

# OPPORTUNITY BANK

**Pillar 3 Market Discipline**  
**Q4 2025**

## QUALITATIVE DISCLOSURE ON SFIS' USE OF EXTERNAL CREDIT RATINGS UNDER THE STANDARDIZED APPROACH FOR CREDIT RISK

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- (a) Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) used by the SFIs, and the reasons for any changes over the reporting period; **OBUL does not use any external credit assessment institutions.**
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- (b) The asset classes for which each ECAI or ECA is used; NA
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