

CREDIT OPINION

10 February 2026

Update



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RATINGS

Oldenburgische Landesbank AG

Domicile	Oldenburg, Germany
Long Term CRR	A2
Type	LT Counterparty Risk Rating - Fgn Curr
Outlook	Not Assigned
Long Term Debt	A3
Type	Senior Unsecured - Dom Curr
Outlook	Positive
Long Term Deposit	A3
Type	LT Bank Deposits - Fgn Curr
Outlook	Positive

Please see the [ratings section](#) at the end of this report for more information. The ratings and outlook shown reflect information as of the publication date.

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Oldenburgische Landesbank AG

Update following ratings upgrade

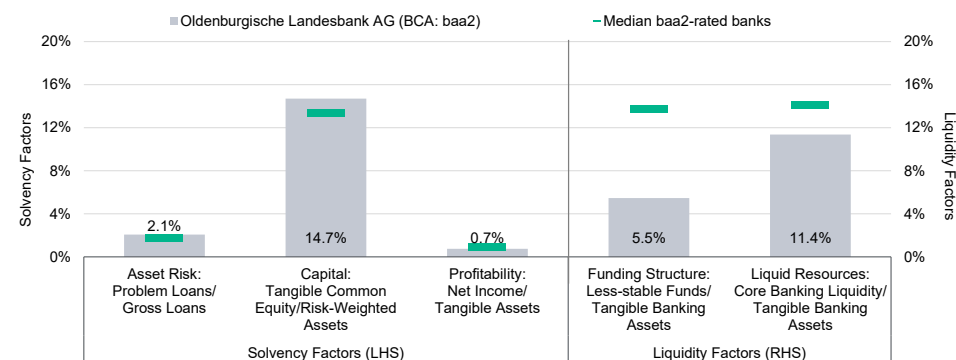
Summary

[Oldenburgische Landesbank AG's](#) (OLB) A3 deposit, issuer, and senior unsecured ratings reflect its baa2 Baseline Credit Assessment (BCA); our assumption of very high affiliate support from its ultimate banking parent [Banque Federative du Credit Mutuel](#) (BFCM; A1 stable/A1 stable, a3¹), which results in two notches of rating uplift and an a3 Adjusted BCA; no further rating uplift from our Advanced Loss Given Failure (LGF) analysis, which incorporates the relative loss severity of a liability class, because of limited outstanding volumes of loss-absorbing instruments; and our assumption of low government support, which also results in no further rating uplift.

OLB's baa2 BCA reflects the bank's still sound asset quality despite the weak operating environment in Germany in the last few years. In addition, the BCA takes into account the bank's solid capitalization, but also its use of internal models to calculate its risk-weighted assets. Furthermore, we consider in the baa2 BCA the bank's stable profitability in relation to its asset base in recent years. Finally, OLB's baa2 BCA incorporates the stickiness of its retail-focused deposit base and the medium-term nature of its market funding, as well as its adequate level of high-quality liquid assets (HQLA).

Exhibit 1

Rating Scorecard - Key financial ratios as of 30 June 2025



Source: Moody's Ratings and company filings

Credit strengths

- » Continued sound asset quality despite the challenging operating environment in Germany
- » Solid and potentially improving capitalization
- » A track record of stable profitability in relation to its asset base in recent years
- » Low dependence on wholesale funding, reflecting the bank's strong access to retail deposits

Credit challenges

- » A recessionary operating environment in Germany and exposure to concentration risks in its corporate loan book
- » Maintaining its improved profitability in the lower interest rate environment
- » Adequate-only liquid resources

Outlook

The outlooks on the long-term bank deposit, senior unsecured, and long-term issuer ratings are positive, reflecting our expectation of a stable credit profile of BFCM as well as a potential rating uplift from our Advanced LGF analysis to be incorporated in the ratings over the next 12 to 18 months, depending on the level of internal loss absorbing debt to be issued to BFCM.

Factors that could lead to an upgrade

- » OLB's long-term ratings could be upgraded following an upgrade of its Adjusted BCA, requiring an improved BCA of both OLB and BFCM. An upgrade of OLB's long-term ratings could also be triggered by sufficient issuance of liabilities designed to be bailed-in, as this would result in more rating uplift from our Advanced LGF analysis.
- » OLB's BCA could be upgraded if the bank's problem loan formation remains contained in the challenging economic environment and if the bank further develops its track record of sound risk management, while its capitalization and profitability do not deteriorate from current levels, and its funding and liquidity profiles remain sound.

