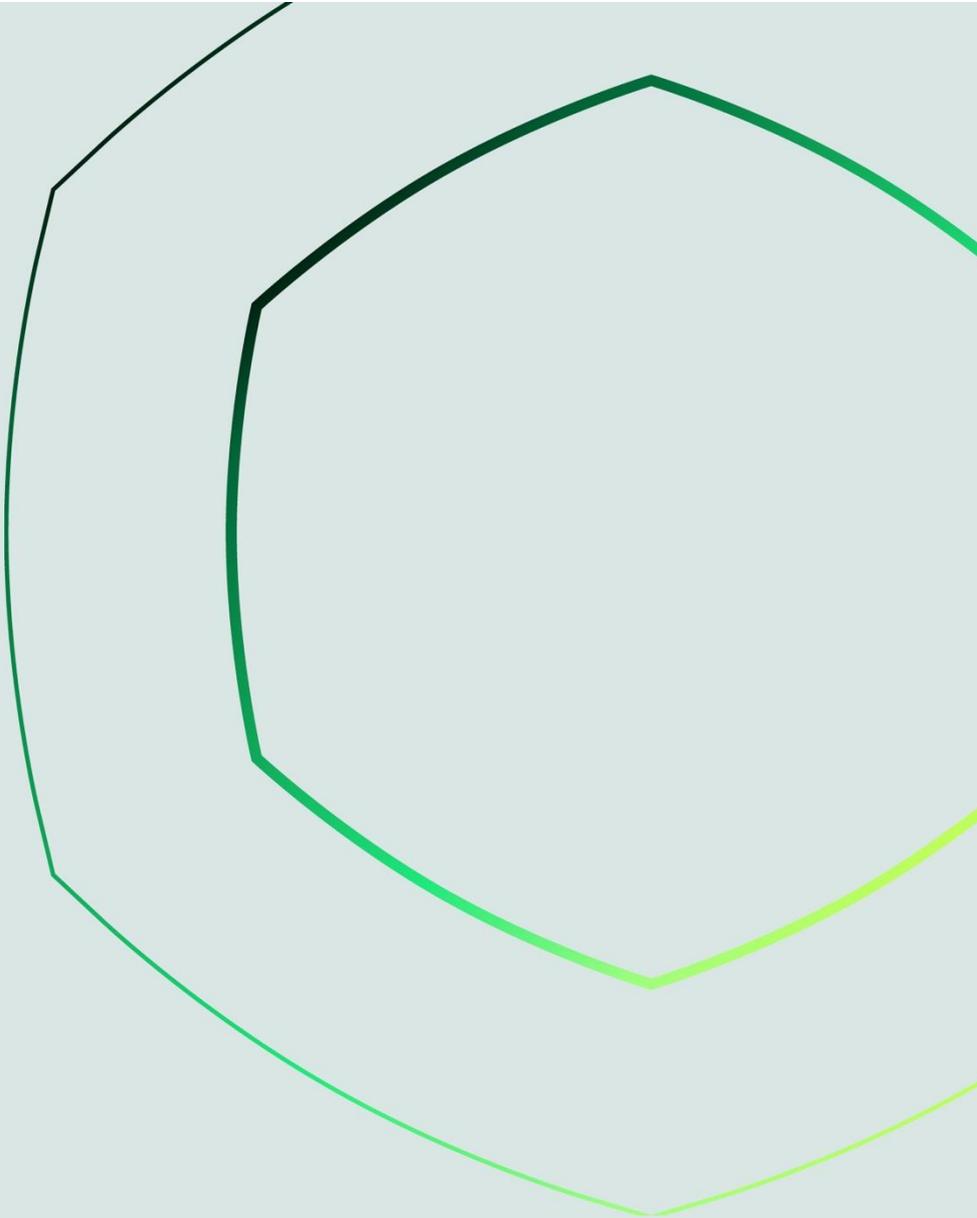




OMBANK



OM Bank Holdings Limited Group

PILLAR III PUBLIC DISCLOSURE

Half-year report for period ended 30 June 2025

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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.

