

# **OPPORTUNITY BANK**

## **PILLAR THREE MARKET DISCIPLINE**

### **Composition of Regulatory Capital**

		Amounts
	<b>Common Equity Tier 1 capital: instruments and reserves</b>	
1	Permanent shareholders equity (issued and fully paid-up common shares)	32,001,824,000
2	Share premium	0
3	Retained earnings	3,630,648,000
4	Net after tax profits current year-to date (50% only)	713,013,000
5	General reserves (permanent, unencumbered and able to absorb losses)	0
6	<b>Tier 1 capital before regulatory adjustments</b>	<b>36,345,485,000</b>
	<b>Tier 1 capital: regulatory adjustments</b>	
8	Goodwill and other intangible assets	(436,665,000)
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	(36,860,132)
28	<b>Total regulatory adjustments to Tier 1 capital</b>	<b>(473,525,132)</b>
29	<b>Tier 1 capital</b>	<b>35,871,959,868</b>
	<b>Tier 2 capital: Supplementary capital</b>	
46	Revaluation reserves on fixed assets	2,647,183,924
47	<i>Unencumbered general provisions for losses (not to exceed 1.25% of RWA)</i>	1,602,628,975
48	Hybrid capital instruments	0
49	<i>Subordinated debt (not to exceed 50% of core capital subject to a discount factor)</i>	0
58	<b>Tier 2 capital</b>	<b>4,249,812,899</b>
59	<b>Total regulatory capital (= Tier 1 + Tier2)</b>	<b>40,121,772,868</b>
60	<b>Total risk-weighted assets</b>	<b>196,747,766,953</b>

		Amounts
	<b>Capital adequacy ratios and buffers</b>	
61	<b>Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>18.23%</b>
63	<b>Total capital (as a percentage of risk-weighted assets)</b>	<b>20.39%</b>
64	<b>Total Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus systemic buffer, expressed as a percentage of risk-weighted assets)</b>	<b>2.50%</b>
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	<b>Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements</b>	<b>5.53%</b>
	<b>Minimum statutory ratio requirements</b>	
70	Tier 1 capital adequacy ratio	18.23%
71	Total capital adequacy ratio	20.39%