Factors that could lead to a downgrade

- » OLB's ratings could be downgraded following a downgrade of its Adjusted BCA, which would follow if the BCA of OLB or the BCA of BFCM were downgraded. Furthermore, a shift in the liability structure towards non-bail-in-able instruments, such that it increases the loss severity for a respective debt class and results in reduced rating uplift from our Advanced LGF analysis, could lead to a downgrade of OLB's ratings.
- » OLB's BCA could be downgraded because of a pronounced decline in the quality of its investment and loan portfolios. In addition, levels of capital and earnings substantially below our expectations, as well as a shift towards short-term funding and materially lower liquid resources, could trigger a downgrade of the BCA.

This publication does not announce a credit rating action. For any credit ratings referenced in this publication, please see the issuer/deal page on <https://ratings.moody's.com> for the most updated credit rating action information and rating history.

Key indicators

Exhibit 2

Oldenburgische Landesbank AG (Consolidated Financials) [1]

	06-25 ²	12-24 ²	12-23 ²	12-22 ²	12-21 ²	CAGR/Avg. ³
Total Assets (EUR Billion)	34.7	34.3	25.9	24.1	23.3	12.1 ⁴
Total Assets (USD Billion)	40.7	35.5	28.6	25.7	26.3	13.2 ⁴
Tangible Common Equity (EUR Billion)	1.9	1.7	1.6	1.4	1.2	14.4 ⁴
Tangible Common Equity (USD Billion)	2.2	1.8	1.8	1.5	1.4	15.6 ⁴
Problem Loans / Gross Loans (%)	2.1	1.9	1.5	1.5	1.7	1.7 ⁵
Tangible Common Equity / Risk Weighted Assets (%)	14.7	13.7	16.1	15.0	12.5	14.4 ⁶
Problem Loans / (Tangible Common Equity + Loan Loss Reserve) (%)	25.9	24.6	16.7	17.2	21.7	21.2 ⁵
Net Interest Margin (%)	1.9	1.8	2.0	1.8	1.7	1.8 ⁵
PPI / Average RWA (%)	3.2	3.4	3.8	3.3	2.4	3.2 ⁶
Net Income / Tangible Assets (%)	0.7	0.7	0.9	0.7	0.5	0.7 ⁵
Cost / Income Ratio (%)	44.7	44.2	42.9	45.3	57.8	47.0 ⁵
Gross Loans / Due to Customers (%)	123.6	119.1	121.9	116.1	126.1	121.3 ⁵
Core Banking Liquidity (HQLA) / Tangible Banking Assets (%)	--	11.4	--	--	--	--
Less-stable Funds (LCR) / Tangible Banking Assets (%)	--	5.5	--	--	--	--

[1] All figures and ratios are adjusted using Moody's standard adjustments. [2] Basel III - fully loaded or transitional phase-in; IFRS. [3] May include rounding differences because of the scale of reported amounts. [4] Compound annual growth rate (%) based on the periods for the latest accounting regime. [5] Simple average of periods for the latest accounting regime. [6] Simple average of Basel III periods. [-] Further to the publication of our revised methodology in November 2025, only ratios from annual 2024 onwards included in this report apply reported risk weights for all exposures, discontinuing our previously applied standard adjustment for certain government securities.

Sources: Moody's Ratings and company filings

Profile

Oldenburgische Landesbank AG (OLB) is a universal bank predominantly active in the north-western part of Germany and with niche expertise in specialized lending markets.

As of 30 September 2025, OLB had around 1,550 full-time equivalent employees and its network of 80 branches primarily caters to around one million retail clients as well as small and medium-sized enterprise (SME) customers. With the acquisition of Degussa Bank AG (Degussa Bank) in 2024, OLB took over a network of worksite branches across Germany. The bank also has five offices in major German cities (Hamburg, Berlin, Düsseldorf, Frankfurt, and Munich), which complement the Oldenburg-based headquarters in sourcing corporate and specialized lending opportunities on a national scale. In addition, OLB offers private banking services under the Bankhaus Neelmeyer brand in Northern Germany.

The bank's operations are split into two segments, Private & Business Customers, which serves retail, SME, and private banking customers via a multi-channel offering, and Corporates & Diversified Lending, which provides corporate lending as well as more specialized acquisition, commercial real estate, wind power, football, shipping, and fund finance.

On 20 March 2025, OLB announced that its private equity shareholders had reached an agreement to sell the entire share capital of OLB to TARGO Deutschland GmbH, a subsidiary of the French mutualist group Credit Mutuel Alliance Federale (CMAF), which holds its specialized subsidiaries such as TARGO Deutschland GmbH through Banque Federative du Credit Mutuel (BFCM). On 2 January 2026, CMAF announced the closure of the transaction.

