



OMBANK



OM Bank Holdings Limited Group

Pillar III Public Disclosure

Half-year report for period 30 June 2026

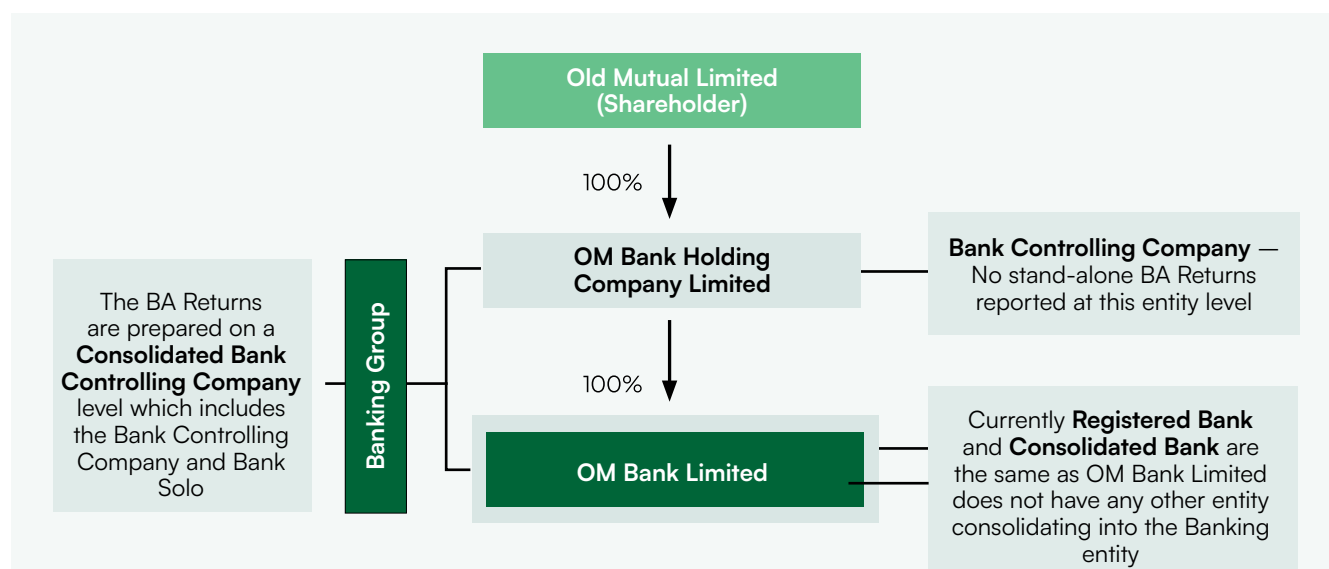
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1. Overview of the Group

OM Bank Limited (“The Bank”) and OM Bank Holdings Limited (“Bank Controlling Company”, “OM Bank Group”) (hereinafter referred to as “OM Bank”) is a wholly owned subsidiary of Old Mutual Limited (“OML”), forming the banking component in OML’s integrated ramp-up of deposit-taking and lending activities. The following is a simple graphical representation of the OM Bank legal entity structure:



Definitions as per Banks Act Regulations:

Consolidated Bank Controlling Company: Reflects on a consolidated basis the consolidated amounts relating to the financial statements of the controlling company and its subsidiaries and joint ventures.

Bank Controlling Company: A public company registered, in terms of the Act, as a controlling company in respect of a bank.

Consolidated Bank: Reflects on a consolidated basis the consolidated amounts relating to the financial statements of the reporting bank; its branches, subsidiaries, joint ventures and relevant associates.

Registered Bank: This refers to any bank that has been granted a licence by the Prudential Authority to lawfully act as a bank.

2. Period of Reporting

This Pillar III disclosure report is prepared for the period ended 30 June 2026 and contains all relevant disclosure templates and respective comparatives to the previous period where applicable. The frequency and timelines of publication are in accordance with Directive 10/2025.

