

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					
ent: Key prudential metrics related	d to regulatory o	capital and oth	er regulatory r	equirements	
uency: Quarterly					
Quantitative disclosure:					
	Т	T-1	T-2	T-3	T-4
	30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20
ilable capital (BND'000)					
Tier 1 (adjusted)	1,136,396	1,264,406	1,269,980	1,269,881	1,198,740
Total Capital	1,152,445	1,282,726	1,285,812	1,281,387	1,210,889
Total risk-weighted assets (RWA)	6,570,791	6,414,947	6,360,999	6,400,922	5,996,250
Tier 1 ratio (%)	17.3%	1 9.7 %	20.0%	19.8 %	20.0%
Total capital ratio (%)	17.5%	20.0%	20.2%	20.0%	20.2%
	ent: Key prudential metrics related Jency: Quarterly at: Fixed Itive: The reduction of the Tier 1 is titative disclosure: Iable capital (BND'000) Tier 1 (adjusted) Total Capital Total risk-weighted assets (RWA) Tier 1 ratio (%)	ent: Key prudential metrics related to regulatory of uency: Quarterly at: Fixed at: Fixed tive: The reduction of the Tier 1 and Total capital titative disclosure: Image: Treating treatment of the treatment of treatment of the treatment of treatment of the treatment of treatment of the treatment of treatment	ent: Key prudential metrics related to regulatory capital and oth uency: Quarterly at: Fixed tive: The reduction of the Tier 1 and Total capital was due to the titative disclosure: T T-1 30-Sep-21 30-Jun-21 Iable capital (BND'000) Tier 1 (adjusted) 1,136,396 1,264,406 Total Capital 1,152,445 1,282,726 Total risk-weighted assets (RWA) 6,570,791 6,414,947 Tier 1 ratio (%) 17.3% 19.7%	Tier 1 ratio (%)17.3%19.7%20.0%Tier 1 ratio (%)17.3%19.7%20.0%	Tent: Key prudential metrics related to regulatory capital and other regulatory requirements uency: Quarterly at: Fixed tive: The reduction of the Tier 1 and Total capital was due to the dividend payment. titative disclosure:TT-1T-2T-330-Sep-2130-Jun-2131-Mar-2131-Dec-20Iable capital (BND'000)1,136,3961,264,4061,269,9801,269,881Total Capital1,152,4451,282,7261,285,8121,281,387Total risk-weighted assets (RWA)6,570,7916,414,9476,360,9996,400,922Tier 1 ratio (%)17.3%19.7%20.0%19.8%



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