Weighted Macro Profile of Strong (+)

OLB has a clear focus on the German market and we, therefore, assign the bank a Weighted Macro Profile of Strong (+), which is in line with the Strong (+) [Macro Profile of Germany](#).

Detailed credit considerations

Continued sound asset quality despite the challenging operating environment in Germany

We assign a baa2 Asset Risk score, three notches below the a2 initial score. Our assigned score incorporates the bank's exposure to more cyclically sensitive asset-based lending activities, including corporate lending, mid-cap leveraged buyout financing, and commercial real estate, which could lead to higher problem loans in the continued subdued operating environment in Germany.

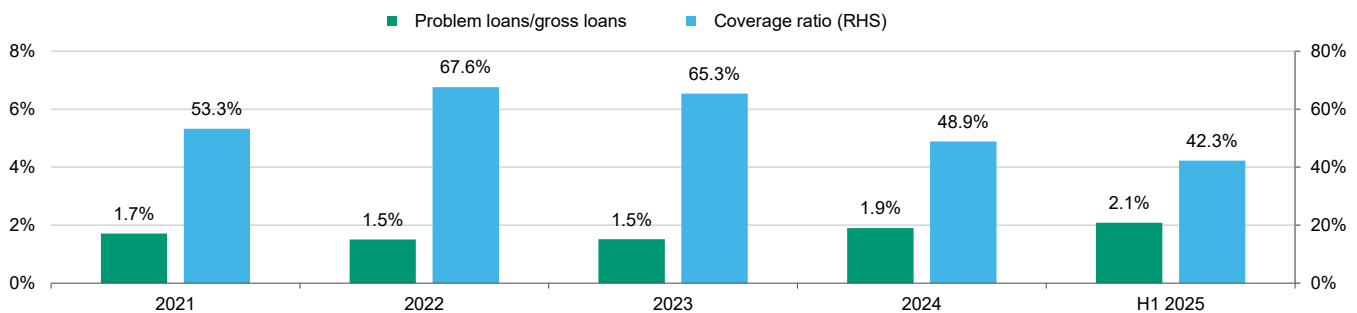
The acquisition of Degussa Bank in 2024 has provided some geographical diversification, also in terms of branch network footprint, to OLB's previously more regionally concentrated retail and SME lending book. Furthermore, the acquisition has mainly added residential mortgage loans to OLB's portfolio, together with some consumer and multifamily housing loans, offsetting the slower organic growth of OLB's domestic residential mortgage loan book following the pronounced increase in German mortgage lending rates and significant weakening in housing affordability for German households. While growth in German mortgage lending remains relatively muted, OLB's Dutch residential mortgage loan originations, which exhibit a defensive risk profile despite their platform-reliant origination process, continued to gain traction in 2024 and 2025.

OLB aims for a balanced mix between its retail and SME lending exposures on the one hand, and its corporate and diversified lending activities on the other. In view of the difficult economic environment, OLB has so far managed to contain its problem loan formation, with the problem loan ratio increasing only moderately to 2.1% as of 30 June 2025 from 1.5% as of year-end 2023. However, with the continued weakness of the German economy, OLB's corporate and diversified lending activities could expose the bank to a further increase in problem loans, which we reflect in the assigned score.

Exhibit 3

OLB's problem loan ratio increase has been moderate so far; loan loss reserve coverage was strengthened upon the adoption of IFRS 9 in 2022 but has reduced again since then

Data in percentages



The problem loan ratio is in accordance with our definition. The coverage ratio compares total loan loss reserves with problem loans.

Sources: Moody's Ratings and company filings

Capitalization has temporarily softened following the Degussa Bank acquisition

We assign an a3 Capital score, one notch below the a2 initial score, reflecting OLB's use of internal ratings-based (IRB) models to calculate about half of its risk-weighted assets (RWA).

OLB's tangible common equity (TCE) to RWA ratio had declined to 13.8% from 16.1% in the first half of 2024, reflecting that the additional RWA from Degussa Bank outweighed the acquisition gain from negative goodwill. As of 30 June 2025 and reflecting the full retention of its 2024 earnings, OLB's TCE partly recovered again to 14.7% of RWA and 5.5% of tangible banking assets (TBA), indicating moderate leverage. In 2026, we expect the bank's capitalization to increase further supported by sound earnings generation.

OLB still applies the standardized approach to calculate credit risk weights for a range of its loan portfolios, which leads to a comparatively high RWA to TBA density, which stood at 37.6% as of 30 June 2025. Consequently, the Basel III output floor, which will require banks to hold capital equal to at least 72.5% of RWA calculated under the standardized approach by 2033, does not lead to materially higher RWA on a fully-loaded basis at present.