3. Scope of Reporting

3.1. Regulatory Basis of Consolidation

This Pillar III Disclosure Report has been prepared in accordance with the Basel III Framework and the Pillar III disclosure requirements as prescribed by the Prudential Authority (PA) which was set out through Directive 10/2025. This Directive updates the disclosure requirements set out in Directive 1/2019 and directs banks to comply with the specified requirements to ensure that the internationally agreed-upon Pillar III disclosure framework is fully implemented.

The disclosures are intended to provide market participants with relevant, consistent and comparable information on the capital adequacy, risk profile and risk management practices of OM Bank, thereby promoting transparency and market discipline in line with the objectives of Pillar III disclosures of the Basel framework.

The regulatory scope of consolidation applied for the purposes of this report is consistent with the scope used for prudential regulatory reporting to the PA. Accordingly, the information presented reflects the consolidated financial and risk positions of OM Bank.

3.2. Basis of Preparation

This report covers the financial and prudential information of OM Bank, which currently constitutes the sole bank regulated entity within the OML Group. Given that the Bank represents the only regulated entity under the OM Bank Group at the reporting date, the consolidated prudential and accounting scopes of consolidation are identical. There are no entities excluded from the regulatory scope of consolidation that would materially impact the capital adequacy or risk profile presented in this report.

The information contained in this report is based on the month-end actual results and, in some instances, the average balances as contained in OM Bank's regulatory returns which are prepared in accordance and as prescribed by the Regulations.

3.3. Assurance and Governance over Disclosure

The integrity of information contained in this report is supported by internal governance process and the document has been prepared and reviewed in line with OM Bank's approved control framework. This disclosure report has been reviewed by OM Bank's Audit and Compliance Committee, Risk and Capital Management Committee and approved by the Board of Directors prior to publication.

4. Overview of risk management, key prudential metrics and risk-weighted assets

The following table presents a summary of key prudential metrics related to regulatory capital, leverage ratio and liquidity. Please note that the table below reflects the capital and leverage position at an OM Bank Group level, whilst the LCR and NSFR are reported at a Bank level. Currently there are no material differences between the different levels of reporting.

4.1. Key Metric (KM 1)

OM Bank Holdings Limited Group (R'000) ⁽¹⁾		30 Jun 26	31 Mar 26	31 Dec 25	30 Sept 25	30 Jun 25
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	1 345 122	1 763 359	2 114 531	956 948	1 255 172
2	Tier 1	1 345 122	1 763 359	2 114 531	956 948	1 255 172
3	Total capital	1 349 030	1 765 233	2 117 050	957 709	1 255 821
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	2 334 209	2 521 832	2 370 370	989 486	949 573
4a	Total risk-weighted assets (pre-floor)	2 334 209	2 521 832	2 370 370	989 486	949 573
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	57.63	69.92	89.21	96.71	132.18
5a	CET1 ratio (%) (pre-floor ratio)	57.63	69.92	89.21	96.71	132.18
6	Tier 1 ratio (%)	57.63	69.92	89.21	96.71	132.18
6a	Tier 1 ratio (%) (pre-floor ratio)	57.63	69.92	89.21	96.71	132.18
7	Total capital ratio (%)	57.79	70.00	89.31	96.79	132.25
7a	Total capital ratio (%) (pre-floor ratio)	57.79	70.00	89.31	96.79	132.25
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5	2.5	2.5	2.5	2.5
9	Countercyclical buffer requirement (%)	1.0	1.0	0	0	0
10	Bank G-SIB and/or D-SIB additional requirements (%)	0	0	0	0	0
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.5	3.5	2.5	2.5	2.5
12	CET1 available after meeting the bank's minimum capital requirements (%)	45.13	57.42	77.71	85.21	120.68
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	3 204 875	2 708 772	2 744 927	1 371 708	1 541 495
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	41.97	65.10	77.03	69.76	81.43
14a	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	41.97	65.10	77.03	69.76	81.43
14b	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	41.97	65.10	77.03	69.76	81.43
14c	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	41.97	65.10	77.03	69.76	81.43
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	1 670 696	1 819 463	805 115	589 447	780 413
16	Total net cash outflow	13 299	5 985	2 497	343	19
17	LCR ratio (%)	13 489	31 609	30 891	571 478	7 907 975
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	2 922 511	2 488 600	2 583 685	1 137 592	1 335 453
19	Total required stable funding	883 329	721 108	649 477	521 281	527 926
20	NSFR ratio	331	345	398	218	253