2. Period of Reporting

This Pillar III disclosure report is prepared for the period ended 30 June 2025 and contains all relevant disclosure templates. This is the first published set of Pillar III disclosures and hence there are no comparative figures.

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.

3.3. Reporting Period

This Pillar III disclosure report is prepared for the period ended 30 June 2025 and contains all relevant disclosure.

3.4. 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)		30-Jun-25
Available capital (amounts)		
1	Common Equity Tier 1 (CET1)	1,255,172
2	Tier 1	1,255,172
3	Total capital	1,255,821
Risk-weighted assets (amounts)		
4	Total risk-weighted assets (RWA)	949,573
4a	Total risk-weighted assets (pre-floor)	949,573
Risk-based capital ratios as a percentage of RWA		
5	CET1 ratio (%)	132.18
5a	CET1 ratio (%) (pre-floor ratio)	132.18
6	Tier 1 ratio (%)	132.18
6a	Tier 1 ratio (%) (pre-floor ratio)	132.18
7	Total capital ratio (%)	132.25
7a	Total capital ratio (%) (pre-floor ratio)	132.25
Additional CET1 buffer requirements as a percentage of RWA		
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50
9	Countercyclical buffer requirement (%)	0.00
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50
12	CET1 available after meeting the bank's minimum capital requirements (%)	120.68
Basel III Leverage ratio		
13	Total Basel III leverage ratio exposure measure	1,541,495
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	81.43
14a	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	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	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	81.43
Liquidity Coverage Ratio (LCR)		
15	Total high-quality liquid assets (HQLA)	780,413
16	Total net cash outflow	19
17	LCR ratio (%)	7,907,975
Net Stable Funding Ratio (NSFR)		
18	Total available stable funding	1,335,453
19	Total required stable funding	527,926
20	NSFR ratio	253

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-25	30-Jun-25	30-Jun-25	30-Jun-25
1	Credit risk (excluding counterparty credit risk)	471,461	54,218	471,559	54,229
2	Of which: standardised approach (SA)	471,461	54,218	471,559	54,229
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	121,357	13,956	121,357	13,956
15	Settlement risk	-	-	-	-
16	Securitisation exposures in banking book	-	-	-	-
20	Market risk	-	-	-	-
21	Of which: standardised approach (SA)	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	356,657	41,016	356,657	41,016
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)	949,474	109,190	949,573	109,201

(1) The minimum capital requirement per risk category is 11.5% which comprises the base minimum (8%) plus capital conservation buffer (2.5%) plus the Pillar 2A systemic risk add-on (1%)

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 2025 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	4,376,000	4,376,000	a
2	Retained earnings	(3,054,169)	(3,053,680)	b
3	Accumulated other comprehensive income (and other reserves)	0	0	
6	Common Equity Tier 1 capital before regulatory adjustments	1,321,831	1,322,320	
	Common Equity Tier 1 capital: regulatory adjustments			
28	Total regulatory adjustments to Common Equity Tier 1 capital	67,148	67,148	c
29	Common Equity Tier 1 capital (CET1)	1,254,683	1,255,172	
	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 capital (AT1)	0	0	
45	Tier 1 capital (T1 = CET1 + AT1)	1,254,683	1,255,172	
	Tier 2 capital: instruments and provisions			

50	Provisions	649	649	
51	Tier 2 capital before regulatory adjustments	649	649	
57	Total regulatory adjustments to Tier 2 capital	0	0	
58	Tier 2 capital	649	649	
59	Total regulatory capital (= Tier 1 + Tier2)	1,255,332	1,255,821	
60	Total risk-weighted assets	949,474	949,573	
Capital adequacy ratios and buffers				
61	Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	132.1%	132.2%	
62	Tier 1 capital (as a percentage of risk-weighted assets)	132.1%	132.2%	
63	Total capital (as a percentage of risk-weighted assets)	132.2%	132.3%	
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)	2.5%	2.5%	
65	Of which: capital conservation buffer requirement	2.5%	2.5%	
66	Of which: bank-specific countercyclical buffer requirement	0.0%	0.0%	
67	Of which: higher loss absorbency requirement	0.0%	0.0%	
68	Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	120.6%	120.6%	
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)	649	649	
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	649	649	