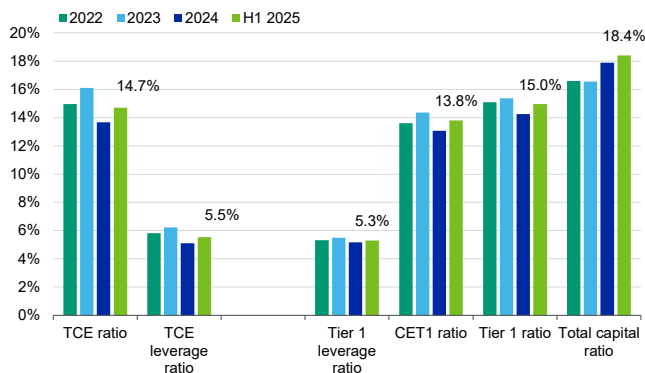
Following the Degussa Bank acquisition, OLB's capital requirements also included a temporary 1% Pillar 1 add-on, which has fallen away again in September 2025. Hence, as of 30 September 2025, the bank's capital requirements stood at 9.4% on a CET1 capital

basis, at 11.4% on a Tier 1 capital basis, and at 14.0% on a total capital basis,² which included a Pillar 2 Requirement (P2R) of 2.4% on a total capital basis, reflecting the supervisory review and evaluation process (SREP) carried out by the German regulator BaFin that resulted in findings from special audits in 2022/2023, which the bank has largely resolved in the meantime.³ With a CET1 ratio of 14.4%, a Tier 1 ratio of 15.5%, and a total capital ratio of 19.0% as of 30 September 2025 (all including retained earnings), OLB continues to significantly exceed its risk-weighted capital requirements.

Exhibit 4

OLB's TCE ratio temporarily declined following the Degussa Bank acquisition

As a percentage of RWA, tangible assets (for the TCE leverage ratio) and leverage exposure (for the Tier 1 leverage ratio)



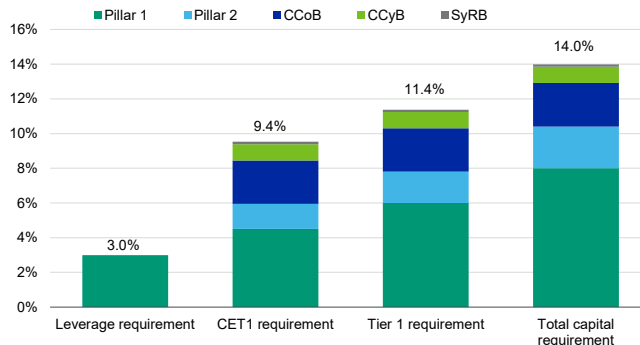
TCE = Tangible common equity (our calculation); CET1 = Common Equity Tier 1 capital; the TCE leverage ratio compares TCE with tangible banking assets.

Source: Moody's Ratings and company filings

Exhibit 5

OLB's regulatory capital requirements as of 30 September 2025

As a percentage of RWA



CCoB = Capital Conservation Buffer; CCyB = Countercyclical Capital Buffer; SyRB = Systemic Risk Buffer.

Sources: Moody's Ratings and company filings

Profitability will remain resilient

We assign a baa2 Profitability score, in line with the initial score. The assigned score reflects our expectation that volume growth, ongoing efficiency measures, and the continued repricing of the loan book of the former Degussa Bank operations and of OLB's own mortgage book will help the bank to mostly offset earnings pressure from lower interest rates and potentially higher risk costs in the strained economic environment.

