Pillar 3 Disclosures - As at 31st March 2023

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: Tier 1 capital slightly increased due to recoveries in fair value reserve. There is a slight decrease in the credit risk RWA due to the overall decrease in Total Assets.

Quantitative disclosure:

		T	T-1	T-2	T-3	T-4
		31-Mar-23	31-Dec-22	30-Sep-22	30-Jun-22	31-Mar-22
Available capital (BND'000)						
1	Tier 1	1,280,118	1,276,146	1,182,599	1,255,796	1,268,508
2	Total Capital	1,291,679	1,287,185	1,200,377	1,274,092	1,282,272
Risk-weighted assets (BND'000)						
3	Total risk-weighted assets (RWA)	6,882,040	6,932,782	6,937,085	6,388,496	6,343,104
Risk-based capital ratios as a percentage of RWA						
4	Tier 1 ratio (%)	**18.6%**	**18.4%**	**17.0%**	**19.7%**	**20.0%**
5	Total capital ratio (%)	**18.8%**	**18.6%**	**17.3%**	**19.9%**	**20.2%**

BIBD

OV1: Overview of Risk Weighted Assets (RWA)

Purpose: To provide an overview of total RWAs and further respective breakdowns.

Frequency: Quarterly

Format: Fixed

Narrative: There is a slight decrease in the credit risk RWA due to the overall decrease in Total Assets.

Quantitative disclosure:

BND'000		(a)	(b)	(c)
		RWA		Minimum capital requirement
		31-Mar-23	31-Dec-22	31-Mar-23
1	Credit Risk (Standardised)	6,262,796	6,319,155	626,280
2	Market Risk (Standardised)	1,177	1,246	118
3	Operational risk (Basic Indicator Approach)	618,066	612,381	61,807
4	Total	**6,882,039**	**6,932,782**	**688,205**