PILLAR 3 DISCLOSURE

UNAUDITED AS AT MARCH 31, 2023

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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, Chapter. 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	Mar 2023 B$'000	Dec 2022 B$'000	Sep 2022 B$'000	Jun 2022 B$'000	Mar 2022 B$'000
	Available capital					
1	Tier 1	520,049	514,831	482,961	478,205	474,257
2	Total Capital	484,740	477,548	444,545	438,988	440,835
	Risk-weighted assets					
3	Total risk-weighted assets (RWA)	2,215,620	2,085,444	2,048,365	2,142,132	1,990,817
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	23.47%	24.69%	23.58%	22.32%	23.82%
5	Total capital ratio (%)	21.88%	22.90%	21.70%	20.49%	22.14%

	Group	Mar 2023 B$'000	Dec 2022 B$'000	Sep 2022 B$'000	Jun 2022 B$'000	Mar 2022 B$'000
	Available capital					
1	Tier 1	628,167	622,664	585,848	580,180	575,329
2	Total Capital	651,275	639,396	606,904	598,743	599,810
	Risk-weighted assets					
3	Total risk-weighted assets (RWA)	2,972,137	2,836,810	2,769,012	2,852,203	2,699,008
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	21.14%	21.95%	21.16%	20.34%	21.32%
5	Total capital ratio (%)	21.91%	22.54%	21.92%	20.99%	22.22%

2.2 Overview of Risk Weighted Assets (RWA)

		Risk-weighted Assets		Minimum Capital Requirements
		Mar 2023	Dec 2022	
		B$'000	B$'000	B$,000
	Bank			
1	Credit risk (Standardised)	1,958,683	1,829,347	195,868
2	Market risk (Standardised)	4,459	3,619	446
3	Operational risk (Basic indicator Approach)	252,478	252,478	25,248
4	**Total**	**2,215,620**	**2,085,444**	**221,562**
	Group			
1	Credit risk (Standardised)	2,648,424	2,513,953	264,842
2	Market risk (Standardised)	4,423	3,567	442
3	Operational risk (Basic indicator Approach)	319,290	319,290	31,929
4	**Total**	**2,972,137**	**2,836,810**	**297,214**