

OPPORTUNITY BANK

PILLAR THREE MARKET DISCIPLINE

Key Prudential Metrics

		a	b	c	d	e
		Q4-25	Q3-25	Q2-25	Q1-25	Q4-24
	Available capital (amounts)					
1	Core capital	35,987,715,000	35,936,089,819.92	35,871,959,868	34,011,937,488	33,802,485,251
2	Supplementary capital	4,324,724,000	4,290,369,004.20	4,249,813,000	3,832,544,765	3,25,447,000
3	Total capital	40,312,439,000	40,226,458,824.12	40,121,772,868	37,844,482,253	37,627,932,251
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	203,335,895,248	203,786,243,952.54	196,747,766,953	177,947,061,014	190,771,317,684
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	17.70%	17.63%	18.23%	19.11%	17.72%
6	Total capital ratio (%)	19.83%	19.74%	20.39%	21.27%	19.72%
	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 (%)	5.40%	5.37%	5.53%	4.69%	4.61%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	274,935,054,000	285,164,232,044	289,938,924,000	266,572,234,549	264,943,429,352
14	Basel III leverage ratio (%) (row 1 / row 13)	13.09%	12.60%	12.37%	12.76%	12.76%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	28,683,697,000	20,357,241,500	19,630,632,500	16,941,120,500.0	21,424,010,120
16	Total net cash outflow	9,724,380,634	8,344,312,426	11,777,876,348	6,659,312,187.83	9,067,518,644
17	LCR (%)	294.97%	243.97%	166.67%	254%	236%
	Net Stable Funding Ratio					
18	Total available stable funding	181,491,297,672	197,284,375,750	192,191,281,177	174,294,179,636	176,782,430,983
19	Total required stable funding	151,544,936,002	166,030,600,155	163,554,316,307	152,943,736,130	62,769,099,800
20	NSFR	119.8%	118.8%	117.5%	114%	282%