

## Pillar 3 Disclosures - As at 31<sup>st</sup> March 2021

### Executive Summary

The Pillar 3 disclosures are important reporting requirements as per AMBD & Basel Committee on Banking Supervision (BCBS). 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 31<sup>st</sup> March 2021.**

<b>Tier 1 Capital</b>	<b>Amounts in BND '000s</b>
Core capital (Tier 1 capital)	1,269,980
Supplementary capital (Tier II capital)	22,912
Less: Investment in Associates and Subsidiaries	7,080
<b>Total Regulatory capital after deductions (Capital Base)</b>	<b>1,285,812</b>

**Table (2) - Capital Adequacy as at 31<sup>st</sup> March 2021**

<b>Quantitative Disclosures</b>	<b>RWA Amount (BND 000's)</b>
<b>Capital Requirements</b>	
1. Credit Risk – Standardized Approach	5,659,972
2. Market Risk – Standardized Approach	81,398
3. Operational Risk – Basic Indicator Approach	619,629
<b>Total</b>	<b>6,360,999</b>
<b>Capital amount</b>	
1. Tier 1	1,269,980
2. Total Regulatory Capital	1,285,812
<b>Capital Ratio</b>	
1. Tier 1	19.97%
2. Total Regulatory Capital	20.21%