PILLAR 3 DISCLOSURE

UNAUDITED AS AT SEPTEMBER 30, 2023

Table of Contents

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	Sep 2023 B$'000	Jun 2023 B$'000	Mar 2023 B$'000	Dec 2022 B$'000	Sep 2022 B$'000
	Available capital					
1	Tier 1	531,080	525,604	520,049	514,831	482,961
2	Total Capital	496,577	491,478	484,740	477,548	444,545
	Risk-weighted assets					
3	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 percentage of RWA					
4	Tier 1 ratio (%)	23.16%	22.76%	23.47%	24.69%	23.58%
5	Total capital ratio (%)	21.66%	21.28%	21.88%	22.90%	21.70%

	Group	Sep 2023 B$'000	Jun 2023 B$'000	Mar 2023 B$'000	Dec 2022 B$'000	Sep 2022 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
	Risk-weighted assets					
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 percentage 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)

		Risk-weighted Assets		Minimum Capital Requirements
		Sep 2023	Jun 2023	
		B$'000	B$'000	B$,000
	Bank			
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**