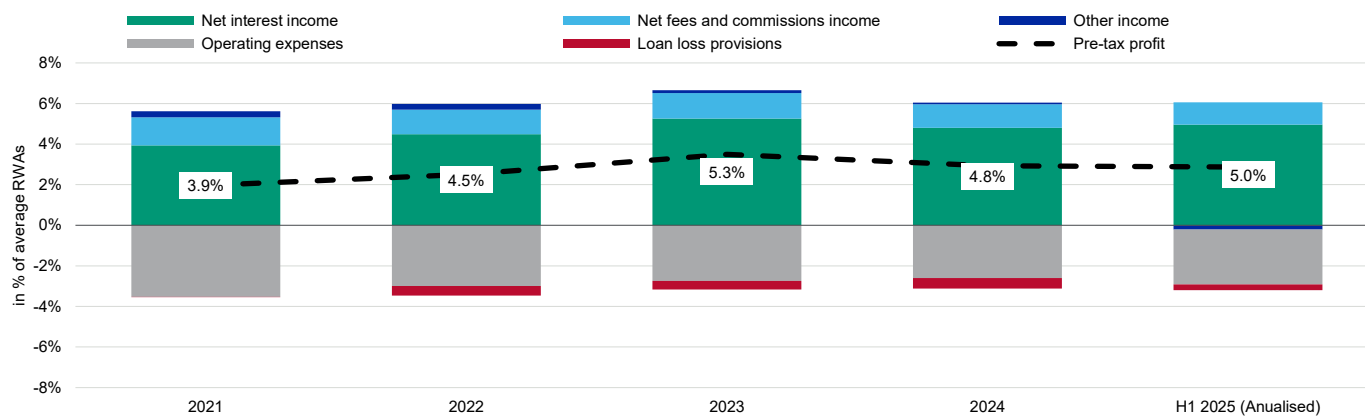
OLB reported a 6.6% year-on-year improvement in reported pretax income to €271.8 million for the first nine months of 2025 (9M25), which was aided by the Degussa Bank operations only having been included for five months in the 9M24 result. Net interest income advanced by 10.1% to €481 million on the back of 3.5% loan growth and stable margins in the period, while net fee and commission income rose by 4.5% to €104 million, reflecting higher loan business fees and higher income from the bank's securities business. In addition, the bank's cost base reduced by 10.1% to €247 million, reflecting cost-cutting measures swiftly implemented at the former Degussa Bank operations, while loan loss provisions reduced to €35 million from €49 million. Overall, this helped to offset a negative contribution from trading and other income, which reflected hedge accounting effects and negative interest rate derivatives valuations.

In 2026, OLB has scope to further reprice the loan book of the former Degussa Bank operations upwards, and the bank will also continue to benefit from the repricing of its fixed-rate mortgage loan book. Overall, this should mostly offset margin pressure from lower average interest rates compared to 2025, which OLB has partly hedged, and also should allow the bank to absorb potentially higher loan loss provisions given the continued challenging operating environment in Germany. As a result, we expect that OLB will continue to generate a return on tangible assets of 0.7% to 0.8%.

Exhibit 6

OLB's returns have been stable in recent years

In % of average RWA



Sources: Moody's Ratings and company filings

Strong access to retail deposits results in moderate reliance on short-term funding

We assign an a3 Funding Structure score, four notches below the aa2 initial score. The assigned score takes into account that our initial calculation of less-stable funds does not capture customer and interbank deposits that will mature within 31 days and one year. Furthermore, it does not include the recurring portion of long-term market funding maturing within one year.

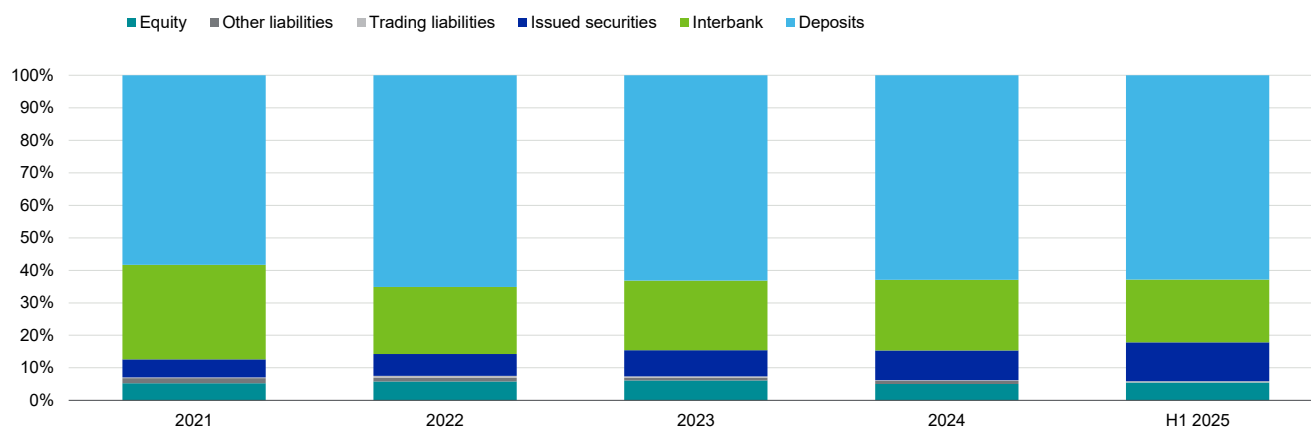
The integration of Degussa Bank added around €5 billion to OLB's customer deposit base, which amounted to €21.6 billion as of 30 June 2025 and thus refinanced more than 60% of the bank's balance sheet. Apart from the bank's granular retail-focused deposit base, OLB's market funds were mostly comprised of €6.6 billion of interbank liabilities, which contained €2.1 billion of stable development bank funding. In addition, OLB held €2.1 billion of covered bonds and €1.4 billion of bearer bonds, registered bonds, and promissory notes on its book as of 30 June 2025.

