



OMBANK



OM Bank Holdings Limited Group

# Pillar III Public Disclosure

for the period ended 31 December 2025

Insure | **Bank** | Invest

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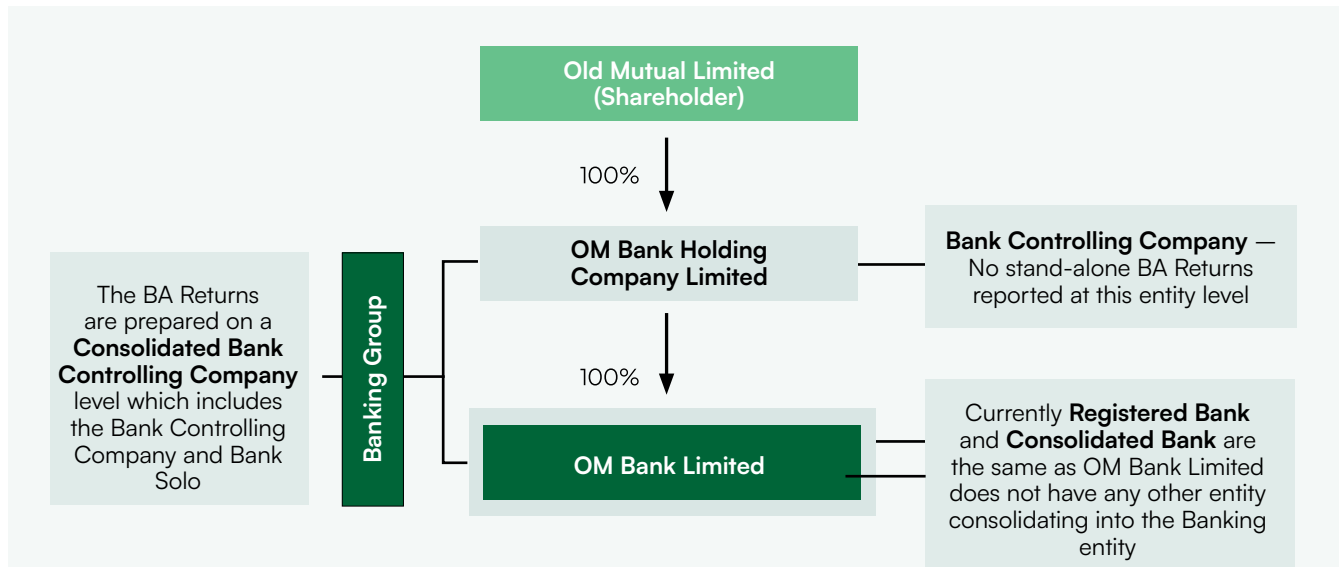
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# 1. Overview of the Group

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 31 December 2025 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 in South Africa 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 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) <sup>(1)</sup>		31-Dec-25	30-Sept-25	30-Jun-25
<b>Available capital (amounts)</b>				
1	Common Equity Tier 1 (CET1)	2,114,531	956,948	1,255,172
2	Tier 1	2,114,531	956,948	1,255,172
3	Total capital	2,117,050	957,709	1,255,821
<b>Risk-weighted assets (amounts)</b>				
4	Total risk-weighted assets (RWA)	2,370,370	989,486	949,573
4a	Total risk-weighted assets (pre-floor)	2,370,370	989,486	949,573
<b>Risk-based capital ratios as a percentage of RWA</b>				
5	CET1 ratio (%)	89.21	96.71	132.18
5a	CET1 ratio (%) (pre-floor ratio)	89.21	96.71	132.18
6	Tier 1 ratio (%)	89.21	96.71	132.18
6a	Tier 1 ratio (%) (pre-floor ratio)	89.21	96.71	132.18
7	Total capital ratio (%)	89.31	96.79	132.25
7a	Total capital ratio (%) (pre-floor ratio)	89.31	96.79	132.25
<b>Additional CET1 buffer requirements as a percentage of RWA</b>				
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50	2.50	2.50
9	Countercyclical buffer requirement (%)	0.00	0.00	0.00
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00	0.00	0.00
11	<b>Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)</b>	<b>2.50</b>	<b>2.50</b>	<b>2.50</b>
12	CET1 available after meeting the bank's minimum capital requirements (%)	77.71	85.21	120.68
<b>Basel III Leverage ratio</b>				
13	Total Basel III leverage ratio exposure measure	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)	77.03	69.76	81.43
14a	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	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	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	77.03	69.76	81.43
<b>Liquidity Coverage Ratio (LCR)</b>				
15	Total high-quality liquid assets (HQLA)	805,115	589,447	780,413
16	Total net cash outflow	2,497	343	19
17	LCR ratio (%)	30,891	571,478	7,907,975
<b>Net Stable Funding Ratio (NSFR)</b>				
18	Total available stable funding	2,583,685	1,137,592	1,335,453
19	Total required stable funding	647,770	521,281	527,926
20	NSFR ratio	399	218	253

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

## 4.2. Bank Risk management approach (OVA)

OM Bank's risk management philosophy provides principles that governs its operational and strategic decisions, ensuring consistent application across all operations and services. Our Enterprise Risk Management Framework (ERMF or Framework) is anchored by the risk appetite established by the Board of Directors. (Board). This Framework provides the governing principles and structured oversight necessary to align the Bank's operational activities with our board-approved risk thresholds and strategic objectives.

The ERMF outlines the high-level philosophy and guiding principles for proactively ensuring that all material risks impacting the achievement of OM Bank's objectives are subject to robust identification, measurement, monitoring, management, mitigation, communication, and reporting protocols. It provides a clear mandate concerning stakeholder roles and responsibilities, defining the governance structure and necessary processes for maintaining a robust, day-to-day control environment. The Framework is structured around the three lines of assurance model, specifically designed to embed independent oversight and comprehensive assurance across the OM Bank's entire risk universe and control environment.

### 4.2.1. Risk Philosophy and Principles

OM Bank's risk philosophy emphasises that the identification and prudent management of risks are essential for reducing the uncertainty inherent in executing the Bank's business strategy. This approach, aligned with relevant banking regulations and standards, ensures that potential opportunities are maximized. Therefore, comprehensive risk identification and effective risk management are fundamental to our strategic planning, approval, and execution processes.

In designing the ERMF, OM Bank ensures that it considers the impact of risks on all aspects of its business such as its reputation, operations, people and financial performance. OM Bank's aim is to ensure that all parts of its business contribute to the identification and management of risks, within the responsibilities as defined in the three lines of assurance model, which ensures that risk processes are effective and efficient.

