BAIDURI BANK GROUP

PILLAR 3 DISCLOSURE

UNAUDITED AS AT SEPTEMBER 30, 2024

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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 Sdn Bhd") 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 2024 B$'000**	**Jun 2024 B$'000**	**Mar 2024 B$'000**	**Dec 2023 B$'000**	**Sep 2023 B$'000**
	Available capital					
1	Tier 1	577,082	575,974	574,857	573,716	531,080
2	Total Capital	542,677	539,569	542,014	537,832	496,577
	Risk-weighted assets					
3	Total risk-weighted assets (RWA)	2,369,526	2,453,064	2,363,309	2,416,933	2,292,672
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	24.35%	23.48%	24.32%	23.74%	23.16%
5	Total capital ratio (%)	22.90%	22.00%	22.93%	22.25%	21.66%

	Group	**Sep 2024 B$'000**	**Jun 2024 B$'000**	**Mar 2024 B$'000**	**Dec 2023 B$'000**	**Sep 2023 B$'000**
	Available capital					
1	Tier 1	690,033	688,638	687,241	685,838	639,807
2	Total Capital	715,375	710,407	713,291	703,749	664,684
	Risk-weighted assets					
3	Total risk-weighted assets (RWA)	3,094,927	3,172,294	3,078,154	3,127,858	2,998,516
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	22.30%	21.71%	22.33%	21.93%	21.34%
5	Total capital ratio (%)	23.11%	22.39%	23.17%	22.50%	22.17%

2.2 Overview of Risk Weighted Assets (RWA)

		Risk-weighted Assets		**Minimum Capital Requirements**
		Sep 2024	**Jun 2024**	
		B$'000	**B$'000**	**B$,000**
	Bank			
1	Credit risk (Standardised)	2,069,709	2,154,919	206,971
2	Market risk (Standardised)	6,568	4,896	657
3	Operational risk (Basic indicator Approach)	293,249	293,249	29,325
4	**Total**	**2,369,526**	**2,453,064**	**236,953**
	Group			
1	Credit risk (Standardised)	2,729,560	2,808,623	272,956
2	Market risk (Standardised)	6,506	4,810	651
3	Operational risk (Basic indicator Approach)	358,861	358,861	35,886
4	**Total**	**3,094,927**	**3,172,294**	**309,493**