With a single-point-of-entry (SPE) resolution strategy likely for the group, OLB might have to issue loss-absorbing instruments to BFCM in 2026 to comply with its yet to be set minimum requirement for own funds and eligible liabilities (MREL). Hence, OLB's liability structure might change somewhat in the future, but we expect that its share of less-stable funding will remain at around 25%, which is commensurate with an a3 assigned score.

Exhibit 7

OLB's liability structure: OLB is largely deposit funded and its interbank liabilities reduced following TLTRO III repayments

As a percentage of tangible banking assets



Sources: Moody's Ratings and company filings

Liquidity has been tightly managed but with sound buffers to regulatory requirements

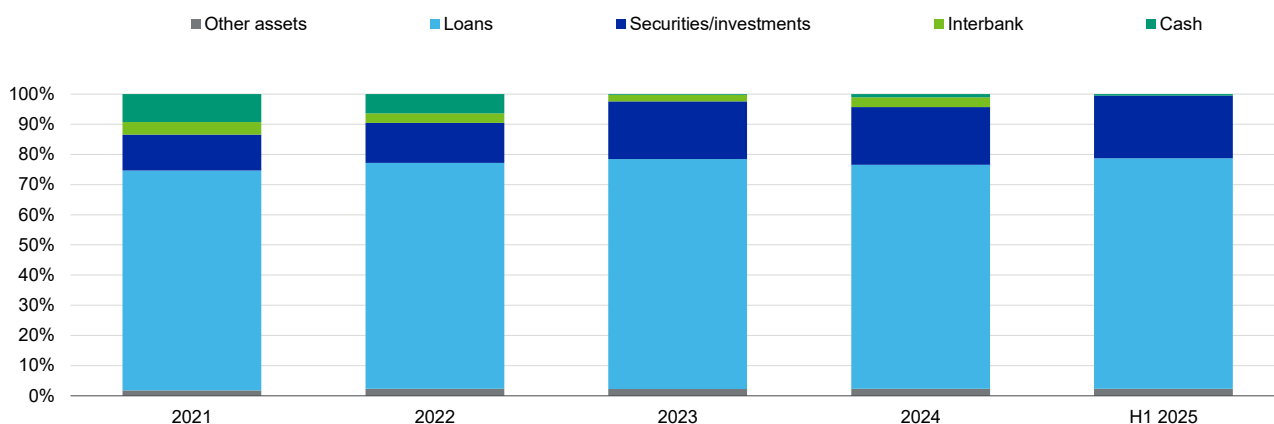
We assign a baa2 Liquid Resources score, in line with the initial score, reflecting the bank's adequate stock of high-quality liquid assets (HQLA) and its ability to mobilize contingent liquidity under stress scenarios.

In 2024, OLB on average held HQLA of €3.9 billion, which represented 11.4% of year-end 2024 TBA. At the same time, the 12-month average liquidity coverage ratio (LCR) was a solid 169% in 2024, while as of 30 September 2025, the LCR reached 160%, still well above the regulatory minimum requirement of 100%.

Beyond its HQLA buffer, OLB holds unencumbered non-HQLA eligible securities, retains flexibility to issue retained covered bonds from its mortgage cover pool, and now benefits from access to funding from BFCM if required, underpinning our view that the bank's contingent liquidity resources are sound.

Exhibit 8

OLB's asset structure: Cash and interbank assets reduced following the repayment of TLTRO III funds As a percentage of tangible banking assets



Sources: Moody's Ratings and company filings

BCA positioning

The baa2 BCA is positioned at the bottom of the scorecard-indicated outcome-range (a3 - baa2), reflecting that the BCA could be upgraded to baa1 if OLB is able to maintain its current financial strength as expressed by the baa1 Financial Profile.

