

PILLAR 3 DISCLOSURE

UNAUDITED AS AT MARCH 31, 2024

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 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

		Mar 2024	Dec 2023	Sep 2023	Jun 2023	Mar 2023
	Bank	B\$'000	B\$'000	B\$'000	B\$'000	B\$'000
	Available capital					
1	Tier 1	574,857	573,716	531,080	525,604	520,049
2	Total Capital	542,014	537,832	496,577	491,478	484,740
	Risk-weighted assets					
3	Total risk-weighted assets (RWA)	2,363,309	2,416,933	2,292,672	2,309,211	2,215,620
	Risk-based capital ratios as a percentage of R	<u>WA</u>				
4	Tier 1 ratio (%)	24.32%	23.74%	23.16%	22.76%	23.47%
5	Total capital ratio (%)	22.93%	22.25%	21.66%	21.28%	21.88%
3	Risk-weighted assets Total risk-weighted assets (RWA) Risk-based capital ratios as a percentage of R Tier 1 ratio (%)	2,363,309 WA 24.32%	2,416,933	2,292,672	2,309,211	2,215, 23.

		Mar 2024	Dec 2023	Sep 2023	Jun 2023	Mar 2023
	Group	B\$'000	B\$'000	B\$'000	B\$'000	B\$'000
	Available capital					
1	Tier 1	687,241	685,838	639,807	634,012	628,167
2	Total Capital	713,291	703,749	664,684	657,555	651,275
	Risk-weighted assets					
3	Total risk-weighted assets (RWA)	3,078,154	3,127,858	2,998,516	3,067,633	2,972,137
	Risk-based capital ratios as a percentag	e of RWA				
4	Tier 1 ratio (%)	22.33%	21.93%	21.34%	20.67%	21.14%
5	Total capital ratio (%)	23.17%	22.50%	22.17%	21.44%	21.91%

2.2 Overview of Risk Weighted Assets (RWA)

THE WORK WEIGHT CONTRACTOR (KITTA)			
	Risk-weight	Risk-weighted Assets	
	Mar 2024	Dec 2023	Capital Requirements
	B\$'000	B\$'000	B\$,000
<u>Bank</u>			
Credit risk (Standardised)	2,064,627	2,074,962	206,463
Market risk (Standardised)	5,433	48,722	543
Operational risk (Basic indicator Approach)	293,249	293,249	29,325
Total	2,363,309	2,416,933	236,331
Group			
Credit risk (Standardised)	2,713,933	2,720,314	271,393
Market risk (Standardised)	5,361	48,683	536
Operational risk (Basic indicator Approach)	358,860	358,861	35,886
Total	3,078,154	3,127,858	307,815
	Bank Credit risk (Standardised) Market risk (Standardised) Operational risk (Basic indicator Approach) Total Group Credit risk (Standardised) Market risk (Standardised) Operational risk (Basic indicator Approach)	Bank 2,064,627 Credit risk (Standardised) 2,064,627 Market risk (Standardised) 5,433 Operational risk (Basic indicator Approach) 293,249 Total 2,363,309 Group Credit risk (Standardised) 2,713,933 Market risk (Standardised) 5,361 Operational risk (Basic indicator Approach) 358,860	Risk-weighted Assets Mar 2024 Dec 2023 Bs'000 Bs'000 Bank 2,064,627 2,074,962 Market risk (Standardised) 5,433 48,722 Operational risk (Basic indicator Approach) 293,249 293,249 Total 2,363,309 2,416,933 Group Credit risk (Standardised) 2,713,933 2,720,314 Market risk (Standardised) 5,361 48,683 Operational risk (Basic indicator Approach) 358,860 358,861

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