BAIDURI BANK

PILLAR 3 DISCLOSURE

UNAUDITED AS AT SEPTEMBER 30, 2021

Table of Contents

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 Berhad") 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, Cap. 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 2021 B$'000	Jun 2021 B$'000	Mar 2021 B$'000	Dec 2020 B$'000	Sep 2020 B$'000
	Available capital					
1	Tier 1	**442,412**	**438,675**	**435,281**	**432,655**	**404,167**
2	Total Capital	**415,845**	**409,368**	**402,244**	**395,756**	**375,579**
	Risk-weighted assets					
3	Total risk-weighted assets (RWA)	**2,021,753**	**1,918,468**	**1,937,794**	**1,903,401**	**1,819,610**
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	**21.88%**	**22.87%**	**22.46%**	**22.73%**	**22.21%**
5	Total capital ratio (%)	**20.57%**	**21.34%**	**20.76%**	**20.79%**	**20.64%**

	Group	Sep 2021 B$'000	Jun 2021 B$'000	Mar 2021 B$'000	Dec 2020 B$'000	Sep 2020 B$'000
	Available capital					
1	Tier 1	**540,054**	**535,281**	**530,965**	**527,367**	**506,609**
2	Total Capital	**568,141**	**561,537**	**549,773**	**542,749**	**534,169**
	Risk-weighted assets					
3	Total risk-weighted assets (RWA)	**2,766,040**	**2,663,745**	**2,666,993**	**2,618,849**	**2,534,882**
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	**19.52%**	**20.10%**	**19.91%**	**20.14%**	**19.99%**
5	Total capital ratio (%)	**20.54%**	**21.08%**	**20.61%**	**20.72%**	**21.07%**

2.2 Overview of Risk Weighted Assets (RWA)

		Risk-weighted Assets		Minimum Capital Requirements
		Sep 2021	June 2021	
		B$'000	B$'000	B$,000
	Bank			
1	Credit risk (Standardised)	**1,748,459**	**1,644,603**	**174,846**
2	Market risk (Standardised)	**6,146**	**6,718**	**615**
3	Operational risk (Basic indicator Approach)	**267,148**	**267,148**	**26,715**
4	**Total**	**2,021,753**	**1,918,469**	**202,175**
	Group			
1	Credit risk (Standardised)	**2,438,361**	**2,334,443**	**243,836**
2	Market risk (Standardised)	**5,467**	**7,091**	**547**
3	Operational risk (Basic indicator Approach)	**322,212**	**322,212**	**32,221**
4	**Total**	**2,766,040**	**2,663,746**	**276,604**