



RHB Bank Berhad
Brunei Darussalam Branch

Pillar 3 Disclosures

30th September 2022

**RHB BANK BERHAD
BRUNEI DARUSSALAM BRANCH
PILLAR 3 DISCLOSURES AS AT 30th SEPTEMBER 2022**

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1.0 Disclosure A: Scope of Application

This document covers the quantitative information as at 30th September 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

		September 2022	June 2022	March 2022	December 2021	September 2021
	Available Capital (BND'000)					
1	Tier 1	43,582.00	43,582.00	43,582.00	43,582.00	42,330.00
2	Total Capital	43,754.00	43,790.00	43,749.00	43,738.00	42,495.00
	Risk-weighted assets (BND'000)					
3	Total risk-weighted assets (RWA)	96,289.82	97,016.07	92,885.44	92,333.35	89,032.96
	Risk-based capital ratios as a percentage of RWA (%)					
4	Tier 1 Ratio	45.26	44.92	46.92	47.20	47.54
5	Total Capital Ratio	45.44	45.14	47.10	47.37	47.73

Total risk-weighted assets (RWA) decreased marginally quarter-on-quarter, mainly due lower Credit risk RWA from interbank placement. This has resulted in higher Tier 1 Ratio and Total Capital Ratio of 45.26% and 45.44% 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
		September 2022	June 2022	September 2022
1	Credit risk (Standardised)	88,911.30	89,608.68	8,891.13
2	Market risk (Standardised)	82.27	111.14	8.23
3	Operational risk (Basic Indicator Approach)	7,296.25	7,296.25	729.63
4	Total	96,289.82	97,016.07	9,628.99

Total RWA decreased marginally in September 2022 as compared to June 2022, mainly from lower Credit risk RWA (driven by lower RWA from interbank placement). Market risk also decreased marginally due to lower FXNOP.