

# PILLAR 3 DISCLOSURE

UNAUDITED AS AT SEPTEMBER 30, 2023

Pillar 3 Disclosure



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Pillar 3 Disclosure



## 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

	Sep 2023	Jun 2023	Mar 2023	Dec 2022	Sep 2022
Bank	B\$'000	B\$'000	B\$'000	B\$'000	B\$'000
<u>Available capital</u>					
Tier 1	531,080	525,604	520,049	514,831	482,961
Total Capital	496,577	491,478	484,740	477,548	444,545
Risk-weighted assets					
Total risk-weighted assets (RWA)	2,292,672	2,309,211	2,215,620	2,085,444	2,048,365
Risk-based capital ratios as a percentag	e of RWA				
Tier 1 ratio (%)	23.16%	22.76%	23.47%	24.69%	23.58%
Total capital ratio (%)	21.66%	21.28%	21.88%	22.90%	21.70%
	Available capital Tier 1 Total Capital Risk-weighted assets Total risk-weighted assets (RWA) Risk-based capital ratios as a percentag Tier 1 ratio (%)	BankB\$'000Available capital531,080Tier 1531,080Total Capital496,577Risk-weighted assets2,292,672Risk-based capital ratios as a percentage of RWATier 1 ratio (%)23.16%	Bank         B\$'000         B\$'000           Available capital         531,080         525,604           Tier 1         531,080         525,604           Total Capital         496,577         491,478           Risk-weighted assets         2,292,672         2,309,211           Risk-based capital ratios as a percentage of RWA         23,16%         22.76%	Bank         B\$'000         B\$'000         B\$'000           Available capital         531,080         525,604         520,049           Total Capital         496,577         491,478         484,740           Risk-weighted assets         2,292,672         2,309,211         2,215,620           Risk-based capital ratios as a percentage of RWA         Tier 1 ratio (%)         23.16%         22.76%         23.47%	Bank         B\$'000         B\$'000         B\$'000         B\$'000           Available capital         531,080         525,604         520,049         514,831           Total Capital         496,577         491,478         484,740         477,548           Risk-weighted assets         Total risk-weighted assets (RWA)         2,292,672         2,309,211         2,215,620         2,085,444           Risk-based capital ratios as a percentage of RWA         Tier 1 ratio (%)         23.16%         22.76%         23.47%         24.69%

		Sep 2023	Jun 2023	Mar 2023	Dec 2022	Sep 2022
	Group	B\$'000	B\$'000	B\$'000	B\$'000	B\$'000
	Available capital					
1	Tier 1	639,807	634,012	628,167	622,664	585,848
2	Total Capital	664,684	657,555	651,275	639,396	606,904
	<u>Risk-weighted assets</u>					
3	Total risk-weighted assets (RWA)	2,998,516	3,067,633	2,972,137	2,836,810	2,769,012
	Risk-based capital ratios as a percentag	je of RWA				
4	Tier 1 ratio (%)	21.34%	20.67%	21.14%	21.95%	21.16%
5	Total capital ratio (%)	22.17%	21.44%	21.91%	22.54%	21.92%

### 2.2 Overview of Risk Weighted Assets (RWA)

	The state of the s				
		Risk-weighted Assets		Minimum	
		Sep 2023	Jun 2023	Capital Requirements	
		B\$'000	B\$'000	B\$,000	
	<u>Bank</u>				
1	Credit risk (Standardised)	2,001,534	2,054,153	200,153	
2	Market risk (Standardised)	38,660	2,580	3,866	
3	Operational risk (Basic indicator Approach)	252,478	252,478	25,248	
4	Total	2,292,672	2,309,211	229,267	
	Group				
1	Credit risk (Standardised)	2,640,594	2,745,784	264,059	
2	Market risk (Standardised)	38,632	2,559	3,863	
3	Operational risk (Basic indicator Approach)	319,290	319,290	31,929	
4	Total	2,998,516	3,067,633	299,852	

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