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-25		30-Jun-25		
Assets					
Cash and balances with the central bank	744	744	744	744	
Loans and advances	139,105	139,105	139,599	139,599	
Financial investments	1,042,515	1,042,515	1,042,515	1,042,515	
Investment in subsidiaries	0	0	0	0	
Intangible assets	67,148	67,148	67,148	67,148	c
Property, equipment and right of use assets	20,804	20,804	20,804	20,804	
Other assets	259,729	259,729	259,729	259,729	
Amounts due from group companies	77,318	77,318	77,318	77,318	
Total assets	1,607,363	1,607,363	1,607,856	1,607,856	
Liabilities					
Amounts due to group companies	66,158	66,158	66,161	66,161	
Deposits	2,407	2,407	2,407	2,407	
Creditors, accruals and provisions	216,967	216,967	216,968	216,968	
Total liabilities	285,532	285,532	285,536	285,536	
Shareholders' equity					
Ordinary share capital	4,376,000	4,376,000	4,376,000	4,376,000	a
Retained earnings	-3,054,169	-3,054,169	-3,053,680	-3,053,680	b
Total shareholders' equity	1,321,831	1,321,831	1,322,320	1,322,320	

6. 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 2025.

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

		OM Bank Limited	OM Bank Holdings Limited Group
1	Total consolidated assets as per published financial statements	1,607,363	1,607,856
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 (ie repurchase agreements and similar secured lending)	-	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	730	730
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	56	56
12	Other adjustments	(67,148)	(67,148)
13	Leverage ratio exposure measure	1,541,001	1,541,495

6.2. LR 2: Leverage ratio common disclosure template

		OM Bank Limited	OM Bank Holdings Limited Group
		30-Jun-25	30-Jun-25
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,607,419	1,607,912
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)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	(67,148)	(67,148)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	1,540,271	1,540,764
Derivative exposures			
8	Replacement cost associated with <i>all</i> 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 <i>all</i> 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	1,461	1,461
20	(Adjustments for conversion to credit equivalent amounts)	(730)	(730)
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)	730	730
Capital and total exposures			
23	Tier 1 capital	1,254,683	1,255,172
24	Total exposures (sum of rows 7, 13, 18 and 22)	1,541,001	1,541,495
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	81.42%	81.43%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	81.42%	81.43%
26	National minimum leverage ratio requirement	4%	4%
27	Applicable leverage buffers	0%	0%
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)	1,541,001	1,541,495
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)	1,541,001	1,541,495
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)	81.42%	81.43%
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)	81.42%	81.43%

7. 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.

7.1. CR1: Credit quality of assets

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:	-	933,935	648.94	0	649	0	933,286
(a)	Sovereign (including central government and central bank)		738,018	593		593		737,425
(b)	Banks		195,752	19		19		195,732
(h)	Of which: Retail qualifying revolving (QRRE)		165	37		37		129
2	Debt Securities							
3	Off-balance sheet exposures		1,441			0		1,441
4	Total	-	935,376	649	-	649	-	934,727

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

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

As at reporting date, the Bank had no defaulted exposures on its balance sheet. This position reflects the fact that the Bank is a newly launched institution, with credit operations having commenced only recently. Given the limited period of lending activity since inception, no customer accounts have yet met the criteria for classification as defaulted in terms of the Bank's Credit Risks Management Framework and IFRS9 definitions of default.

7.3. CR3: Credit risk mitigation techniques – Overview

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	933,286	-	-	-	-
(a)	Sovereign (including central government and central bank)	737,419				
(b)	Public sector entities	6				
(c)	Banks	195,732				
(i)	Retail qualifying revolving (QRRE)	129				
2	Debt securities					
3	Of which defaulted					
4	Total	933,286	-	-	-	-

