

OPPORTUNITY BANK

PILLAR THREE MARKET DISCIPLINE

Key Prudential Metrics

		a	b	c	d	e
		Q1-2026	Q4-25	Q3-25	Q2-25	Q1-25
	Available capital (amounts)					
1	Core capital	35,874,700,872	35,987,715,000	35,936,089,819.92	35,871,959,868	34,011,937,488
2	Supplementary capital	4,284,723,758	4,324,724,000	4,290,369,004.20	4,249,813,000	3,832,544,765
3	Total capital	40,159,424,630	40,312,439,000	40,226,458,824.12	40,121,772,868	37,844,482,253
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	193,289,289,000	203,335,895,248	203,786,243,952.54	196,747,766,953	177,947,061,014
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	18.56%	17.70%	17.63%	18.23%	19.11%
6	Total capital ratio (%)	20.78%	19.83%	19.74%	20.39%	21.27%
	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 (%)	5.6%	5.40%	5.37%	5.53%	4.69%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	289,763,488,782.32	274,935,054,000	285,164,232,044	289,938,924,000	266,572,234,549
14	Basel III leverage ratio (%) (row 1 / row 13)	12.38%	13.09%	12.60%	12.37%	12.76%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	29,831,170,600	28,683,697,000	20,602,894,127	19,630,632,500	16,941,120,500.0
16	Total net cash outflow	9,533,873,500	9,724,380,634	8,335,185,373.94	11,777,876,348	6,659,312,187.83
17	LCR (%)	312.9%	294.97%	248%	166.67%	254%
	Net Stable Funding Ratio					
18	Total available stable funding	200,596,766,000	181,491,297,672	157,450,799,419	192,191,281,177	174,294,179,636
19	Total required stable funding	162,243,881,000	151,544,936,002	69,744,763,202	163,554,316,307	152,943,736,130
20	NSFR	123.6%	119.8%	226%	117.5%	114%

Disclosures as at 31st March 2026

The information in this report has not been reviewed nor reported on by our external auditors

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