

OPPORTUNITY BANK

Pillar 3 Market Discipline

KEY PRUDENTIAL METRICS

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
Available Capital (amounts)						
1	Core capital	29,574,983,114	27,812,153,008	27,196,872,973	27,015,084,330	28,005,913,727
2	Supplementary capital	3,672,081,833	3,624,598,296	3,624,598,296	3,562,147,572	3,562,147,990
3	Total capital	33,247,064,948	31,436,751,304	30,821,471,269	30,577,231,902	31,568,061,717
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	171,421,199,642	178,478,856,786	175,836,137,760	160,737,051,311	163,788,519,165
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	17.25%	17.61%	15.47%	16.81%	17.10%
6	Total capital ratio (%)	19.39%	15.58%	17.53%	19.02%	19.27%
Capital buffer requirements as a percentage of RWA						
7	Capital conservation buffer requirement (2.5%)	2.50%	2.50%	2.50%	2.50%	2.50%
8	Countercyclical buffer requirement (%)	0%	0%	0%	0%	0%
9	Systemic buffer (forDSIBs) (%)	0%	0%	0%	0%	0%
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	2.50%	2.50%	2.50%	2.50%	2.50%
11	Core capital available after meeting the bank's minimum capital requirements (%)	2.67%	1.58%	1.25%	1.25%	1.84%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio exposure measure	237,534,458,205	298,843,638,301	327,356,445,241	263,289,657,545	264,421,737,045
14	Basel III leverage ratio (%) (row 1 / row 13)	12.45%	9.31%	8.31%	10.26%	10.59%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	63,188,100,718	126,490,003,686	162,216,101,059	96,963,247,499	100,964,330,707
16	Total net cash outflow	8,559,302,076	7,761,695,755	6,250,745,701	6,114,044,640	0
17	LCR (%)	215%	463%	503%	347%	643%

Disclosures as at December 31, 2023

The information in this report has not been reviewed nor reported on by our external auditors

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