⁽¹⁾ Significant movements have been provided for, where relevant, in each respective section of the disclosures reported in this document.

4.2. Overview of the banks' risk-weighted assets (RWA) (OV1)

The following OV1 template reflects the composition of RWA and related minimum capital requirements at both, OM Bank and OM Bank Group level.

R'000		OM Bank Limited			OM Bank Holdings Limited Group		
		RWA		Minimum capital requirements ⁽¹⁾	RWA		Minimum capital requirements ⁽¹⁾
		30 Jun 26	31 Mar 26	30 Jun 26	30 Jun 26	31 Mar 26	30 Jun 26
1	Credit risk (excluding counterparty credit risk)	807 374	541 831	100 922	807 636	542 090	100 954
2	Of which: standardised approach (SA) ⁽⁴⁾	807 374	541 831	100 922	807 636	542 090	100 954
6	Counterparty credit risk (CCR)	-	-	-	-	-	-
10	Credit Valuation Adjustment (CVA)	-	-	-	-	-	-
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	-	-	-	-	-	-
12	Equity investments in funds — look-through approach⁽³⁾	64 394	190 570	8 049	64 394	190 570	8 049
15	Settlement risk	-	-	-	-	-	-
16	Securitisation exposures in banking book	-	-	-	-	-	-
20	Market risk	16 599	17 708	2 075	16 599	17 708	2 075
21	Of which: Standardised Approach (SA)	16 599	17 708	2 075	16 599	17 708	2 075
23	Capital charge for switch between trading book and banking book	-	-	-	-	-	-
24	Operational risk⁽²⁾	1 445 549	1 771 443	180 694	1 445 580	1 771 464	180 697
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-	-	-	-
26	Output floor applied	-	-		-	-	
27	Floor adjustment (before application of transitional cap)	-	-		-	-	
28	Floor adjustment (after application of transitional cap)	-	-		-	-	
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	2 333 916	2 521 552	291 740	2 334 209	2 521 832	291 775

⁽¹⁾ The minimum capital requirement per risk category is 12.5% which comprises the base minimum (8%) plus capital conservation buffer (2.5%) plus the Pillar 2A systemic risk add-on (1%) plus countercyclical buffer (effective 1 Jan 2026) (1%).

⁽²⁾ The decrease in operational risk was due to the updated BA400 for June 2026 prepared in accordance with guidance received from the PA during December 2025.

⁽³⁾ The decrease in equity investments in funds is driven by the decrease in exposure to Money Market Funds.

⁽⁴⁾ The increase in credit risk is driven largely by an increase in Interbank placements.

5. Composition of Capital

The Bank's capital base is currently comprised primarily of Common Equity Tier 1 (CET1) capital, which represents the highest quality of regulatory capital under the Basel III framework. CET1 capital provides the primary buffer for absorbing losses while ensuring the ongoing solvency and financial strength of the Bank.

As a newly established institution, the Bank has not yet issued any Additional Tier 1 (AT1) or Tier 2 (T2) capital instruments. Given the Bank's current stage of development, the existing CET1 capital base is assessed to be adequate to support its operations, risk profile, and regulatory minimum requirements, with sufficient capacity to accommodate planned business growth. The Bank will consider diversifying its capital instruments as its balance sheet expands and funding needs evolve.

The capital levels, as set out in the following disclosures, indicate that OM Bank remains adequately capitalised with ratios above regulatory requirements.

