

PILLAR 3 DISCLOSURE

UNAUDITED AS AT 31 MARCH 2019



CAPITAL ADEQUACY

The Group's regulator, Autoriti Monetari Brunei Darussalam sets and monitors capital requirements for the Group.

The Group's policy is to maintain a strong capital base so as to maintain investor, creditor and market confidence and to sustain future development of the business. The impact of the level of capital on shareholders' return is also recognised and the Group recognises the need to maintain a balance between the higher returns that might be possible with greater gearing and the advantages and security afforded by a sound capital position. The Group's overall strategy remains unchanged from the previous financial year.

The capital structure of the Group consists of equity of the Bank (comprising issued capital, reserves, and retained earnings).

The Group has complied with all imposed capital requirements at all times during the reporting period.

	Bank	Group
	Mar 2019	Mar 2019
	B\$'000	B\$'000
Capital		
Core Capital (Tier I Capital)	377,337	479,742
Supplementary Capital (Tier II Capital)	18,806	22,961
Less: Investment in Subsidiaries	(47,949)	-
Total Capital base	348,194	502,703
Risk-weighted amount		
Risk-Weighted amount for Credit Risk	1,504,486	2,137,400
Risk-Weighted amount for Operational Risk	249,633	307,852
Risk-Weighted amount for Market Risk	2,308	2,420
Total Risk-weighted amount	1,756,427	2,447,672
Capital Ratios		
Core Capital (Tier I) Ratio, %	21.48%	19.60%
Total Capital Ratio, %	19.82%	20.54%