### 4.2.2. Risk Governance

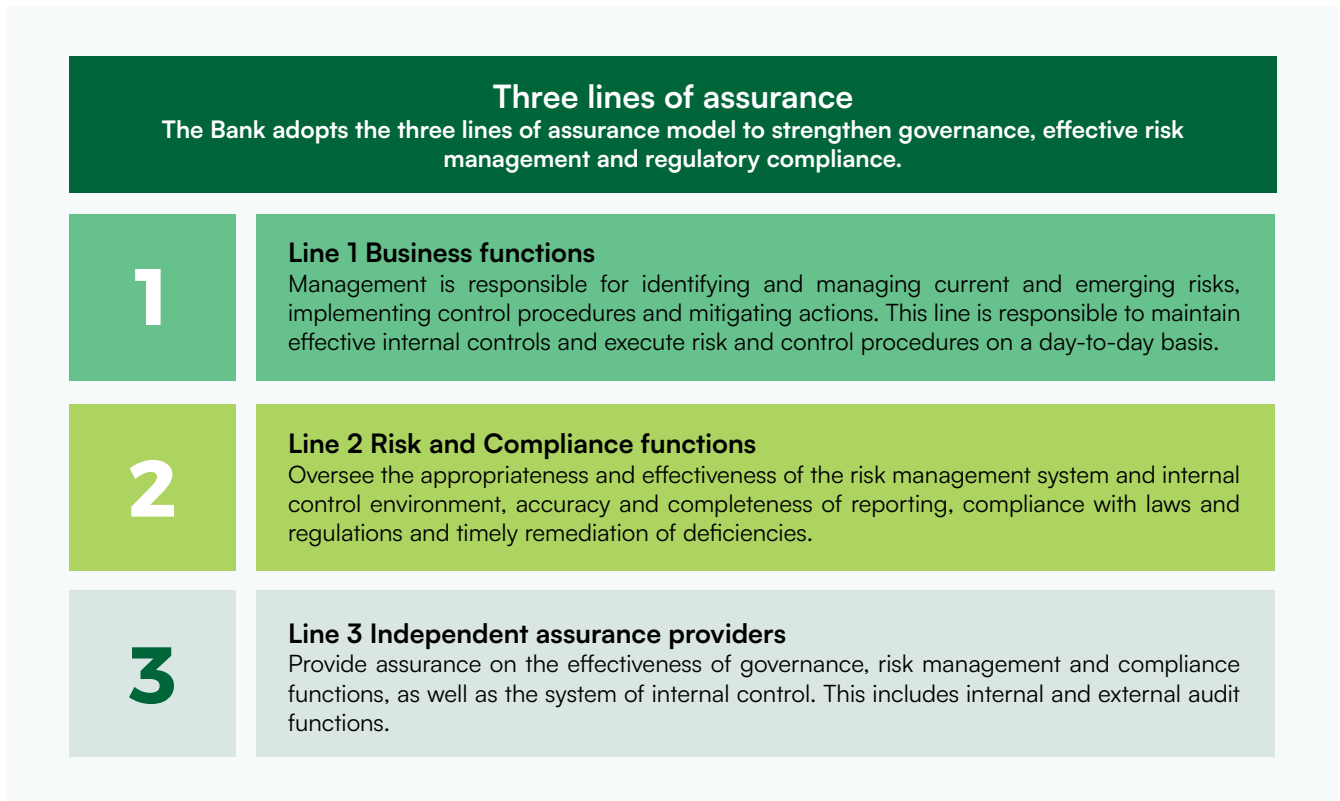
The Board is ultimately responsible for the governance of risk within OM Bank. This involves setting the overarching risk appetite and culture and ensuring a robust ERMF is effectively implemented to identify, assess, monitor, and manage material risks. Through various board committees and management committees, the Board ensures that risk management practices are integrated into strategic decision-making, comply with all applicable laws and regulations, and promote a resilient risk culture. This is crucial for safeguarding the bank's interests, maintaining market confidence, and protecting depositors' interests.

The ERMF documents the risk governance and committee structure to ensure effective oversight over risk activities undertaken by the Bank. The governance structure is approved by the Board on the recommendation of the Board Risk and Capital Management Committee (RCMC).

The CEO implemented governance committees at an Executive level that will ensure executive oversight over the risk profile and the control environment of the Bank. These committees will provide input into the reporting of the risk profile to the RCMC and serve as an escalation point pertaining to risk events requiring Board attention.

### 4.2.3. Three Lines of Assurance Model

A key principle is that the responsibility for the management of risk lies with each staff member employed by the Bank. Each line of assurance has an equally important role to play in ensuring that risks are identified and managed and that the Bank remains within its risk appetite. These responsibilities are set out below which ensures the separation between risk ownership, risk oversight and independent assurance.



### 4.2.4. Combined Assurance

Our philosophy is to maintain an integrated and coordinated approach across all three lines of assurance to deliver a holistic view of the risk landscape. Our key focus is on collaboration and sharing information while ensuring appropriate coverage and avoiding duplicate work. By integrating these functions within their existing mandates, we ensure comprehensive risk coverage and a strengthened control environment across all operational areas.

### 4.2.5. Risk Management Process

An effective risk management system supports the sustainability and growth of our business and our ability to create long-term value for all our stakeholders. Our risk management process is designed to continuously monitor the internal and external environment, with a focus on identifying any conditions or changes that may require us to mitigate the related risks. This ensures we remain within our risk appetite, achieve our business plans and realise our strategic objectives.

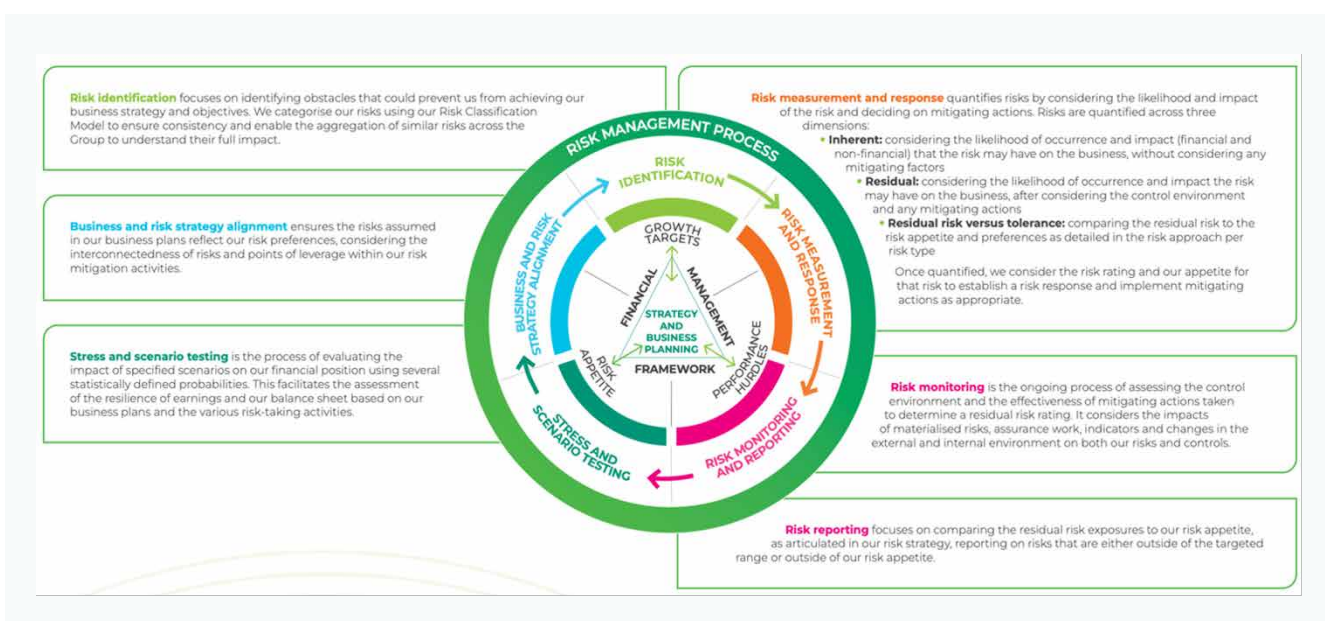
The Bank applies a structured risk management process across all business areas to identify, assess, respond to, monitor, and report the risks that may affect the achievement of its strategic and operational objectives. This process ensures that material risks are understood, owned, and managed within the Bank's approved risk appetite and regulatory obligations.