5.1. CC1: Composition of regulatory capital

As at 30 June 2026 R'000		OM Bank Limited	OM Bank Holdings Limited Group	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 capital: instruments and reserves				
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	5 976 000	5 976 000	h
2	Retained earnings	(4 482 708)	(4 482 195)	
3	Accumulated other comprehensive income (and other reserves)	5 575	5 575	
6	Common Equity Tier 1 capital before regulatory adjustments	1 498 867	1 499 380	
Common Equity Tier 1 capital: regulatory adjustments				
9	Other intangibles other than Mortgage Servicing Rights (MSR) (net of related tax liability)	18 210	18 210	b - e
17	Reciprocal cross-holdings in common equity	136 048	136 048	
28	Total regulatory adjustments to Common Equity Tier 1 capital	154 258	154 258	
29	Common Equity Tier 1 (CET1) capital	1 344 609	1 345 122	
Additional Tier 1 capital: instruments				
36	Additional Tier 1 capital before regulatory adjustments	0	0	
43	Total regulatory adjustments to Additional Tier 1 capital	0	0	
44	Additional Tier 1 (AT1) capital	0	0	
45	Tier 1 capital (T1 = CET1 + AT1)	1 344 609	1 345 122	
Tier 2 capital: instruments and provisions				
50	Provisions	3 908	3 908	
51	Tier 2 capital before regulatory adjustments	3 908	3 908	
57	Total regulatory adjustments to Tier 2 capital	0	0	
58	Tier 2 capital	3 908	3 908	
59	Total regulatory capital (= Tier 1 + Tier 2)	1 348 517	1 349 030	
60	Total risk-weighted assets	2 333 916	2 334 209	

As at 30 June 2026 R'000		OM Bank Limited	OM Bank Holdings Limited Group	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
Capital adequacy ratios and buffers				
61	Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	57.61%	57.63%	
62	Tier 1 capital (as a percentage of risk-weighted assets)	57.61%	57.63%	
63	Total capital (as a percentage of risk-weighted assets)	57.78%	57.79%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	3.50%	3.50%	
65	Of which: capital conservation buffer requirement	2.50%	2.50%	
66	Of which: bank-specific countercyclical buffer requirement	1.00%	1.00%	
67	Of which: higher loss absorbency requirement	0.00%	0.00%	
68	Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	57.61%	57.63%	
Applicable caps on the inclusion of provisions in Tier 2 capital				
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	4 180	4 180	
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	3 908	3 908	

5.2. CC2: Reconciliation of regulatory capital to balance sheet

R'000	OM Bank Limited	Under regulatory scope of consolidation	OM Bank Holdings Limited Group	Under regulatory scope of consolidation	Reference
	30 Jun 26		30 Jun 26		
Assets					
Inventory	5 766	5 766	5 766	5 766	
Loans and advances	3 349	3 349	3 349	3 349	
Financial investments	1 889 950	1 889 950	1 889 950	1 889 950	
Cash and cash equivalents	804 554	804 554	805 078	805 078	
Intangible assets	18 210	18 210	18 210	18 210	b - e
Property, equipment and right of use assets	21 196	21 196	21 196	21 196	
Other assets	436 063	436 063	436 063	436 063	
Loans to group share trusts	136 048	136 048	136 048	136 048	
Amounts due from group companies	37 069	37 069	37 069	37 069	
Total assets	3 352 205	3 352 205	3 352 729	3 352 729	

R'000	OM Bank Limited	Under regulatory scope of consolidation	OM Bank Holdings Limited Group	Under regulatory scope of consolidation	Reference
	30 Jun 26		30 Jun 26		
Liabilities					
Amounts due to group companies	130 412	130 412	130 422	130 422	
Customer Deposits	1 382 805	1 382 805	1 382 805	1 382 805	
Creditors, accruals, provisions and other liabilities	340 121	340 121	340 121	340 121	
Total liabilities	1 853 338	1 853 338	1 853 348	1 853 348	
Shareholders' equity					
Ordinary share capital	5 976 000	5 976 000	5 976 000	5 976 000	h
Retained earnings	(4 482 708)	(4 482 708)	(4 482 195)	(4 482 195)	
Other Reserves	5 575	5 575	5 575	5 575	
Total shareholders' equity	1 498 867	1 498 867	1 499 380	1 499 380	