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

	Asset classes	Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		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)	738,012		738,012		-	0.00%
2	Multilateral development banks						
(a)	Securities firms and other financial institutions						
3	Banks: of which	195,752		195,752		112,724	58%
(a)	Securities firms and other financial institutions						
(b)	Public Sector Entities	6		6		0	0%
4	Covered bonds						
5	Corporates (excluding corporate real estate as per line 8): of which						
(a)	SME Corporate						
(b)	Securities firms and other financial institutions						
(c)	Specialised lending (excluding IPRRE, IPCRE and HVCRE)						
6	Subordinated debt, equity and other capital						
7	Retail: of which	165	1,441	165	721	885	100%
(a)	Retail residential mortgage advances						
(b)	Retail qualifying revolving (QRRE)	165	1,441	165	721	885	100%
(c)	SME retail						
(d)	Retail - other						
8	Real estate: Corporate: of which						
(a)	Commercial real estate						
(b)	Income producing real estate						
(c)	HVCRE including land acquisition, development and construction						
9	Defaulted exposures						
10	Other assets	358,594		358,594		357,851	99.8%
11	Total	1,292,529	1,441	1,292,529	721	471,461	36.46%

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

	Asset classes by risk weights	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post CRM)
1	Sovereign and their central banks	738,018									738,018
2	Non-central government public sector entities (PSEs)										-
3	Multilateral development banks (MDBs)										-
4	Banks			103,784				91,968			195,752
5	Securities firms										-
6	Corporates										-
7	Regulatory retail portfolios						3	883			886
8	of which: Secured by residential property										-
9	Secured by commercial real estate										-
10	Equity										-
11	Past-due loans										-
12	Higher-risk categories										-
13	Other assets	744						357,851			358,594
14	Total	738,761	-	103,784	-	-	3	450,702	-	-	1,293,250

8. 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 April to June 2025. The LCR remains significantly high as the Bank launched during 2025 and is still growing its deposit base, while surplus cash remains in HQLA.

8.1. LIQ 1: Liquidity coverage ratio (LCR)

R'000		Total unweighted value	Total weighted value
		(average)	(average)
		30-Jun-25	30-Jun-25
High-quality liquid assets			
1	Total HQLA		780,413
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	882	46
3	Stable deposits	852	43
4	Less stable deposits	31	3
5	Unsecured wholesale funding, of which:	2	2
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	2	2
8	Unsecured debt		
9	Secured wholesale funding		-
10	Additional requirements, of which:	611	31
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	611	31
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS		78
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	456,659	456,659
19	Other cash inflows		
20	TOTAL CASH INFLOWS	456,659	456,659
			Total adjusted value
21	Total HQLA		780,413
22	Total net cash outflows		19
23	Liquidity Coverage Ratio (%)		7,907,975

8.2. Composition of high-quality liquid assets

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 hold only level 1 assets in the form of Treasury Bills.

9. 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 2025 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:	1,321,831	0	0	0	1,321,831
2	Regulatory capital	1,321,831				1,321,831
3	Other capital instruments					
4	Retail deposits and deposits from small business customers:	0	2,407	0	0	2,276
5	Stable deposits		2,203			2,093
6	Less stable deposits		204			183
7	Wholesale funding:	0	0	0	0	0
8	Operational deposits					
9	Other wholesale funding					
10	Liabilities with matching interdependent assets					
11	Other liabilities:	0	260,434	22,691	0	11,346
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in the above categories		260,434	22,691	0	11,346
14	Total ASF					1,335,453

30 June 2025 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)		738,756	0	0	36,938
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:	0	444,403	0	0	66,712
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		444,257	0	0	66,639
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:	0	146	0	0	73
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:	0	0	0	424,204	424,204
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		0	0	424,204	424,204
32	Off-balance sheet items	1,461				73
33	Total RSF					527,926
34	Net Stable Funding Ratio (%)					253

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
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	6.1
LR2	Leverage ratio common disclosure template	6.2
LIQ1	Liquidity coverage ratio (LCR)	8.1
LIQ2	Net stable funding ratio (NSFR)	9
CR1	Credit quality of assets	7.1
CR2	Changes in stock of defaulted loans and debt securities	7.2
CR3	Credit risk mitigation techniques - overview	7.3
CR4	Standardised approach - Credit risk exposure and credit risk mitigation effects	7.4
CR5	Standardised approach - Exposures by asset classes and risk weights	7.5