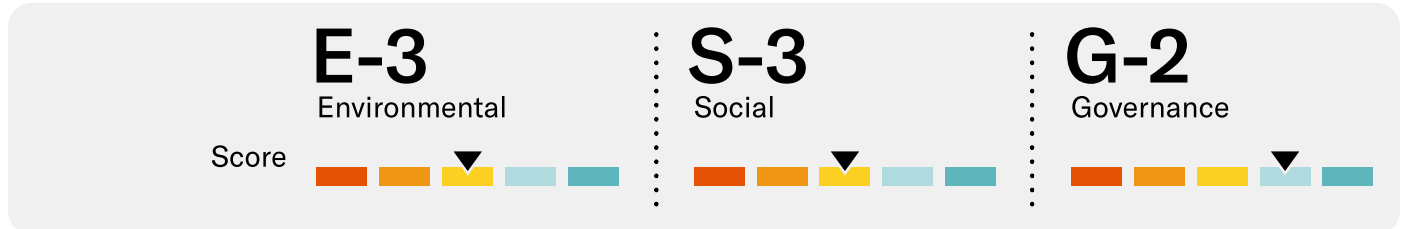
ESG considerations

Oldenburgische Landesbank AG's ESG credit impact score is CIS-2

OLB's **CIS-2** reflects the limited credit impact of environmental and social factors on the ratings to date, as well as low governance risks.

Exhibit 9

ESG issuer profile scores



Source: Moody's Ratings

Environmental

OLB faces moderate exposure to environmental risks primarily because of its portfolio exposure to carbon transition risks as a diversified bank operating mainly in Germany. In line with its peers, OLB is facing mounting business risks and stakeholder pressure to meet broader carbon transition goals. As a result, OLB is engaging in developing its climate risk framework and optimising its loan portfolio towards less carbon-intensive assets.

Social

OLB faces moderate social risks mainly related to customer relations as well as to demographic and societal trends. The bank's developed policies and procedures mitigate conduct risk associated with the distribution of financial products such as regulatory and reputational risks, as well as exposure to litigation. Continued investments in technology and the bank's long track record of handling sensitive customer data, as well as appropriate culture and governance that ensure adherence to regulatory standards, help to manage high cyber and personal data risks.

Governance

OLB faces low governance risks. The bank's strategic setup itself is sufficiently stable, and it is not exposed to key-person risk. OLB's risk management, policies, and procedures are also in line with industry practices and commensurate with its banking model that focuses on both standardised retail and SME banking as well as strongly customised niche corporate banking. Nonetheless, the German Federal Financial Supervisory Authority (BaFin) identified several risk management shortcomings in 2023, which the bank has fully addressed in the meantime, however. Because OLB is effectively controlled by Credit Mutuel Alliance Federale (CMAF) through its 100% ownership, we have aligned OLB's board structure and policies score with that of its ultimate banking parent Banque Federative du Credit Mutuel (BFCM), given OLB's strategic importance and public affiliation with the group, the parent's oversight of its subsidiary board, and the regulated nature of both entities.

Support and structural considerations

Affiliate support

Reflecting the 100% ownership of OLB by CMAF, the strategic importance of the German market for the group, and the likely SPE resolution strategy, we assume a very high likelihood of affiliate support for OLB from BFCM, which results in two notches of rating uplift and an a3 Adjusted BCA.

Loss Given Failure analysis

OLB is subject to the EU's Bank Recovery and Resolution Directive (BRRD), which we consider an operational resolution regime. Therefore, we apply our Advanced LGF analysis, using our standard assumptions. However, we assume the proportion of deposits considered junior and bail-in-able under the BRRD at 10%, below our standard assumption of 26%, because of the bank's largely retail-oriented depositor base and high deposit granularity.

Furthermore, in our forward view, we incorporate the expected joint-resolution perimeter of OLB with its sister company TARGOBANK AG based on publicly available information and therefore not including the positive effects of potential future issuance of instruments to comply with its MREL, which is yet to be determined by the regulator.

Hence, our Advanced LGF analysis currently indicates that deposits and senior unsecured debt are likely to face moderate loss given failure, resulting in zero notches of rating uplift from the bank's Adjusted BCA. Furthermore, junior senior unsecured and subordinated debt are likely to face high loss given failure, resulting in a one notch deduction from the Adjusted BCA.

Government support considerations

Since the introduction of the BRRD, we have only very selectively assigned moderate expectations of support that the government might provide to a bank in Germany in the event of need. Reflecting the continued limited systemic importance of OLB within the enlarged operations of CMAF in Germany, we continue to assign a low systemic support probability assumption to OLB, which does not result in any rating uplift from government support.

Methodology and scorecard

Methodology

The principal methodology used in rating OLB was [Banks](#) published in November 2025.

About Moody's Bank Scorecard

Our Bank scorecard is designed to capture, express and explain in summary form our Rating Committee's judgement. When read in conjunction with our research, a fulsome presentation of our judgement is expressed. As a result, the output of our scorecard may materially differ from that suggested by raw data alone (though it has been calibrated to avoid the frequent need for strong divergence). The scorecard output and the individual scores are discussed in rating committees and may be adjusted up or down to reflect conditions specific to each rated entity.