6. Market Risk

The Bank does not have a trading book, with market risk being limited to minimal FX exposure within the banking book. The Bank has therefore been approved to adopt the simplified standardised approach for calculating capital requirements for its Market Risk exposure.

6.1. MR3: Market risk under the simplified standardised approach

The table below provides information relating to the foreign exchange risk exposure held by the Bank under its banking book.

As at 30 June 2026 R'000		Outright products	Options		
			Simplified approach	Delta-plus method	Scenario approach
1	Interest rate risk				
2	Equity risk				
3	Commodity risk				
4	Foreign exchange risk	1 328			
5	Securitisation				
6	Total	1 328			

7. Leverage ratio

The leverage ratio is a non-risk-based measure designed to constrain the build-up of excessive leverage in the banking system. It is calculated as the ratio of the Bank's Tier 1 qualifying capital to its total exposure measure, which includes both on- and off-balance sheet exposures.

This ratio acts as a backstop to the risk-based capital measures, ensuring that the Bank maintains an adequate capital base relative to its total exposure. The following disclosures are prepared using figures as at 30 June 2026.

7.1. LR 1: Summary comparison of the banks' accounting assets vs leverage ratio exposure measure

As at 30 June 2026 R'000		OM Bank Limited	OM Bank Holdings Limited Group
1	Total consolidated assets as per published financial statements	3 352 205	3 352 729
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-	-
7	Adjustments for eligible cash pooling transactions	-	-
8	Adjustments for derivative financial instruments	-	-
9	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	-	-
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	2 224	2 224
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	4 180	4 180
12	Other adjustments	(154 258)	(154 258)
13	Leverage ratio exposure measure	3 204 351	3 204 875

7.2. LR 2: Leverage ratio common disclosure template

	R'000	OM Bank Limited		OM Bank Holdings Limited Group	
		30 Jun 26	31 Mar 26	30 Jun 26	31 Mar 26
	On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and Securities Financing Transactions (SFTs), but including collateral)	3 352 205	2 837 871	3 352 729	2 838 387
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-	-	-

	R'000	OM Bank Limited		OM Bank Holdings Limited Group	
		30 Jun 26	31 Mar 26	30 Jun 26	31 Mar 26
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	4 180	3 662	4 180	3 662
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	(154 258)	(135 131)	(154 258)	(135 131)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	3 202 127	2 706 402	3 202 651	2 706 918
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	-	-	-	-
9	Add-on amounts for potential future exposure associated with all derivatives transactions	-	-	-	-
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-
13	Total derivative exposures (sum of rows 8 to 12)	-	-	-	-
Securities financing transaction exposures					
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	-	-	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-
16	Counterparty credit risk exposure for SFT assets	-	-	-	-
17	Agent transaction exposures	-	-	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	-	-	-	-
Other off-balance sheet exposures					
19	Off-balance sheet exposure at gross notional amount	4 631	3 709	4 631	3 709
20	(Adjustments for conversion to credit equivalent amounts)	(2 407)	(1 855)	(2 407)	(1 855)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-	-	-
22	Off-balance sheet items (sum of rows 19 to 21)	2 224	1 854	2 224	1 854
Capital and total exposures					
23	Tier 1 capital	1 344 609	1 762 853	1 345 122	1 763 359
24	Total exposures (sum of rows 7, 13, 18 and 22)	3 204 351	2 708 256	3 204 875	2 708 772
Leverage ratio					
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	41.96%	65.09%	41.97%	65.10%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	41.96%	65.09%	41.97%	65.10%
26	National minimum leverage ratio requirement	4.00%	4.00%	4.00%	4.00%
27	Applicable leverage buffers	0.00%	0.00%	0.00%	0.00%

