

Pillar 3 Disclosures - As at 31st March 2019

Executive Summary

The Pillar 3 disclosures are important reporting requirements as per AMBD & Basel. AMBD is of the view that enhancing market transparency is best supported by the provision of disclosures based on a common framework. Pillar 3 disclosures (market discipline) act as an effective means of informing the market about the risk position of a bank in a consistent and comparable manner.

In recognition of the increased risk sensitivity of the disclosure and the general trend toward more frequent reporting in capital markets, BIBD is required to disclose its Tier 1 regulatory capital ratio, its total regulatory capital adequacy ratio and the total amount of its regulatory capital on a quarterly basis.

Table (1) - Consolidated Capital Structure as at 31st March 2019.

Tier 1 Capital	Amounts in BND '000s
Core capital (Tier 1 capital) before dividend	1,186,086
Less: Dividends to be proposed for the financial year	(88,202)
Core capital (Tier 1 capital) after dividend	1,097,884
Supplementary capital (Tier II capital)	19,104
Less: Investment in Associates and Subsidiaries	(7,080)
Total Regulatory capital after deductions (Capital Base)	1,109,908

Table (2) - Capital Adequacy as at 31st March 2019

Quantitative Disclosures	RWA Amount (BND 000's)	Capital Charged (BND 000's)
Capital Requirements		
1. Credit Risk – Standardized Approach	5,489,648	5,489,648
2. Market Risk – Standardized Approach	1,563	125
3. Operational Risk – Basic Indicator Approach	617,489	49,399
Total	6,108,700	5,539,172
Capital amount		
1. Tier 1	1,097,884	-
2. Total Regulatory Capital	1,109,908	-
Capital Ratio		
1. Tier 1	17.97%	-
2. Total Regulatory Capital	18.17%	-