



RHB Bank Berhad
Brunei Darussalam Branch

Pillar 3 Disclosures

31st March 2022

**RHB BANK BERHAD
BRUNEI DARUSSALAM BRANCH
PILLAR 3 DISCLOSURES AS AT 31st MARCH 2022**

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1.0 Disclosure A: Scope of Application

This document covers the quantitative information as at 31st March 2022. 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 02nd 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 2022	December 2021	September 2021	June 2021	March 2021
	Available Capital (BND'000)					
1	Tier 1	43,582.00	43,582.00	42,330.00	42,330.00	42,453.00
2	Total Capital	43,749.00	43,738.00	42,495.00	42,402.00	42,476.00
	Risk-weighted assets (BND'000)					
3	Total risk-weighted assets (RWA)	92,885.44	92,333.35	89,032.96	93,230.50	92,168.19
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	46.92	47.20	47.54	45.40	46.06
5	Total capital ratio (%)	47.10	47.37	47.73	45.48	46.09

Total risk-weighted assets (RWA) increased marginally quarter-on-quarter, mainly due higher RWA from Credit risk and Market risk exposure. Both Tier 1 and Total Capital ratios (TCR) 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 2022	December 2022	March 2022
1	Credit risk (Standardised)	85,411.38	84,946.43	8,541.14
2	Market risk (Standardised)	177.82	90.68	17.78
3	Operational risk (Basic Indicator Approach)	7,296.25	7,296.25	729.63
4	Total	92,885.44	92,333.35	9,288.54

Total RWA increased marginally in March 2022 as compared to December 2021, mainly from higher credit risk and Market risk [from higher Foreign Exchange Net Open Position (FXNOP)].