To support understanding of how risks originate and how they may affect the Bank, a 'bowtie' model is used to illustrate how causes and potential impacts interact with the Bank's Risk Classification model. Each principal risk category within this model is supported by a corresponding set of risk policies that guide the management of risks in that category. The Principal Risk Policies are further supported by Level 2 risk policies that provide more specific guidance for the management of risk.



The Bank’s risk management process therefore enables the Bank to identify, assess and prioritise risks, to determine appropriate responses, and to monitor the effectiveness of the responses and changes to the risk profile (including reporting the risk profile to stakeholders such as senior management, Board, and regulators). The risk management process includes formal, integrated management of risk-related issues and remediation actions.

The Risk Management process within the Bank is illustrated by the high-level process below:



These elements are embedded within key decision-making and business processes across the Bank and are executed in line with the three lines of assurance model.

#### 4.2.6. Risk Culture

**Risk culture is the foundation for effective risk management and supports risk-based decision making**

Our leaders set the tone at the top, consistently and deliberately championing risk management, modelling appropriate risk behaviours to embed a risk-aware culture across the organization. We support this commitment by fostering an environment of open communication where employees feel safe to voice concerns without fear of retribution. This transparency demonstrates our proactive approach to considering diverse viewpoints, which strengthens our risk governance framework and enhances our collective ability to identify and mitigate emerging risks in a dynamic market.

We maintain robust risk oversight in our business, with roles and responsibilities clearly understood, embraced and discharged across the three lines of assurance. This ensures business and strategic decisions align with our risk appetite and transparency internally and externally, considering the risks that impact our business the most.

The level of skills, learning and data across the three lines of assurance support effective risk management practices and behaviours. Our risk architecture and management systems are formalised in structures and arrangements that include the risk methodology, tools and governance processes, and we ensure these are adopted across the Bank.

#### **4.2.7. Internal Capital Adequacy Assessment Process (ICAAP) and Stress Testing**

The bank's ICAAP is developed and maintained in alignment with Banks Act Guidance Note 4 of 2015 (G4/2015). In accordance with these regulatory expectations, the bank implements a comprehensive, firm-wide approach to identify, measure, and mitigate all material risk exposures, ensuring that its capital levels remain commensurate with its unique risk profile and strategic objectives.

This process integrates board-approved risk appetite limits, forward-looking capital planning, and robust stress-testing scenarios to ensure financial resilience under both normal and adverse economic conditions.

Enterprise-wide stress testing is governed under the ERMF and constitutes a core input into the ICAAP. The ERMF defines:

- The governance and approval of stress scenarios
- The linkage between stress testing, material risk assessment and capital adequacy
- The use of stress outcomes to assess capital resilience, solvency and management actions

Stress testing under the ERMF supports the forward-looking nature of the ICAAP and informs capital buffers and contingency planning.

#### **4.3. 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 <sup>(1)</sup>	RWA		Minimum capital requirements <sup>(1)</sup>
		31-Dec-25	30-Sept-25	31-Dec-25	31-Dec-25	30-Sept-25	31-Dec-25
1	<b>Credit risk (excluding counterparty credit risk)</b>	515,388	561,765	59,270	515,643	562,016	59,299
2	Of which: standardised approach (SA)	515,388	561,765	59,270	515,643	562,016	59,299
6	<b>Counterparty credit risk (CCR)</b>	-	-	-	-	-	-
10	<b>Credit valuation adjustment (CVA)</b>	-	-	-	-	-	-
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	-	-	-	-	-	-
12	<b>Equity investments in funds — look-through approach</b>	62,508	47,244	7,188	62,508	47,244	7,188
15	Settlement risk	-	-	-	-	-	-
16	Securitisation exposures in banking book	-	-	-	-	-	-
20	<b>Market risk</b>	20,755	23,569	2,387	20,755	23,569	2,387
21	Of which: standardised approach (SA)	20,755	23,569	2,387	20,755	23,569	2,387
23	Capital charge for switch between trading book and banking book	-	-	-	-	-	-
24	<b>Operational risk<sup>(2)</sup></b>	1,771,443	356,657	203,716	1,771,464	356,657	203,718
25	<b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>	-	-	-	-	-	-
26	Output floor applied	-	-	-	-	-	-
27	<b>Floor adjustment (before application of transitional cap)</b>	-	-	-	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-	-	-	-
29	<b>Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)</b>	2,370,094	989,235	272,561	2,370,370	989,486	272,592

<sup>(1)</sup>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%)

<sup>(2)</sup>The increase in operational risk was due to guidance received from the PA during December 2025.

## 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 31 December 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
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
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	(3,706,454)	(3,705,955)	
3	Accumulated other comprehensive income (and other reserves)	0	0	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>2,269,546</b>	<b>2,270,045</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	42,478	42,478	b - e
17	Reciprocal cross-holdings in common equity	113,036	113,036	
28	<b>Total regulatory adjustments to Common Equity Tier 1 capital</b>	<b>155,514</b>	<b>155,514</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>2,114,032</b>	<b>2,114,531</b>	
<b>Additional Tier 1 capital: instruments</b>				
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>0</b>	<b>0</b>	
43	<b>Total regulatory adjustments to additional Tier 1 capital</b>	<b>0</b>	<b>0</b>	
44	<b>Additional Tier 1 capital (AT1)</b>	<b>0</b>	<b>0</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>2,114,032</b>	<b>2,114,531</b>	
<b>Tier 2 capital: instruments and provisions</b>				
50	Provisions	2,516	2,519	
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>2,516</b>	<b>2,519</b>	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>0</b>	<b>0</b>	
58	<b>Tier 2 capital</b>	<b>2,516</b>	<b>2,519</b>	
59	<b>Total regulatory capital (= Tier 1 + Tier2)</b>	<b>2,116,548</b>	<b>2,117,050</b>	
60	<b>Total risk-weighted assets</b>	<b>2,370,094</b>	<b>2,370,370</b>	
<b>Capital adequacy ratios and buffers</b>				
61	<b>Common Equity Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>89.2%</b>	<b>89.2%</b>	
62	<b>Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>89.2%</b>	<b>89.2%</b>	
63	<b>Total capital (as a percentage of risk-weighted assets)</b>	<b>89.3%</b>	<b>89.3%</b>	
64	<b>Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)</b>	<b>2.5%</b>	<b>2.5%</b>	
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	<b>Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements</b>	<b>89.2%</b>	<b>89.2%</b>	

