

OPPORTUNITY BANK

PILLAR THREE MARKET DISCIPLINE

Composition of Regulatory Capital

| | Amounts |
|----|---|
| | Common Equity Tier 1 capital: instruments and reserves |
| 1 | Permanent shareholders equity (issued and fully paid-up common shares) |
| 2 | Share premium |
| 3 | Retained earnings |
| 4 | Net after tax profits current year-to date (50% only) |
| 5 | General reserves (permanent, unencumbered and able to absorb losses) |
| 6 | Tier 1 capital before regulatory adjustments |
| | Tier 1 capital: regulatory adjustments |
| 8 | Goodwill and other intangible assets |
| 9 | Current year's losses |
| 10 | Investments in unconsolidated financial subsidiaries |
| 12 | deficiencies in provisions for losses |
| 14 | Other deductions determined by the Central bank |
| 26 | Other deductions determined by the Central bank |
| 28 | Total regulatory adjustments to Tier 1 capital |
| 29 | Tier 1 capital |
| | Tier 2 capital: Supplementary capital |
| 46 | Revaluation reserves on fixed assets |
| 47 | <i>Unencumbered general provisions for losses (not to exceed 1.25% of RWA)</i> |
| 48 | Hybrid capital instruments |
| 49 | <i>Subordinated debt (not to exceed 50% of core capital subject to a discount factor)</i> |
| 58 | Tier 2 capital |
| 59 | Total regulatory capital (= Tier 1 + Tier 2) |
| 60 | Total risk-weighted assets |

| | Amounts |
|----|---|
| | Capital adequacy ratios and buffers |
| 61 | Tier 1 capital (as a percentage of risk-weighted assets) |
| 63 | Total capital (as a percentage of risk-weighted assets) |
| 64 | Total Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus systemic buffer, expressed as a percentage of risk-weighted assets) |
| 65 | Of which: capital conservation buffer requirement |
| 66 | Of which: countercyclical buffer requirement |
| 67 | Of which: bank specific systemic buffer requirement |
| 68 | Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements |
| | Minimum statutory ratio requirements |
| 70 | Tier 1 capital adequacy ratio |
| 71 | Total capital adequacy ratio |