

Pillar 3 Disclosures - As at 30th September 2025

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: Between June 2025 to September 2025, the Tier 1 ratio and Total Capital Ratio decreased from 17.6% to 16.6% due to shareholder dividend payouts and a slight decrease in RWA. Year-on-year, the September 2025 Tier 1 and Total Capital Ratio excludes audited half-yearly earnings as compared to September 2024.						
Quantitative disclosure:						
		T	T-1	T-2	T-3	T-4
	Available capital (BND'000)	30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24
1	Tier 1	1,281,331	1,373,826	1,367,228	1,356,804	1,427,868
2	Total Capital	1,281,331	1,373,826	1,367,228	1,356,804	1,427,868
	Risk-weighted assets (RWA) (BND'000)					
3	Total Risk-Weighted Assets	7,734,184	7,805,844	7,536,199	7,594,081	7,635,122
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 Ratio (%)	16.6%	17.6%	18.1%	17.9%	18.7%
5	Total Capital Ratio (%)	16.6%	17.6%	18.1%	17.9%	18.7%

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 was no significant movement in the overall RWA. Quarter-on-quarter movement between June to September 2025 saw a slight decrease in Credit Risk RWA due to reallocation to lower risk weights while the decrease in Market Risk RWA was driven by lower foreign exchange position.				
Quantitative disclosure:				
		(a)	(b)	(c)
		RWA (BND'000)		Minimum capital requirements
		30-Sep-25	30-Jun-25	30-Sep-25
1	Credit Risk (Standardised)	7,067,498	7,138,060	706,750
2	Market Risk (Standardised)	2,824	3,922	282
3	Operational risk (Basic Indicator Approach)	663,862	663,862	66,386
4	Total (Row 1 + 2 + 3)	7,734,184	7,805,844	773,418