As at 31 December 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
<b>Applicable caps on the inclusion of provisions in Tier 2 capital</b>				
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	4,462	4,462	
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	2,516	2,519	

## 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
	31-Dec-25		31-Dec-25		
<b>Assets</b>					
Inventory	5,282	5,282	5,282	5,282	
Loans and advances	1,726	1,726	1,726	1,726	
Financial investments	2,009,520	2,009,520	2,009,520	2,009,520	
Cash and cash equivalents	410,415	410,415	410,924	410,924	
Intangible assets	42,478	42,478	42,478	42,478	b - e
Property, equipment and right of use assets	24,076	24,076	24,076	24,076	
Other assets	272,742	272,742	272,742	272,742	
Loans to group share trusts	113,036	113,036	113,036	113,036	
Amounts due from group companies	14,638	14,638	14,628	14,628	
<b>Total assets</b>	<b>2,893,913</b>	<b>2,893,913</b>	<b>2,894,412</b>	<b>2,894,412</b>	
<b>Liabilities</b>					
Amounts due to group companies	88,723	88,723	88,723	88,723	
Customer Deposits	272,188	272,188	272,188	272,188	
Creditors, accruals, provisions and other liabilities	263,456	263,456	263,456	263,456	
<b>Total liabilities</b>	<b>624,367</b>	<b>624,367</b>	<b>624,367</b>	<b>624,367</b>	
<b>Shareholders' equity</b>					
Ordinary share capital	5,976,000	5,976,000	5,976,000	5,976,000	h
Retained earnings	(3,706,454)	(3,706,454)	(3,705,955)	(3,705,955)	
<b>Total shareholders' equity</b>	<b>2,269,546</b>	<b>2,269,546</b>	<b>2,270,045</b>	<b>2,270,045</b>	

## 6. LIA: Explanations of differences between accounting and regulatory exposure amount

The Bank represents the only regulated entity under the OM Bank Group at the reporting date and therefore there are no material differences between the accounting and regulatory exposure amounts. Where there are differences, these arise due to the differing treatment between regulatory and IFRS rules (i.e. where for some products, as prescribed by the regulations, the daily average balance is used instead of month-end carrying values).

### 6.1. L1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories

As at 31 December 2025 R'000	Carrying values as reported in published financial statements and under scope of regulatory consolidation	Carrying values of items:					
		Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitisation framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital	Subject to other risk
<b>Assets</b>							
Inventory	5,282	5,282	0	0	0	0	0
Loans and advances	1,726	1,726	0	0	0	0	0
Financial investments	2,009,520	1,855,700	0	0	0	0	153,820
Cash and cash equivalents	410,415	410,415	0	0	0	0	0
Intangible assets	42,478		0	0	0	42,478	0
Property, equipment and right of use assets	24,076	24,076	0	0	0	0	0
Other assets	272,742	272,742	0	0	0	0	0
Loan to group share trusts	113,036		0	0	0	113,036	0
Amounts due from group companies	14,638	14,638	0	0	0	0	0
<b>Total assets</b>	<b>2,893,913</b>	<b>2,584,579</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>155,514</b>	<b>153,820</b>
<b>Liabilities and equity</b>							
Amounts due to group companies	88,723	0	0	0	0	88,723	0
Customer Deposits	272,188	0	0	0	0	272,188	0
Creditors, accruals, provisions and other liabilities	263,456	0	0	0	20,755	242,701	0
Total shareholders' equity	2,269,546	0	0	0	0	2,269,546	0
<b>Total liabilities and equity</b>	<b>2,893,913</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>20,755</b>	<b>2,873,158</b>	<b>0</b>

## 6.2. LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements

As at 31 December 2025 R'000		Total	Items subject to:				
			Credit risk framework	Securitisation framework	Counterparty credit risk framework	Market risk framework	Other risk framework
1	Asset carrying value amount under scope of regulatory consolidation	2,893,913	2,584,579	0	0	0	153,820
2	Liabilities carrying value amount under regulatory scope of consolidation	624,367	0	0	0	20,755	0
3	Total net amount under regulatory scope of consolidation	2,269,546	2,584,579	0	0	(20,755)	153,820
4	Off-balance sheet amounts	3,134	1,309	0	0		0
10	Exposure amounts considered for regulatory purposes	2,741,534	2,585,888	0	0		153,820

## 7. Remuneration

The Bank's remuneration framework supports prudent risk-taking, sustainable performance, and long-term value creation. The governance structures and risk-adjusted performance measures embedded in the remuneration policy ensure alignment with regulatory expectations and the Bank's overall risk appetite. For detailed disclosures refer to Note 25 of the OM Bank Limited audited annual financial statements for the year ended 31 December 2025.

## 8. 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.

### 8.1. 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 31 December 2025 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	1,660			
5	Securitisation				
6	<b>Total</b>	<b>1,660</b>			

## 9. Operational Risk

The Bank's Operational Risk Management approach is structured and forward-looking, prioritizing the alignment of risk management with the Bank's strategic objectives, ensuring risk considerations are embedded in strategic and operational decision-making.

### 9.1. OR1: Historical losses

The Bank, being a newly established Bank, does not have sufficient loss data and has therefore not used the loss data in the calculation of the ILM.

OM Bank Limited R'000		31- Dec-25	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten- year average
<b>Using R50 000 threshold</b>												
1	Total amount of operational losses net of recoveries (no exclusions)	148	-	-	-	-	-	-	-	-	-	15
2	Total number of operational risk losses	2	-	-	-	-	-	-	-	-	-	0
3	Total amount of excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
4	Total number of exclusions	-	-	-	-	-	-	-	-	-	-	-
5	Total amount of operational losses net of recoveries and net of excluded losses	148	-	-	-	-	-	-	-	-	-	15
<b>Details of operational risk capital calculation</b>												
11	Are losses used to calculate the ILM (yes/no)?	No										
12	If "no" in row 11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	No										
13	Loss event threshold: R50 000 for the operational risk capital calculation if applicable	R50 000										

### 9.2. OR2: Business indicator and subcomponents

The Banks uses the new standardised approach, which became effective 1 July 2025, in the calculation of the capital requirements for Operational Risk. The Bank was launched in March 2025 and therefore does not have historical data in the calculation of its three-year average, as such only the amounts as at 31 December 2025 have been disclosed in the template below. The RWA and corresponding capital requirement for operational risk have been calculated in accordance with the guidance received by the Prudential Authority.