Rating methodology and scorecard factors

Exhibit 10

Rating Factors

Macro Factors							
Weighted Macro Profile		Strong +	100%				
Factor	Historic Ratio	Initial Score	Expected Trend	Assigned Score	Key driver #1	Key driver #2	
Solvency							
Asset Risk							
Problem Loans / Gross Loans	2.1%	a2	↔	baa2	Sector concentration	Expected trend	
Capital							
Tangible Common Equity / Risk Weighted Assets (Basel III - transitional phase-in)	14.7%	a2	↔	a3	Recognition of risk-weighted assets	Expected trend	
Profitability							
Net Income / Tangible Assets	0.7%	baa2	↔	baa2	Expected Trend		
Combined Solvency Score		a3		baa1			
Liquidity							
Funding Structure							
Less-stable Funds / Tangible Banking Assets	5.5%	aa2	↔	a3	Deposit quality	Market funding quality	
Liquid Resources							
Core Banking Liquidity / Tangible Banking Assets	11.4%	baa2	↔	baa2	Expected trend		
Combined Liquidity Score		a2		baa1			
Financial Profile		a3		baa1			
Qualitative Adjustments				Adjustment			
Business and Geographic Diversification				0			
Complexity and Opacity				0			
Strategy, Risk Appetite and Governance				0			
Total Qualitative Adjustments				0			
Sovereign or Affiliate constraint				Aaa			
BCA Scorecard-indicated Outcome - Range				a3 - baa2			
Assigned BCA				baa2			
Affiliate Support notching				2			
Adjusted BCA				a3			

Balance Sheet is not applicable.

Debt Class	De Jure waterfall		De Facto waterfall		Notching		LGF Notching Guidance vs. Adjusted BCA	Assigned LGF notching	Additional Notching	Preliminary Rating Assessment
	Instrument volume + subordination	Sub- ordination	Instrument volume + subordination	Sub- ordination	De Jure	De Facto				
Counterparty Risk Rating	-	-	-	-	-	-	-	1	0	a2
Counterparty Risk Assessment	-	-	-	-	-	-	-	2	0	a1 (cr)
Deposits	-	-	-	-	-	-	-	0	0	a3
Senior unsecured bank debt	-	-	-	-	-	-	-	0	0	a3
Junior senior unsecured bank debt	-	-	-	-	-	-	-	-1	0	baa1
Dated subordinated bank debt	-	-	-	-	-	-	-	-1	0	baa1
Non-cumulative bank preference shares	-	-	-	-	-	-	-	-1	-2	baa3

Instrument Class	Loss Given Failure notching	Additional notching	Preliminary Rating Assessment	Government Support notching	Local Currency Rating	Foreign Currency Rating
Counterparty Risk Rating	1	0	a2	0	A2	A2
Counterparty Risk Assessment	2	0	a1 (cr)	0	A1(cr)	
Deposits	0	0	a3	0	A3	A3
Senior unsecured bank debt	0	0	a3	0	A3	(P)A3
Junior senior unsecured bank debt	-1	0	baa1	0	(P)Baa1	(P)Baa1
Dated subordinated bank debt	-1	0	baa1	0	Baa1	(P)Baa1
Non-cumulative bank preference shares	-1	-2	baa3	0	Baa3 (hyb)	

[1] Where dashes are shown for a particular factor (or sub-factor), the score is based on non-public information.

Source: Moody's Ratings

Ratings

Exhibit 11

Category	Moody's Rating
OLDENBURGISCHE LANDESBANK AG	
Outlook	Positive
Counterparty Risk Rating	A2/P-1
Bank Deposits	A3/P-2
Baseline Credit Assessment	baa2
Adjusted Baseline Credit Assessment	a3
Counterparty Risk Assessment	A1(cr)/P-1(cr)
Issuer Rating	A3
Senior Unsecured -Dom Curr	A3
Junior Senior Unsecured MTN	(P)Baa1
Subordinate -Dom Curr	Baa1
Pref. Stock Non-cumulative -Dom Curr	Baa3 (hyb)
ST Issuer Rating	P-2

Source: Moody's Ratings

Endnotes

- The ratings shown are BFCM's long-term deposit and senior unsecured ratings and their respective outlooks, as well as the bank's Baseline Credit Assessment (BCA)
- OLB's capital requirements as of 30 September 2025 included a combined buffer requirement of 3.5% comprising the 2.5% capital conservation buffer, a 0.1% systemic risk buffer, and a 0.9% countercyclical capital buffer.
- In addition to the bank's Pillar 1 and Pillar 2 capital requirements, OLB has received a Pillar 2 Guidance (P2G) of 0.1% that is not included in the stated capital requirements.

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