BAIDURI BANK GROUP

# PILLAR 3 DISCLOSURE

UNAUDITED AS AT SEPTEMBER 30, 2025

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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 Act (Chapter 95) 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 2025 B$'000 | Jun 2025 B$'000 | Mar 2025 B$'000 | Dec 2024 B$'000 | Sep 2024 B$'000 |
|---|---|---|---|---|---|---|
| | **Available capital** | | | | | |
| 1 | Tier 1 | 638,438 | 637,313 | 636,268 | 635,271 | 577,082 |
| 2 | Total Capital | 604,604 | 601,725 | 602,942 | 599,496 | 542,677 |
| | **Risk-weighted assets** | | | | | |
| 3 | Total risk-weighted assets (RWA) | 2,869,074 | 2,653,766 | 2,513,309 | 2,477,337 | 2,369,526 |
| | **Risk-based capital ratios as a percentage of RWA** | | | | | |
| 4 | Tier 1 ratio (%) | 22.25% | 24.02% | 25.32% | 25.64% | 24.35% |
| 5 | Total capital ratio (%) | 21.07% | 22.67% | 23.99% | 24.20% | 22.90% |

| | Group | Sep 2025 B$'000 | Mar 2025 B$'000 | Dec 2024 B$'000 | Sep 2024 B$'000 | Jun 2024 B$'000 |
|---|---|---|---|---|---|---|
| | **Available capital** | | | | | |
| 1 | Tier 1 | 759,981 | 758,617 | 757,345 | 756,077 | 690,033 |
| 2 | Total Capital | 780,253 | 777,473 | 778,548 | 773,127 | 715,375 |
| | **Risk-weighted assets** | | | | | |
| 3 | Total risk-weighted assets (RWA) | 3,576,656 | 3,371,031 | 3,229,029 | 3,202,821 | 3,094,927 |
| | **Risk-based capital ratios as a percentage of RWA** | | | | | |
| 4 | Tier 1 ratio (%) | 21.25% | 22.50% | 23.45% | 23.61% | 22.30% |
| 5 | Total capital ratio (%) | 21.82% | 23.06% | 24.11% | 24.14% | 23.11% |

## 2.2 Overview of Risk Weighted Assets (RWA)

| | | Risk-weighted Assets | | Minimum Capital Requirements |
|---|---|---|---|---|
| | | Sep 2025 | Jun 2025 | |
| | | B$'000 | B$'000 | B$,000 |
| | **Bank** | | | |
| 1 | Credit risk (Standardised) | 2,526,735 | 2,320,608 | 252,673 |
| 2 | Market risk (Standardised) | 12,158 | 2,977 | 1,216 |
| 3 | Operational risk (Basic indicator Approach) | 330,181 | 330,181 | 33,018 |
| 4 | **Total** | **2,869,074** | **2,653,766** | **286,907** |
| | **Group** | | | |
| 1 | Credit risk (Standardised) | 3,169,683 | 2,972,934 | 316,968 |
| 2 | Market risk (Standardised) | 11,479 | 2,603 | 1,148 |
| 3 | Operational risk (Basic indicator Approach) | 395,494 | 395,494 | 39,550 |
| 4 | **Total** | **3,576,656** | **3,371,031** | **357,666** |