	BI and its subcomponents (R'000)	31-Dec-25	T-1	T-2
1	Interest, lease and dividend component	176,821		
1a	Interest and lease income	105,208		
1b	Interest and lease expense	3,000		
1c	Interest earning assets	2,426,087		
1d	Dividend income	-		
2	Services component	602,427		
2a	Fee and commission income	4,308		
2b	Fee and commission expense	3,645		
2c	Other operating income	-		
2d	Other operating expense	46		
3	Financial component	18,506		
3a	Net P&L on the trading book	-		
3b	Net P&L on the banking book	18,506		
4	BI	797,753		
5	Business indicator component (BIC)	95,730		

#### Disclosure on the BI:

6a	BI gross of excluded divested activities	797,753
6b	Reduction in BI due to excluded divested activities	-

### 9.3. OR3: Minimum required operational risk capital

The capital requirement for operational risk has been calculated in accordance with the applicable limits and calculation as provided by the Regulator.

1	Business indicator component (BIC)	95,730
2	Internal loss multiplier (ILM)	1
3	Minimum required operational risk capital (ORC)	141,715
4	Operational risk RWA	1,771,443

## 10. 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 31 December 2025.

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

As at 31 December 2025 R'000		OM Bank Limited	OM Bank Holdings Limited Group
1	Total consolidated assets as per published financial statements	2,893,913	2,894,412
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)	1,567	1,567
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	4,462	4,462
12	Other adjustments	(155,514)	(155,514)
13	<b>Leverage ratio exposure measure</b>	<b>2,744,428</b>	<b>2,744,927</b>

## 10.2. LR 2: Leverage ratio common disclosure template

	R'000	OM Bank Limited		OM Bank Holdings Limited Group	
		31-Dec-25	30-Sep-25	31-Dec-25	30-Sep-25
<b>On-balance sheet exposures</b>					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	2,893,913	1,424,084	2,894,412	1,424,585
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)	4,462	761	4,462	761
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	(155,514)	(54,813)	(155,514)	(54,813)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>2,742,861</b>	<b>1,370,032</b>	<b>2,743,360</b>	<b>1,370,533</b>

	R'000	OM Bank Limited		OM Bank Holdings Limited Group	
		31-Dec-25	30-Sep-25	31-Dec-25	30-Sep-25
<b>Derivative exposures</b>					
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)	-	-	-	-
<b>13</b>	<b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Securities financing transaction exposures</b>					
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	-	-	-	-
<b>18</b>	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>					
19	Off-balance sheet exposure at gross notional amount	3,134	2,350	3,134	2,350
20	(Adjustments for conversion to credit equivalent amounts)	(1,567)	(1,175)	(1,567)	(1,175)
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)	1,567	1,175	1,567	1,175
<b>Capital and total exposures</b>					
23	Tier 1 capital	2,114,032	956,451	2,114,531	956,948
24	Total exposures (sum of rows 7, 13, 18 and 22)	2,744,428	1,371,207	2,744,927	1,371,708
<b>Leverage ratio</b>					
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	77.03%	69.75%	77.03%	69.76%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	77.03%	69.75%	77.03%	69.76%
26	National minimum leverage ratio requirement	4%	4%	4%	4%
27	Applicable leverage buffers	0%	0%	0%	0%

	R'000	OM Bank Limited		OM Bank Holdings Limited Group	
		31-Dec-25	30-Sep-25	31-Dec-25	30-Sep-25
<b>Disclosure of mean values</b>					
28	Mean 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)	2,744,428	1,371,207	2,744,927	1,371,708
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)	2,744,428	1,371,207	2,744,927	1,371,708
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)	77.03%	69.75%	77.03%	69.76%
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)	77.03%	69.75%	77.03%	69.76%

## 11. Credit Risk (CRA)

Credit risk management processes are implemented to manage and control credit risk across the Bank. Appropriate governance/ approval forums to approve credit strategy, risk appetite, limits, pricing strategies and portfolio monitoring as appropriate have been established. The following processes are considered as part of the risk management process:

### Credit Origination

Origination includes all the steps such as confirming that the customer is eligible for the credit product, obtaining consent from the customer so that the Bank can source customer credit and affordability information from service providers, assessing the customer's credit and affordability and providing a decision to the client post completion of the credit assessment process. Thus, it includes Credit Decisioning and Fulfilment.

### Credit Pricing

A risk-differentiated credit pricing strategy has been implemented for each specific portfolio or client segment

### Account Management

Account management includes the ongoing portfolio management of existing customers, to drive portfolio growth and profitability.

### Credit Limit and Mandate monitoring

Appropriate credit approval and control responsibilities have been defined and updated from time to time in accordance with the needs of the Bank. The Bank ensures that there are appropriate credit mandates (including system mandates) and adequately experienced credit mandate holders and committees in place to assess and approve credit applications.

## Credit Portfolio Management

- The Credit Risk function has implemented monitoring processes, that are performed on a regular basis to monitor individual clients, segments of clients, and the overall portfolio performance.
- The Bank has information systems and analytical techniques that enable management to measure the credit risk inherent in all on- and off-balance sheet activities. The management information system provides adequate information on the composition of the credit portfolio, including the identification of any risk concentrations.

## Credit Regulatory Processes

- The Bank has put in place a system for forecasting, monitoring and reporting the condition of individual credits, including determining the adequacy of provisions and capital.
- The Bank has established appropriate reporting processes that ensures all credit positions are included in its credit regulatory reporting process and is subjected to appropriate controls.

## Collection and Recoveries

- Processes and systems have been implemented to manage the process of collecting against overdue payments. This includes remedial action on deteriorating credits, managing problem credits and workout situations.
- This includes the design, implementation and monitoring of risk-differentiated pre-delinquency, delinquency and recoveries strategies, as well as champion challenger testing across the various strategies, as appropriate. It will also include the appropriate management of customers under Debt Review, according to the relevant regulations.

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.

### 11.1. CRI: Credit quality of assets

As at 31 December 2025 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 <sup>(1)</sup>	Non- defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans: Of which:	-	2,260,527	4,461	0	4,461	0	2,256,066
(a)	Sovereign (including central government and central bank)		1,862,373	4,052		4,052		1,858,321
(b)	Banks		396,281	127		127		396,154
(h)	Of which: Retail qualifying revolving (QRRE)		1,873	282		282		1,591
2	Debt Securities							
3	Off-balance sheet exposures		3,272			0		3,272
4	<b>Total</b>	<b>-</b>	<b>2,263,799</b>	<b>4,461</b>	<b>-</b>	<b>4,461</b>	<b>-</b>	<b>2,259,338</b>

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

## 11.2. 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.

## 11.3. CRB: Additional disclosure related to the credit quality of assets

### (a) Default is deemed to have occurred on the earlier of:

- when, based on objective evidence, the counterparty is unlikely to pay amounts due on the due date or shortly thereafter without recourse to actions such as the realisation of security; or
- when the counterparty is past due (or in the case of overdraft facilities, is more than the current limit) for more than 90 days on any material credit obligation.

