Pillar 3 Disclosures - As at 30th September 2021

Executive Summary

Bank Islam Brunei Darussalam ("BIBD") or ("the Group") is regulated by the Brunei Darussalam Central Bank ("BDCB") and follows the updated Pillar 3 – Public disclosure requirements issued by the BDCB in April 2021.

This document is prepared and based on the said notice and complements other regulatory guidance such as the minimum risk-based capital requirements and other quantitative requirement as per the Notice No BU/N-4/2017/39 – Maintenance of Capital Adequacy Ratio and Notice No. BU/N-10/2018/60 : Amendment No. 1 - Supervisory Review and Evaluation Process (SREP)The Pillar 3 disclosure aims to facilitate and promote market discipline by requiring disclosure of key information on a consistent and comparable basis.

C1: Overview of key prudential metrics and Risk Weighted Assets("RWA")

KM1: Key Metrics

Purpose: To provide an overview of the Group's prudential regulatory metrics

Content: Key prudential metrics related to regulatory capital and other regulatory requirements

Frequency: Quarterly

Format: Fixed

Narrative: The reduction of the Tier 1 and Total capital was due to the dividend payment.

Quantitative disclosure:

		T	T-1	T-2	T-3	T-4
		30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20
Available capital (BND'000)						
1	Tier 1 (adjusted)	1,136,396	1,264,406	1,269,980	1,269,881	1,198,740
2	Total Capital	1,152,445	1,282,726	1,285,812	1,281,387	1,210,889
3	Total risk-weighted assets (RWA)	6,570,791	6,414,947	6,360,999	6,400,922	5,996,250
4	Tier 1 ratio (%)	**17.3%**	**19.7%**	**20.0%**	**19.8%**	**20.0%**
5	Total capital ratio (%)	**17.5%**	**20.0%**	**20.2%**	**20.0%**	**20.2%**

OV1: Overview of Risk Weighted Assets (RWA)

Purpose: To provide an overview of total RWA and further breakdowns of RWA.
Frequency: Quarterly
Format: Fixed
Narrative: There was a slight increased in the credit risk due to increase in financial institution.
Quantitative disclosure:

		(a)	(b)	(c)
		RWA (BND'000)		Minimum capital requirements
		30-Sept-21	30-Jun-21	30-Sept-21
1	Credit Risk (Standardised)	5,876,331	5,719,047	587,633
2	Market Risk (Standardised)	74,831	76,272	7,483
3	Operational risk (Basic Indicator Approach)	619,629	619,629	61,963
4	**Total**	**6,570,791**	**6,414,947**	**657,079**