OPPORTUNITY BANK

PILLAR THREE 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	31,279,470,643	29,833,020,000	29,574,983,114	27,812,153,008	27,196,872,973
2	Supplementary capital	3,700,090,506	3,685,960,000	3,672,081,833	3,624,598,296	3,624,598,296
3	Total capital	34,979,561,150	33,518,980,000	33,247,064,948	31,436,751,304	30,821,471,269
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	179,976,470,190	164,501,632,000	171,421,199,642	178,478,856,786	175,836,137,760
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	17.38%	18.14%	17.25%	17.61%	15.47%
6	Total capital ratio (%)	19.44%	20.38%	19.39%	15.58%	17.53%
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 (for DSIBs) (%)	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 (%)	3.49%	2.94%	2.67%	1.58%	1.25%
13	Total Basel III leverage ratio exposure measure	270,329,129,501.44	237,651,075,138.72	237,534,458,205	298,843,638,301	327,356,445,241
14	Basel III leverage ratio (%) (row 1 / row 13)	11.57%	12.55%	12.45%	9.31%	8.31%
15	Total high-quality liquid assets (HQLA)	35,360,208,000	58,225,500,931	63,188,100,718	126,490,003,686	162,216,101,059
16	Total net cash outflow	20,613,094,050	6,554,560,975	8,559,302,076	7,761,695,755	6,250,745,701
17	LCR (%)	134%	412%	215%	463%	503%

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