The definition of default in the Basel capital framework combines a qualitative 'unlikeliness to pay' criterion with an objective '90 days past due' criterion. The 'unlikeliness to pay' criterion permits identification of default before the exposure becomes delinquent, with the '90 days past due' criterion acting as a backstop. "

Elements to be taken as indications of unlikeliness to pay include the following:

- the creditor is 90 days or more past due to the Bank.
- evidence that the customer is insolvent or of death
- the customer is under debt review
- material forgiveness of principal or interest

### (b) All past due exposures (more than 90 days) are impaired.

### (c) Impairments are raised for credit exposures in accordance with IFRS 9: either 12-month or lifetime ECL, dependent on whether the financial instrument has shown a significant increase in credit risk (SICR) since initial recognition.

The IFRS 9 standard outlines three stages of ECL, based on changes in credit quality since initial recognition:

**Stage 1:** Credit exposures for which a SICR has not occurred since initial recognition and for which the ECL is calculated as the 12-month ECL, except for exposures with a remaining lifetime of less than 12 months.

**Stage 2:** Credit exposures for which a SICR has occurred since initial recognition but are not classified as 'credit-impaired' or 'in default' and for which the ECL is calculated as the lifetime ECL.

**Stage 3:** Lifetime ECL for credit exposures that have defaulted.

### (d) Restructures

Debt restructuring is a process that involves negotiating with creditors to reduce your interest rate, extend your repayment term or cut your loan balance. It can help make your debt situation more manageable through smaller monthly payments, lower interest rates or reducing how much you owe.

When assessing whether a customer is in default, the Bank will assess whether the restructure was granted due the customer being in financial distress and there is expected economic loss for the Bank as a result of the restructure.

#### Distressed restructures

These are customers who are experiencing financial difficulties or facing challenges in meeting their financial obligations. Distressed customers may be struggling with issues such as late payments, defaults on loans or credit obligations, significant debt burdens, or declining income. They may exhibit signs of financial distress, such as seeking debt relief assistance, requesting payment extensions, or being subject to collection efforts by creditors. Distressed customers may have lower credit scores, higher levels of debt relative to their income, or a history of financial delinquencies.

Customer may be deemed to be financially distressed and in default if any of the following indicators are present.

- debt review
- debt relief
- handed over to external debt collectors for collection
- debt restructuring

This is an indicator of a default and may also indicate that the customer is credit impaired. The Bank may consider that the customers may require reduced interest rate, extend your repayment term, or cut the loan balance as an indicator of debt restructure.

The Bank will consider all the customers that are under debt review, debt relief, handed over to external debt collectors for collection to be distressed structures and be placed under Stage 3.

**Non-distressed restructures**

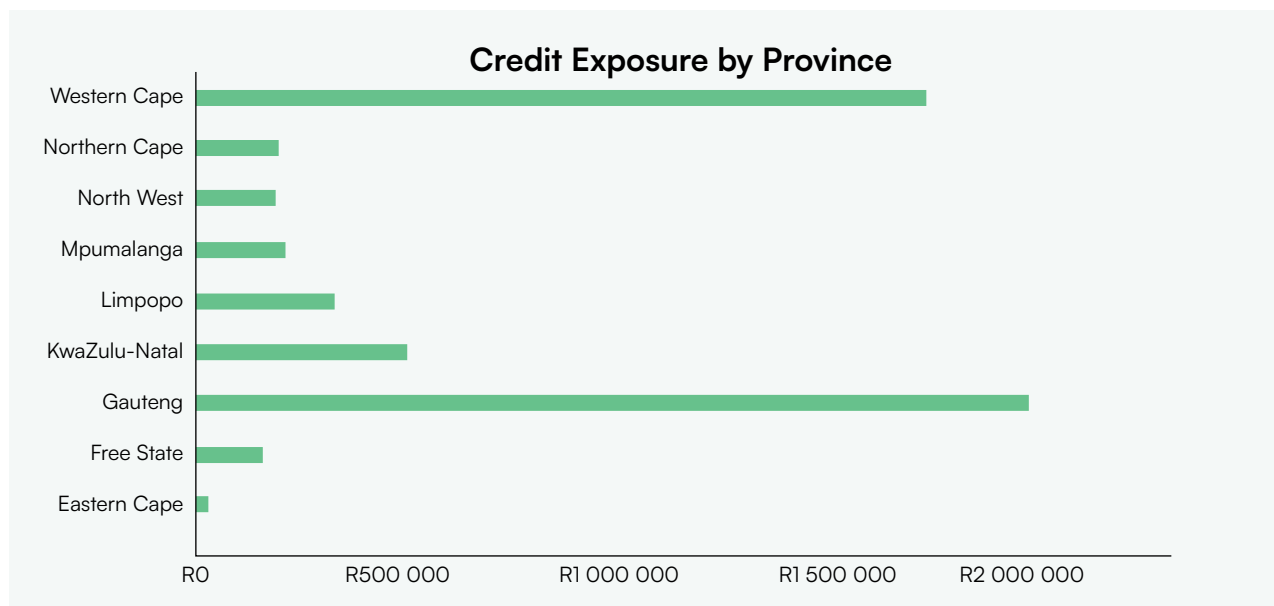
These are customers who are financially stable and capable of meeting their financial obligations without significant difficulty.

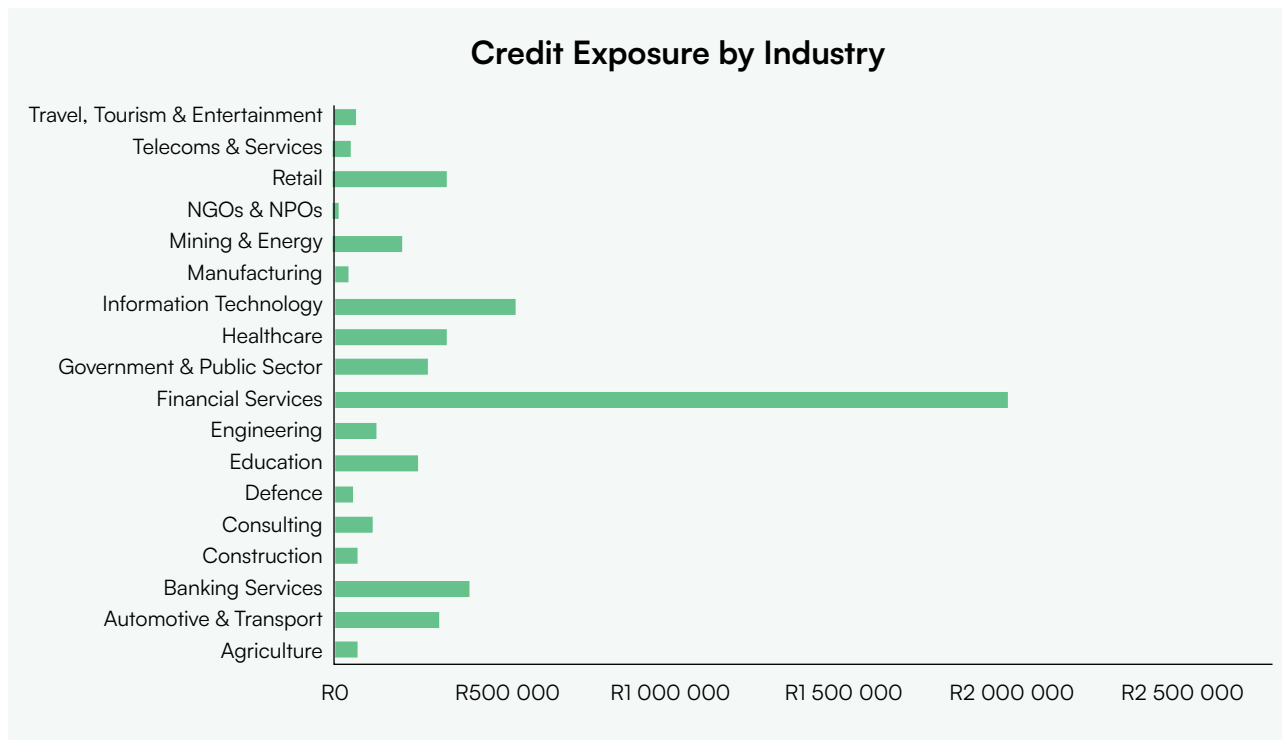
Non-distressed customers typically have steady income sources, manage their debts responsibly, and maintain good credit histories.

