BAIDURI BANK

PILLAR 3 DISCLOSURE

UNAUDITED AS AT SEPTEMBER 30, 2022

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1 SCOPE OF APPLICATION

The Pillar 3 Disclosure is prepared on a bank solo as well as on a consolidated basis of the Group, i.e. the Bank ("Baiduri Bank Berhad") and its subsidiaries ("Baiduri Finance Berhad" & "Baiduri Capital Sdn Bhd"). The financial statements of the Bank and the Group have been prepared in accordance with the Brunei Darussalam Companies Act, Cap. 39, the Brunei Darussalam Banking Order, 2006 and International Financial Reporting Standards ("IFRS") as issued by the International Accounting Standards Board ("IASB").

2 OVERVIEW OF KEY PRUDENTIAL METRICS AND RWA

2.1 Key Metrics

	Bank	Sep 2022 B$'000	Jun 2022 B$'000	Mar 2022 B$'000	Dec 2021 B$'000	Sep 2021 B$'000
	Available capital					
1	Tier 1	482,961	478,205	474,257	471,193	442,412
2	Total Capital	444,545	438,988	440,835	434,666	415,845
	Risk-weighted assets					
3	Total risk-weighted assets (RWA)	2,048,365	2,142,132	1,990,817	1,965,690	2,021,753
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	23.58%	22.32%	23.82%	23.97%	21.88%
5	Total capital ratio (%)	21.70%	20.49%	22.14%	22.11%	20.57%

	Group	Sep 2022 B$'000	Jun 2022 B$'000	Mar 2022 B$'000	Dec 2021 B$'000	Sep 2021 B$'000
	Available capital					
1	Tier 1	585,848	580,180	575,329	571,373	540,054
2	Total Capital	606,904	598,743	599,810	589,388	568,141
	Risk-weighted assets					
3	Total risk-weighted assets (RWA)	2,769,012	2,852,203	2,699,008	2,675,704	2,766,040
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	21.16%	20.34%	21.32%	21.35%	19.52%
5	Total capital ratio (%)	21.92%	20.99%	22.22%	22.03%	20.54%

2.2 Overview of Risk Weighted Assets (RWA)

		Risk-weighted Assets		Minimum Capital Requirements
		Sep 2022	Jun 2022	
		B$'000	B$'000	B$,000
	Bank			
1	Credit risk (Standardised)	1,780,425	1,886,540	178,043
2	Market risk (Standardised)	17,207	4,859	1,721
3	Operational risk (Basic indicator Approach)	250,733	250,733	25,073
4	**Total**	2,048,365	2,142,132	204,837
	Group			
1	Credit risk (Standardised)	2,435,110	2,530,661	243,511
2	Market risk (Standardised)	17,155	4,795	1,716
3	Operational risk (Basic indicator Approach)	316,747	316,747	31,675
4	**Total**	2,769,012	2,852,203	276,902