at senior and executive level, with ultimate oversight at the Board Audit Committee and approval by the Board.

1.5. Publication

Pillar 3 disclosures are published in line with the publication of the Annual and Interim Report and Accounts. The Group’s Pillar 3 disclosures are made available through the corporate website www.vidabank.co.uk

2. Capital and Other Disclosures

2.1 Key Metrics

The key metrics table (KM1) covering capital, leverage and liquidity is set out below.

	30 Jun 2026	31 Dec 2025
Available own funds (£'000)		
Common Equity Tier 1 ("CET1") capital	175,513	168,319
Tier 1 capital	175,513	168,319
Total capital	209,188	202,429
Risk-weighted exposure (£'000)		
Total risk-weighted exposure amount	1,311,238	1,105,780
Capital ratios		
Common Equity Tier 1 ratio (%)	13.4%	15.2%
Tier 1 ratio (%)	13.4%	15.2%
Total capital ratio (%)	16.0%	18.3%
Additional own funds requirements		
Additional CET1 SREP requirements (%)	0.56%	0.66%
Additional AT1 SREP requirements (%)	0.19%	0.22%
Additional T2 SREP requirements (%)	0.25%	0.30%
Total own funds requirements (%)	9.00%	9.18%
Combined buffer requirement		
Capital conservation buffer (%)	2.5%	2.5%
Institution specific countercyclical capital buffer (%)	2.0%	1.9%
Combined buffer requirement (%)	4.5%	4.4%
Overall capital requirements (%)	13.5%	13.6%
Leverage ratio		
Total exposure measure excluding claims on central banks (£'000)	4,452,763	3,440,332
Leverage ratio excluding claims on central banks (%)	3.9%	4.9%
Liquidity coverage ratio [1]		
Total High-quality Liquid Assets ("HQLA") (weighted value - average) (£'000)	896,985	612,552
Cash outflows - total weighted value (£'000)	557,910	330,304
Cash inflows - total weighted value (£'000)	45,280	101,370
Total net cash outflows (adjusted value) (£'000)	512,630	252,077
Liquidity coverage ratio (%)	182%	528%
Net stable funding ratio [2]		
Total available stable funding (£'000)	2,552,545	2,327,088
Total required stable funding (£'000)	1,906,498	1,646,865
Net stable funding ratio (%)	135%	142%

The CET1 ratio decreased to 13.4% (31 December 2025: 15.2%). The decrease in the ratio was driven by the significant growth in Risk-weighted Exposure Amounts ("RWEAs") during the period from loan book growth, partly offset by the increase in CET1 from retained earnings.

(1) The LCR values are calculated as the simple average of month end observations over the preceding 12 months.
(2) The NSFR values are calculated as the simple average of quarter end observations over the preceding 4 quarter ends.

The Total Capital Ratio decreased to 16.0% (31 December 2025: 18.3%), reflecting the increase in loan book RWEAs, partly offset by the increase in total capital.

The Leverage ratio excluding claims on central banks reduced to 3.9% (31 December 2025: 4.9%). This reflected growth in the Group's balance sheet and leverage exposure measure, principally driven by increases in lending, which outpaced growth in Tier 1 capital.

The LCR and NSFR metrics reported in the key metrics table above are calculated on an average basis and therefore differ to the metrics reported in the Annual and Interim Report, which show the position at period end. The reduction in Liquidity Coverage Ratio reflects the continued deployment of liquidity into lending activities and the diversification of funding as the Group optimised its balance sheet while maintaining a substantial buffer above regulatory minimum requirement. The period end Liquidity Coverage Ratio at 30 June 2026 was 145% (31 December 2025: 163%).

While available stable funding increased during the period, growth in the longer-term loan book resulted in a larger increase in required stable funding, leading to a reduction in the Net Stable Funding ratio. The period end Net Stable Funding ratio at 30 June 2026 was 126% (31 December 2025: 138%).

End