Pillar 3 Disclosures - As at 30th September 2024

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: An increase in the Tier 1 Capital Ratio is due to recognition of H1 2024 profit as capital.

Quantitative disclosure:

		(a)	(b)	(c)	(d)	(e)
		T	T-1	T-2	T-3	T-4
	Available capital (BND'000)	30-Sep-24	30-Jun-24	31-Mar-24	31-Dec-23	30-Sep-23
1	Tier 1	1,427,868	1,339,912	1,340,318	1,339,448	1,147,318
2	Total Capital	1,427,868	1,348,314	1,348,009	1,347,365	1,155,869
	Risk-weighted assets (BND'000)					
3	Total risk-weighted assets (RWA)	7,635,122	7,698,953	7,653,391	7,270,839	7,214,520
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	18.7%	17.4%	17.5%	18.4%	15.9%
5	Total capital ratio (%)	18.7%	17.5%	17.6%	18.5%	16.0%

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 no significant movements quarter-on-quarter.
Quantitative disclosure:

		(a)	(b)	(c)
		RWA (BND'000)		Minimum capital requirements
		30-Sep-24	30-Jun-24	30-Sep-24
1	Credit Risk (Standardised)	6,983,472	7,045,737	698,347
2	Market Risk (Standardised)	3,086	4,652	309
3	Operational risk (Basic Indicator Approach)	648,564	648,564	64,856
4	Total	7,635,122	7,698,953	763,512