



RHB Bank Berhad
Brunei Darussalam Branch


Pillar 3 Disclosures

31st March 2026

**RHB BANK BERHAD
BRUNEI DARUSSALAM BRANCH
PILLAR 3 DISCLOSURES AS AT 31ST MARCH 2026**

Statement by Chief Executive Officer, RHB Bank Berhad Brunei Branch

In accordance to Brunei Darussalam Central Bank (BDCB) Notice No. BU/N-1/2021/68 Pillar 3 – Public Disclosure Requirement. On behalf of the Management of RHB Bank Berhad Brunei Branch, I am pleased to provide an attestation that the Pillar 3 disclosures of RHB Bank Berhad Brunei Branch for position as at 31st March 2026 are accurate and complete.

A handwritten signature in blue ink, consisting of a large loop at the top, followed by a series of connected strokes that form a stylized, cursive name.

**Mohd Shamsul Irwan Bin Ab Wahab
Chief Executive Officer
RHB Bank Berhad Brunei Branch**

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PILLAR 3 DISCLOSURES AS AT 31st MARCH 2026**

Contents		Page(s)
1.0	Scope of Application	1
2.0	Overview of key prudential metrics and RWA	2
2.1	Key Metrics	2
2.2	Overview of Risk Weighted Assets (RWA)	3

1.0 Disclosure A: Scope of Application

This document covers the quantitative information as at 31st March 2026. The quarterly disclosure prepared in compliance with the requirements set forth in Brunei Darussalam Central Bank (“BDCB”) Notification No. BU/N-1/2021/68 dated 2nd 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 (“Head Office” or the “Group”) with its Head Office in Malaysia. In operating the business, RHB Bank Berhad Brunei Darussalam branch is guided by BDCB’s Guidelines, Bank Negara Malaysia’s Guidelines and Group’s Policies. In the event where there are differing standards, the more stringent provision shall be adopted.

The Bank adopts the following approaches in determining the capital requirements of Pillar 1 in accordance with BDCB’s Guidelines on Capital Adequacy Framework:

- Credit Risk - Standardised Approach (“SA”).
- Market Risk - Standardised Approach (“SA”).
- Operational Risk - Basic Indicator Approach (“BIA”).

2.0 Overview of key prudential metrics and RWA

2.1 Key Metrics

		March 2026	December 2025	September 2025	June 2025	March 2025
	Available Capital (BND'000)					
1	Tier 1	47,658.00	47,650.00	47,353.00	47,346.00	47,322.00
2	Total Capital	47,961.00	47,985.00	47,580.00	47,599.00	47,661.00
	Risk-weighted assets (BND'000)					
3	Total risk-weighted assets (RWA)	102,035.66	92,641.14	86,226.92	88,960.16	89,504.64
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	46.71	51.44	54.92	53.22	52.87
5	Total capital ratio (%)	47.00	51.80	55.18	53.51	53.25

Total Risk-Weighted Assets (RWA) increased quarter-on-quarter for March 2026 against December 2025, mainly due to increase in credit Risk RWA from higher interbank placement.

Thus, the Tier 1 ratio and Total Capital ratio decreased to 46.71% and 47.00% respectively. Both Tier 1 ratio and TCR remained above the minimum regulatory requirement of 5% and 10% respectively.

2.2 Overview of Risk-Weighted Assets (RWA)

	RWA (BND'000)		Minimum capital requirements
	March 2026	December 2025	March 2026
1 Credit risk (Standardised)	93,449.73	84,138.20	9,344.97
2 Market risk (Standardised)	171.56	88.56	17.16
3 Operational risk (Basic Indicator Approach)	8,414.38	8,414.38	841.44
4 Total	102,035.66	92,641.14	10,203.57

Total Risk-Weighted Assets (RWA) increased quarter-on-quarter for March 2026 against December 2025, mainly due to increase in credit risk RWA from higher interbank placement.

Market risk increased quarter-on-quarter mainly due to higher exposure to Foreign Exchange Net Open Position (FXNOP) arising from higher Nostro balance in March 2026 against December 2025.