



**RHB Bank Berhad**  
**Brunei Darussalam Branch**

**Pillar 3 Disclosures**

**31<sup>st</sup> March 2024**

**RHB BANK BERHAD  
BRUNEI DARUSSALAM BRANCH  
PILLAR 3 DISCLOSURES AS AT 31<sup>st</sup> MARCH 2024**

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## 1.0 Disclosure A: Scope of Application

This document covers the quantitative information as at 31<sup>st</sup> March 2024. The quarterly disclosure is prepared in compliance with the requirements set forth in Brunei Darussalam Central Bank (BDCB) Notification No. BU/N-3/2021/68 dated 2<sup>nd</sup> April 2021.

RHB Bank Berhad Brunei Darussalam branch (“the Bank”) is a branch office of RHB Bank Berhad and is part of RHB Banking Group with its Head Office in Malaysia. In operating the business, RHB Bank Berhad Brunei Darussalam branch is guided by the Group Policies, Bank Negara Malaysia’s Guidelines and BDCB’s Guidelines, whichever is more stringent.

## 2.0 Overview of key prudential metrics and RWA

### 2.1 Key Metrics

		March 2024	December 2023	September 2023	June 2023	March 2023
	<b>Available Capital (BND'000)</b>					
1	Tier 1	46,459.00	46,459.00	44,844.00	44,844.00	44,844.00
2	Total Capital	46,812.00	46,713.00	45,099.00	45,115.00	45,139.00
	<b>Risk-weighted assets (BND'000)</b>					
3	Total risk-weighted assets (RWA)	95,426.51	97,301.27	100,213.01	101,034.23	98,268.61
	<b>Risk-based capital ratios as a percentage of RWA</b>					
4	Tier 1 ratio (%)	48.69	47.75	44.75	44.38	45.63
5	Total capital ratio (%)	49.06	48.01	45.00	45.65	45.93

Total Risk-Weighted Assets (RWA) decreased quarter-on-quarter for March 2024 against December 2023, mainly driven by lower gross loan and advances and lower RWA from shorter-term interbank placement, which attracts lower risk weight. (Note: Placements with less than 3 months attract 20% RWA charges, whilst placements of more than 3 months attract 50% RWA charges).

Thus, the Tier 1 ratio and Total Capital ratio improved to 48.69% and 49.06% respectively. Both ratios remained healthy and the TCR is above the minimum regulatory requirement of 10%.

## 2.2 Overview of Risk-Weighted Assets (RWA)

		RWA (BND'000)		Minimum capital requirements
		March 2024	December 2023	March 2024
1	Credit risk (Standardised)	86,396.43	88,537.70	8,639.64
2	Market risk (Standardised)	635.71	369.19	63.57
3	Operational risk (Basic Indicator Approach)	8,394.38	8,394.38	839.44
4	<b>Total</b>	<b>95,426.51</b>	<b>97,301.27</b>	<b>9,542.65</b>

Total Risk-Weighted Assets (RWA) decreased quarter-on-quarter for March 2024 against December 2023, mainly driven by lower gross loan and advances and lower RWA from shorter-term interbank placement which attracts lower risk weight.

Market risk increased quarter-on-quarter mainly due to higher Foreign Exchange Net Open Position (FXNOP) arising from higher Nostro balance in March 2024 against December 2023.