OPPORTUNITY BANK

Pillar 3 Market Discipline
Q2 2026

CONTENTS

COMPOSITION OF REGULATORY CAPITAL

		Amounts
	Common Equity Tier 1 capital: instruments and reserves	
1	Permanent shareholders equity (issued and fully paid-upcommon shares)	32,001,824,450
2	Share premium	0
3	Retained earnings	4,114,411,516
4	Net after tax profits current year-to date (50% only)	709,175,741
5	General reserves (permanent, unencumbered and able toabsorb losses)	0
6	**Tier 1 capital before regulatory adjustments**	**36,346,695,000**
	Tier 1 capital: regulatory adjustments	
8	Goodwill and other intangible assets	(279,840,621)
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	(17,786,720)
28	**Total regulatory adjustments to Tier 1 capital**	(297,627,342)
29	**Tier 1 capital**	**36,527,784,365**
	Tier 2 capital: Supplementary capital	
46	Revaluation reserves on fixed assets	2,614,512,471
47	*Unencumbered general provisions for losses (not to exceed 1.25% of RWA)*	1,652,162,133
48	Hybrid capital instruments	0
49	*Subordinated debt (not to exceed 50% of core capital subject to adiscount factor)*	0
58	**Tier 2 capital**	**4,266,674,604**
59	**Total regulatory capital (= Tier 1 + Tier2)**	**40,794,458,969**
60	**Total risk-weighted assets**	200,429,939,375

		Amounts
	Capital adequacy ratios and buffers	
61	**Tier 1 capital (as a percentage of risk-weighted assets)**	**18.22%**
63	**Total capital (as a percentage of risk-weighted assets)**	**20.35%**
64	**Total Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus systemic buffer, expressed as a percentage of risk-weighted assets)**	**2.50%**
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	**Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements**	**6.22%**
	Minimum statutory ratio requirements	
70	Tier 1 capital adequacy ratio	18.22%
71	Total capital adequacy ratio	20.35%

THANK YOU