BAIDURI BANK

PILLAR 3 DISCLOSURE

UNAUDITED AS AT MARCH 31, 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	Mar 2024 B$'000	Dec 2023 B$'000	Sep 2023 B$'000	Jun 2023 B$'000	Mar 2023 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 RWA					
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%

	Group	Mar 2024 B$'000	Dec 2023 B$'000	Sep 2023 B$'000	Jun 2023 B$'000	Mar 2023 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 percentage 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)

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