They may have lower debt-to-income ratios, higher credit scores, and a track record of timely payments on loans, credit cards, and other financial obligations.

Non-distressed customers are less likely to require financial assistance or experience difficulties in accessing credit or financing options.

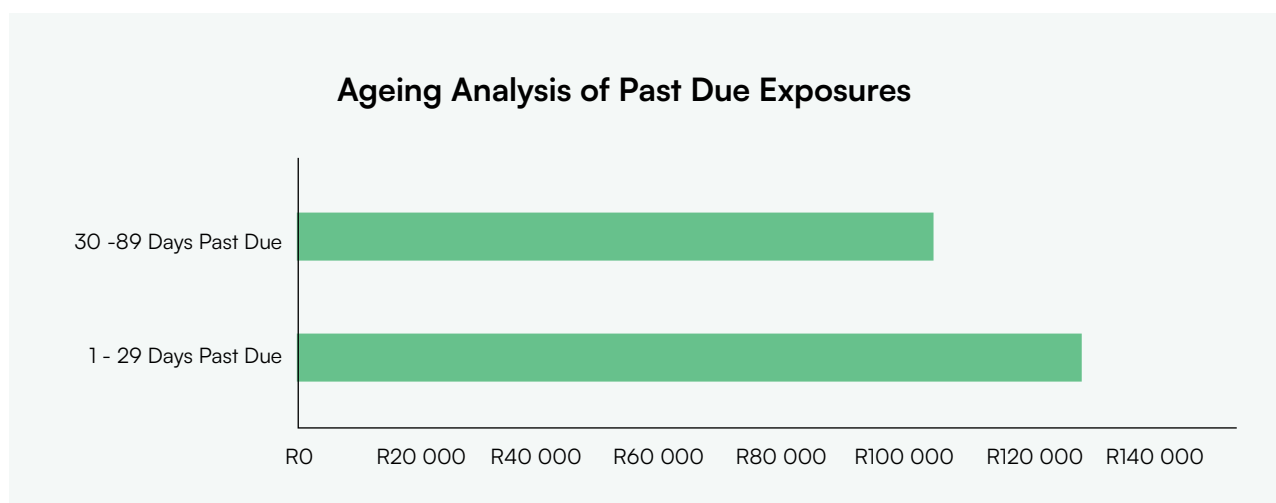
**(e) Breakdown of credit exposure by geographical and industry classifications**





**(f) There are no impaired exposures on the book as at 31 December 2025**

**(g) Age analysis of credit past due exposures**



**(h) There are no restructures on book as at 31 December 2025**

#### 11.4. CRC: Qualitative disclosure related to credit risk mitigation techniques

The Bank currently 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.

## 11.5. CR3: Credit risk mitigation techniques — Overview

As at 31 December 2025 R'000		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by	Exposures secured by	Exposures secured by
				collateral	financial guarantees	credit derivatives
<b>1</b>	<b>Loans: of which</b>	<b>2,256,066</b>	-	-	-	-
(a)	Sovereign (including central government and central bank)	1,855,702				
(b)	Public sector entities	2,619				
(c)	Banks	396,154				
(i)	Retail qualifying revolving (QRRE)	1,591				
2	Debt securities					
3	Of which defaulted					
<b>4</b>	<b>Total</b>	<b>2,256,066</b>	-	-	-	-

## 11.6. CRD: Qualitative disclosure on banks' use of external credit ratings under the standardised approach for credit risk

In accordance with the amended Regulations relating to Banks published in June 2025, the Bank applies the Standardised Approach for credit risk. Under this approach, External Credit Assessments (ECRA's) issued by recognised External Credit Assessment Institutions (ECAI's) are used where applicable, to determine the appropriate risk weights for certain exposure classes.

As at the reporting date, the Bank's credit risk exposures that are subject to ECRA's are limited to exposure to other banks. The Bank does not currently have exposures to corporates, retail counterparties, or other asset classes requiring separate ECRA mapping.

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

As at 31 December 2025 R'000		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)	1,859,754		1,859,754		-	0.00%
<b>3</b>	<b>Banks: of which</b>	<b>396,281</b>		<b>396,281</b>		<b>198,140</b>	<b>50%</b>
(a)	Securities firms and other financial institutions						
(b)	<b>Public Sector Entities</b>	<b>2,619</b>		<b>2,619</b>		<b>0</b>	<b>0%</b>
<b>7</b>	<b>Retail: of which</b>	<b>1,873</b>	<b>3,272</b>	<b>1,873</b>	<b>1,309</b>	<b>3,128</b>	<b>98%</b>
(a)	Retail residential mortgage advances						
(b)	Retail qualifying revolving (QRRE)	1,873	3,272	1,873	1,309	3,128	98%
(c)	SME retail						
(d)	Retail - other						
9	Defaulted exposures						
10	Other assets	318,176		318,176		314,120	99%
<b>11</b>	<b>Total</b>	<b>2,578,703</b>	<b>3,272</b>	<b>2,578,703</b>	<b>1,309</b>	<b>515,388</b>	<b>20%</b>

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

As at 31 December 2025 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)	1,859,754														1,859,754
2	Public Sector Entities	2,619														2,619
3	Multilateral development banks (MDBs)															-
4	Banks						396,281									396,281
(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										216		2,966			3,182
(a)	Retail qualifying revolving (QRRE)										216		2,966			3,182
9	Real estate: of which															-
10	Defaulted exposures															-
11	<b>Total</b>	<b>1,862,373</b>	<b>-</b>	<b>-</b>		<b>-</b>	<b>396,281</b>				<b>216</b>		<b>2,966</b>			<b>2,261,836</b>

### 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%	111	262	8%	216
4	85%				
5	90—100%	1,762	3,010	92%	2,966
6	105—130%				
7	150%				
8	250%				
9	400%				
10	1250%				
11	<b>Total exposures</b>	<b>1,873</b>	<b>3,272</b>	<b>100%</b>	<b>3,182</b>

## 12. 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.

Further detail regarding interest rate risk is provided under Note 20 of the OM Bank Limited audited annual financial statements for the year ended 31 December 2025.

