

OPPORTUNITY BANK

Pillar 3 Market Discipline
Q4 2025

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

- (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.**

- (b) The asset classes for which each ECAI or ECA is used; NA
