

OPPORTUNITY BANK

Pillar 3 Market Discipline

COMPOSITION OF REGULATORY CAPITAL

	Amounts	
Common Equity Tier 1 capital: instruments and reserves		
1	Permanent shareholders equity (issued and fully paid-up common shares)	32,001,824,450
2	Share premium	0
3	Retained earnings	(2,573,472,632)
4	Net after tax profits current year-to date (50% only)	2,547,777,465
5	General reserves (permanent, unencumbered and able to absorb losses)	3,672,081,833
6	Tier 1 capital before regulatory adjustments	31,976,129,283
Tier 1 capital: regulatory adjustments		
8	Goodwill and other intangible assets	(143,816,287)
9	Current year's losses	0
10	Investments in unconsolidated financial subsidiaries	0
12	Deficiencies in provisions for losses	0
14	Other deductions determined by the Central bank	0
26	Other deductions determined by the Central bank	(962,983,291)
28	Total regulatory adjustments to Tier 1 capital	(2,401,146,168)
29	Tier 1 capital	29,574,983,115
Tier 2 capital: Supplementary capital		
46	Revaluation reserves on fixed assets	2,280,463,582
47	<i>Unencumbered general provisions for losses (not to exceed 1.25% of RWA)</i>	1,391,618,251
48	Hybrid capital instruments	0
49	<i>Subordinated debt (not to exceed 50% of core capital subject to a discount factor)</i>	0
58	Tier 2 capital	3,672,081,833
59	Total regulatory capital (= Tier 1 + Tier 2)	33,247,064,948
60	Total risk-weighted assets	171,421,199,642

	Capital adequacy ratios and buffers	
61	Tier 1 capital (as a percentage of risk-weighted assets)	17.25%
63	Total capital (as a percentage of risk-weighted assets)	19.39%
64	Total Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus systemic buffer, expressed as a percentage of risk-weighted assets)	2.50%
65	Of which: capital conservation buffer requirement	2.50%
66	Of which: countercyclical buffer requirement	0
67	Of which: bank specific systemic buffer requirement	0
68	Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	2.67%
Minimum statutory ratio requirements		
70	Tier 1 capital adequacy ratio	17.25%
71	Total capital adequacy ratio	19.39%

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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