

Pillar 3 Disclosures - As at 31st March 2026

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 December 2025 to March 2026, the Tier 1 ratio and Total Capital Ratio decreased from 18.2% to 17.8% driven by an increase in credit risk RWA mainly contributed by an increase in exposures to corporates and other assets.						
Quantitative disclosure:						
		(a)	(b)	(c)	(d)	(e)
		T	T-1	T-2	T-3	T-4
	Available capital (BND’000)	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25
1	Tier 1	1,417,610	1,401,594	1,281,331	1,373,826	1,367,228
2	Total Capital	1,418,751	1,401,594	1,281,331	1,373,826	1,367,228
	Risk-weighted assets (RWA) (BND’000)					
3	Total Risk-Weighted Assets	7,980,609	7,693,140	7,734,184	7,805,844	7,536,199
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 Ratio (%)	17.8%	18.2%	16.6%	17.6%	18.1%
5	Total Capital Ratio (%)	17.8%	18.2%	16.6%	17.6%	18.1%

OV1: Overview of Risk Weighted Assets (RWA)

Purpose: To provide an overview of total RWAs and further respective breakdowns.				
Frequency: Quarterly				
Format: Fixed				
Narrative: Quarter-on-quarter movement between December 2025 to March 2026 saw an increase in Credit Risk RWA mainly contributed by an increase in corporate exposures and other assets.				
Quantitative disclosure:				
		(a)	(b)	(c)
		RWA (BND'000)		Minimum capital requirements
		31-Mar-26	31-Dec-25	31-Mar-26
1	Credit Risk (Standardised)	7,322,551	7,027,706	732,255
2	Market Risk (Standardised)	1,436	1,572	144
3	Operational risk (Basic Indicator Approach)	656,622	663,862	65,662
4	Total (Row 1 + 2 + 3)	7,980,609	7,693,140	798,061