	R'000	OM Bank Limited		OM Bank Holdings Limited Group	
		30 Jun 26	31 Mar 26	30 Jun 26	31 Mar 26
Disclosure of mean values					
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	3 204 351	2 708 256	3 204 875	2 708 772
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	3 204 351	2 708 256	3 204 875	2 708 772
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	41.96%	65.09%	41.97%	65.10%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	41.96%	65.09%	41.97%	65.10%

8. Credit Risk

Credit risk is the risk of financial loss arising from the failure of a borrower or counterparty to meet its contractual repayment obligations. The Bank's credit risk primarily originates from its lending activities, investment portfolios, and counterparty exposures in treasury and interbank operations. The customer lending activities currently consist of unsecured loans.

The Bank applies the Standardised approach, in line with the Basel III framework and Prudential Authority regulations, for the calculation of credit risk-weighted assets (RWA). The following credit risk related disclosures have been prepared in accordance with D10/2025 which was issued by the Prudential Authority.

8.1. CR1: Credit quality of assets

As at 30 June 2026 R'000		Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures ⁽¹⁾	Non- defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans: Of which:	370	2 392 817	4 180	272	3 908	-	2 389 007
(a)	Sovereign (including central government and central bank)	-	1 745 456	3 391	-	3 391	-	1 742 065
(b)	Banks	-	643 712	51	-	51	-	643 661
(h)	Of which: Retail qualifying revolving (QRRE)	370	3 649	738	272	466	-	3 281
2	Debt securities	-	-	-	-	-	-	-
3	Off-balance sheet exposures	-	4 722	-	-	-	-	4 722
4	Total	370	2 397 539	4 180	272	3 908	-	2 393 729

⁽¹⁾ The Bank defines a default exposure as one where borrower is 90 days or more past due or is under debt review/debt counselling.

8.2. CR2: Change in stock of defaulted loans and debt securities

During the reporting period the bank's credit operations increased which resulted in a few default exposures being reported as illustrated in the below table. These default customer accounts have met the criteria to be classified as defaulted exposures as defined in the Bank's Credit Risk Management Framework and IFRS9 definitions of default.

As at 30 June 2026 R'000		Changes in stock of defaulted loans and debt securities
1	Defaulted loans and debt securities at end of the previous reporting period	-
2	Loans and debt securities that have defaulted since the last reporting period	370
3	Returned to non-defaulted status	-
4	Amounts written off	-
5	Other changes	-
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	370

8.3. CR3: Credit risk mitigation techniques — Overview

As at reporting date, the Bank only has customer credit exposure in the form of retail revolving facilities as such no collateral is held and therefore no credit mitigation techniques applied.

As at 30 June 2026 R'000		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans: of which	2 388 910	-	-	-	-
(a)	Sovereign (including central government and central bank)	1 722 093				
(b)	Public sector entities	19 972				
(c)	Banks	643 661				
(i)	Retail qualifying revolving (QRRE)	3 184				
2	Debt securities	-				
3	Of which defaulted	97				
4	Total	2 389 007	-	-	-	-

8.4. CR4: Standardised approach - Credit risk exposure and credit risk mitigation effects

As at 30 June 2026 R'000		Exposures before CCF and CRM		Exposures post- CCF and post-CRM		RWA and RWA density	
Asset classes		On- balance sheet amount	Off- balance sheet amount	On- balance sheet amount	Off- balance sheet amount	RWA	RWA density
1	Sovereign (including central government and central bank)	1 725 484	-	1 725 484	-	-	0%
3	Banks: of which	643 712	-	643 712	-	321 856	50%
(a)	Securities firms and other financial institutions	-	-	-	-	-	-
(b)	Public Sector Entities	19 972	-	19 972	-	-	0%
7	Retail: of which	4 019	4 722	4 019	1 616	5 397	96%
(a)	Retail residential mortgage advances	-	-	-	-	-	-
(b)	Retail qualifying revolving (QRRE)	4 019	4 722	4 019	1 616	5 397	96%
(c)	SME retail	-	-	-	-	-	-
(d)	Retail - other	-	-	-	-	-	-
9	Defaulted exposures	-	-	-	-	-	-
10	Other assets	504 101	-	504 101	-	480 121	95%
11	Total	2 897 288	4 722	2 897 288	1 616	807 374	28%