### 12.1. 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 01 October 2025 to 31 December 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.

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.

R'000		Total unweighted value	Total weighted value	Total weighted value
		(average)	(average)	(average)
		31-Dec-25	31-Dec-25	30-Sept-25
<b>High-quality liquid assets</b>				
1	Total HQLA		805,115	589,447
<b>Cash outflows</b>				
2	<b>Retail deposits and deposits from small business customers, of which:</b>	<b>154,681</b>	<b>9,797</b>	<b>1,293</b>
3	Stable deposits	113,427	5,671	740
4	Less stable deposits	41,254	4,125	553
5	Unsecured wholesale funding, of which:	47	47	-
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	47	47	-
8	Unsecured debt			
9	<b>Secured wholesale funding</b>		-	-
10	<b>Additional requirements, of which:</b>	<b>2,848</b>	<b>142</b>	<b>81</b>
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	2,848	142	81
14	<b>Other contractual funding obligations</b>	-	-	-
15	<b>Other contingent funding obligations</b>	-	-	-
16	<b>TOTAL CASH OUTFLOWS</b>		<b>9,987</b>	<b>1,374</b>

R'000		Total unweighted value	Total weighted value	Total weighted value
		(average)	(average)	(average)
		31-Dec-25	31-Dec-25	30-Sept-25
17	Secured lending (e.g. reverse repos)	-	-	-
18	Inflows from fully performing exposures	399,040	399,040	431,078
19	Other cash inflows			
20	<b>TOTAL CASH INFLOWS</b>	<b>399,040</b>	<b>399,040</b>	<b>431,078</b>
21	Total HQLA		805,115	589,447
22	Total net cash outflows		2,497	343
23	Liquidity Coverage Ratio (%)		30,891	571,478

## 12.2. 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 holds only level 1 assets in the form of Treasury Bills and Government Bonds.

## 12.3. 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.

31 December 2025 R'000		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
<b>Available stable funding (ASF) item</b>						
1	Capital:	2,269,546	0	0	0	2,269,546
2	Regulatory capital	2,269,546				2,269,546
3	Other capital instruments					
4	<b>Retail deposits and deposits from small business customers:</b>	<b>0</b>	<b>272,188</b>	<b>0</b>	<b>0</b>	<b>255,218</b>
5	Stable deposits		204,970			194,722
6	Less stable deposits		67,218			60,496
7	<b>Wholesale funding:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
8	Operational deposits					
9	Other wholesale funding					
10	Liabilities with matching interdependent assets					
11	<b>Other liabilities:</b>	<b>0</b>	<b>290,822</b>	<b>4,874</b>	<b>56,484</b>	<b>58,921</b>
2	NSFR derivative liabilities					
13	All other liabilities and equity not included in the above categories		290,822	4,874	56,484	59,921
14	<b>Total ASF</b>					<b>2,583,685</b>

31 December 2025 R'000		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)		903,383	472,700	483,675	92,988
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:	0	564,321	0	0	85,351
18	<b>Performing loans to financial institutions secured by Level 1 HQLA</b>					
19	<b>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</b>		562,313	0	0	84,347
20	<b>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</b>		2,008	0	0	1,004
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk					
22	<b>Performing residential mortgages, of which:</b>					
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk					
24	<b>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</b>					
25	Assets with matching interdependent liabilities					
26	Other assets:	0	1,121	0	468,714	469,274
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		1,121	0	468,714	469,274
32	Off-balance sheet items	3,134				157
33	<b>Total RSF</b>					<b>647,770</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>399</b>

## 13. Interest Rate Risk

Interest Rate Risk in the Banking Book (IRRBB) refers to the risk of a decline in the Bank's earnings and/or economic value arising from adverse movements in market interest rates that affect the banking book position.

For purposes of risk control and measurement, the Bank defines IRRBB as the risk to the Bank's capital and earnings arising from movements in interest rates that effect on and off-balance sheet banking book exposures, including repricing risk, yield curve risk, basis risk and optionality risk.

The Bank maintains a prudent and forward-looking IRRBB framework which is designed to: protect capital and earnings stability, align with regulatory expectations and supporting strategic balance sheet growth while remaining within the approved risk appetite.

Given the Bank's early stage of operations, the IRRBB framework will continue to evolve as data history deepens to determine customer behaviour and product complexity increases.

Further detail regarding interest rate risk is provided under Note 20 of the OM Bank Limited audited annual financial statements for the year ended 31 December 2025.

### 13.1. IRRBB1 — Quantitative information on IRRBB

In reporting currency(1)	ΔEVE (Behavioural)(2)		ΔNII (Behavioural)	
	31-Dec-25	T-1	31-Dec-25	T-1
Period				
Parallel up	74,041		17,450	
Parallel down	(74,041)		(17,450)	
Steepener	(35,128)			
Flattener	49,641			
Short rate up	73,098			
Short rate down	(71,517)			
<b>Maximum</b>	<b>(74,041)</b>		<b>(17,450)</b>	
<b>Tier 1 capital</b>	<b>2,114,032</b>			

<sup>(1)</sup> This is an annual disclosure and as the Bank launch during March 2025, no comparative figures have been reported.

<sup>(2)</sup> The disclosure has been prepared on a contractual basis as the Bank was launched in March 2025

## 14. 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
OVA	Bank Risk management approach	4.2
OV1	Overview of risk-weighted assets (RWA)	4.3
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
LIA	Explanations of differences between accounting and regulatory exposure amount	6
LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	6.1
LI2	Main sources of differences between regulatory exposure amounts and carrying values in financial statements	6.2
All	Remuneration	7
MR3	Market risk under the simplified standardised approach	8.1
OR1	OR1: Historical losses	9.1
OR2	OR2: Business indicator and subcomponents	9.2
OR3	Minimum required operational risk capital	9.3
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	10.1
LR2	Leverage ratio common disclosure template	10.2
CRA	Credit Risk	11
CR1	Credit quality of assets	11.1
CR2	Changes in stock of defaulted loans and debt securities	11.2
CRB	Additional disclosure related to the credit quality of assets	11.3
CRC	Qualitative disclosure related to credit risk mitigation techniques	11.4
CR3	Credit risk mitigation techniques - overview	11.5
CRD	Qualitative disclosure on banks' use of external credit ratings under the standardised approach for credit risk	11.6
CR4	Standardised approach - Credit risk exposure and credit risk mitigation effects	11.7
CR5	Standardised approach - Exposures by asset classes and risk weights	11.8
LIQ1	Liquidity coverage ratio (LCR)	12.1
LIQ2	Net stable funding ratio (NSFR)	12.3
IRRBB1	Quantitative information on IRRBB	13.1



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OM Bank Ltd. is a member of the Corporation for Deposit Insurance & Registered Credit Provider, NCRCP17317.