

# 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	3,555,738,500
4	Net after tax profits current year-to date (50% only)	789,133,000
5	General reserves (permanent, unencumbered and able to absorb losses)	0
6	<b>Tier 1 capital before regulatory adjustments</b>	<b>36,346,695,000</b>
<b>Tier 1 capital: regulatory adjustments</b>		
8	Goodwill and other intangible assets	(339,551,000)
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	(19,429,000)
28	<b>Total regulatory adjustments to Tier 1 capital</b>	<b>(358,980,000)</b>
29	<b>Tier 1 capital</b>	<b>35,987,715,000</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>	1,677,539,834
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>4,324,723,758</b>
59	<b>Total regulatory capital (= Tier 1 + Tier2)</b>	<b>40,312,438,758</b>
60	<b>Total risk-weighted assets</b>	<b>203,335,895,248</b>

		Amounts
<b>Capital adequacy ratios and buffers</b>		
61	<b>Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>17.70%</b>
63	<b>Total capital (as a percentage of risk-weighted assets)</b>	<b>19.83%</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>5.40%</b>
<b>Minimum statutory ratio requirements</b>		
70	Tier 1 capital adequacy ratio	17.70%
71	Total capital adequacy ratio	19.83%

Disclosures as at 30<sup>th</sup> June 2025