8.5. CR5: Standardised approach - Exposures by asset classes and risk weights

As at 30 June 2026 R'000		0%	10%	20%	30%	35%	40%	50%	60%	70%	75%	85%	100%	150%	Others	Total credit exposures amount (post CCF and post CRM)
Asset classes by risk weights																
1	Sovereign (including central government and central bank)	1 725 484														1 725 484
2	Public Sector Entities	19 972														19 972
3	Multilateral Development Banks (MDBs)															-
4	Banks							643 712								643 712
(a)	Of which: Securities firms and other financial institutions															-
5	Covered bonds															-
6	Corporates															-
7	Subordinated debt, equity and other capital															-
8	Retail (excluding retail residential mortgage advances as per line 9): of which										769		4 769			5 538
(a)	Retail qualifying revolving (QRRE)										769		4 769			5 538
9	Real estate: of which															-
10	Defaulted exposures							92					5			97
11	Total	1 745 456	-	-	-	-	-	643 804	-	-	769	-	4 774	-	-	2 394 803

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures

	Risk weight	On-balance sheet exposure	Off-balance sheet exposure	Weighted average CCF*	Exposure
			(pre-CCF)		(post-CCF and post-CRM)
1	Less than 40%				
2	40—70%				
3	75%	498	678	14%	769
4	85%				
5	90—100%	3 157	4 044	86%	4 774
6	105—130%				
7	150%				
8	250%				
9	400%				
10	1250%				
11	Total exposures	3 655	4 722	100%	5 543

9. LIQA: Liquidity risk management

Liquidity risk is defined as the risk that the Bank will not be able to meet its financial obligations as they fall due, without incurring unacceptable losses or compromising its business objectives.

As a newly established bank, liquidity risk management remains a core prudential focus area. The Bank has adopted a conservative liquidity strategy aligned with regulatory requirements and supervisory expectations, and in accordance with the principles set out by the Basel Committee on Banking Supervision.

The Bank maintains sufficient high-quality liquid assets (HQLA) and stable funding sources to ensure resilience under both normal and stressed conditions.

9.1. LIQ 1: Liquidity coverage ratio (LCR)

The Liquidity Coverage Ratio measures the Bank's ability to withstand short-term liquidity stress over a 30-day horizon. It compares the Bank's stock of High-Quality Liquid Assets (HQLA) to total net cash outflows expected under stress conditions. The values in the table are calculated as the average of the 90-day calendar daily values over the period 1 April 2026 to 30 June 2026. The LCR remains significantly high as the Bank launched during 2025 and is still growing its deposit base, while surplus cash remains in HQLA.

The quarter-on-quarter decrease in LCR is contributed largely by the growth in the deposit balances as more customers open accounts with the Bank as well as a decrease in the HQLA.

R'000		Total unweighted value	Total weighted value	Total weighted value
		(average)	(average)	(average)
		30 Jun 26	30 Jun 26	31 Mar 26
High-Quality Liquid Assets				
1	Total HQLA		1 670 696	1 819 463
Cash outflows				
2	Retail deposits and deposits from small business customers, of which:	824 529	52 583	23 440
3	Stable deposits	597 392	29 870	14 055
4	Less stable deposits	227 137	22 713	9 385
5	Unsecured wholesale funding, of which:	377	377	336
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	377	377	336
8	Unsecured debt			
9	Secured wholesale funding		-	-
10	Additional requirements, of which:	3 789	236	165
11	Outflows related to derivative exposures and other collateral requirements	-	-	-
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	3 789	236	165
14	Other contractual funding obligations	-	-	-
15	Other contingent funding obligations	-	-	-
16	TOTAL CASH OUTFLOWS		53 196	23 941

