OPPORTUNITY BANK

PILLAR THREE MARKET DISCIPLINE

Key Prudential Metrics

		a	b	c	d	e
		Q2-25	Q1-25	Q4-24	Q3-24	Q2-24
	Available capital (amounts)					
1	Core capital	35,871,959,868	34,011,937,488	33,802,485,251	32,072,272,566	29,833,020,000
2	Supplementary capital	4,249,813,000	3,832,544,765	3,25,447,000	3,726,464,155	3,685,960,000
3	Total capital	40,121,772,868	37,844,482,253	37,627,932,251	35,798,736,721	33,518,980,000
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	196,747,766,953	177,947,061,014	190,771,317,684	182,944,203,483	164,501,632,000
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	18.23%	19.11%	17.72%	17.53%	18.14%
6	Total capital ratio (%)	20.39%	21.27%	19.72%	19.57%	20.38%
	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 (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 (%)	5.53%	4.69%	4.61%	3.87%	2.94%
	Basel III leverage ratio					
13	**Total Basel III leverage ratio exposure measure**	289,938,924,000	266,572,234,549	264,943,429,352	262,204,090,761	237,651,075,138.72
14	Basel III leverage ratio (%) (row 1 / row 13)	12.37%	12.76%	12.76%	12.23%	12.55%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	19,630,632,500	16,941,120,500.0	21,424,010,120	20,085,890,000	58,225,500,931
16	Total net cash outflow	11,777,876,348	6,659,312,187.83	9,067,518,644	6,850,467,263	6,554,560,975
17	LCR (%)	166.67%	254%	236%	210%	412%
	Net Stable Funding Ratio					
18	Total available stable funding	192,191,281,177	174,294,179,636	176,782,430,983	180,955,863,492	187,243,629,276
19	Total required stable funding	163,554,316,307	152,943,736,130	62,769,099,800	62,553,392,524	51,723,580,287
20	NSFR	117.5%	114%	282%	289%	362%