			Total adjusted value	Total adjusted value
Cash inflows				
17	Secured lending (e.g. reverse repos)	-	-	-
18	Inflows from fully performing exposures	688 830	688 830	537 617
19	Other cash inflows			
20	TOTAL CASH INFLOWS	688 830	688 830	537 617
21	Total HQLA		1 670 696	1 819 463
22	Total net cash outflows		13 299	5 985
23	Liquidity Coverage Ratio (%)		13 489	31 609

9.2. Composition of High-Quality Liquid Assets (HQLAs)

HQLA's refer to assets that can be easily and immediately converted into cash. HQLA's are required to meet specific criteria and are categorised into three levels: level 1, level 2A and level 2B assets. OM Bank currently holds only level 1 assets in the form of Treasury Bills and Government Bonds.

9.3. LIQ2: Net Stable Funding Ratio (NSFR)

The Net Stable Funding ratio promotes medium-to long-term funding stability by requiring banks to maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities. The NSFR is calculated as the ratio of Available Stable Funding (ASF) to Required Stable Funding (RSF) over a one-year horizon.

30 June 2026 R'000		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available Stable Funding (ASF) item						
1	Capital:	1 498 867	-	-	-	1 498 867
2	Regulatory capital	1 498 867				1 498 867
3	Other capital instruments					
4	Retail deposits and deposits from small business customers:	-	1 361 464	-	-	1 273 874
5	Stable deposits		971 150			922 592
6	Less stable deposits		390 314			351 282
7	Wholesale funding:	-	-	-	-	-
8	Operational deposits					
9	Other wholesale funding					
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	293 352	59 090	118 091	149 770
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in the above categories		293 352	59 090	118 091	149 770
14	Total ASF					2 922 511

30 June 2026 R'000		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	-	1 150 678	93 904	501 490	87 304
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:	-	952 297	0	0	144 179
18	Performing loans to financial institutions secured by Level 1 HQLA					
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	948 483	0	0	142 272
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	3 814	0	0	1 907
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk					
22	Performing residential mortgages, of which:					
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk					
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities					
25	Assets with matching interdependent liabilities					
26	Other assets:	-	4 441	-	649 394	651 615
27	Physical traded commodities, including gold					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties					
29	NSFR derivative assets					
30	NSFR derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories	-	4 441	-	649 394	651 615
32	Off-balance sheet items	4 631				231
33	Total RSF					883 329
34	Net Stable Funding Ratio (%)					331

10. Annexure — Pillar III Disclosure requirements templates and tables and related references

Templates	Name	Pillar 3 Reference
KM1	Key metrics (at consolidated group level)	4.1
OV1	Overview of Risk-Weighted Assets (RWA)	4.2
CCA	Main features of regulatory capital instruments and of other Total Loss-Absorbing Capacity (TLAC) - eligible instruments	Published as a stand-alone document
CC1	Composition of regulatory capital	5.1
CC2	Reconciliation of regulatory capital to balance sheet	5.2
MR3	Market risk under the simplified standardised approach	6.1
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	7.1
LR2	Leverage ratio common disclosure template	7.2
CR1	Credit quality of assets	8.1
CR2	Changes in stock of defaulted loans and debt securities	8.2
CR3	Credit risk mitigation techniques - overview	8.3
CR4	Standardised approach - Credit risk exposure and credit risk mitigation effects	8.4
CR5	Standardised approach - Exposures by asset classes and risk weights	8.5
LIQ1	Liquidity Coverage Ratio (LCR)	9.1
LIQ2	Net Stable Funding Ratio (NSFR)	9.3